



Nationwide®

Nationwide® Life Underwriting Guide

Let's get your case off to a great start.

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Call us directly at 1-866-678-LIFE (5433).

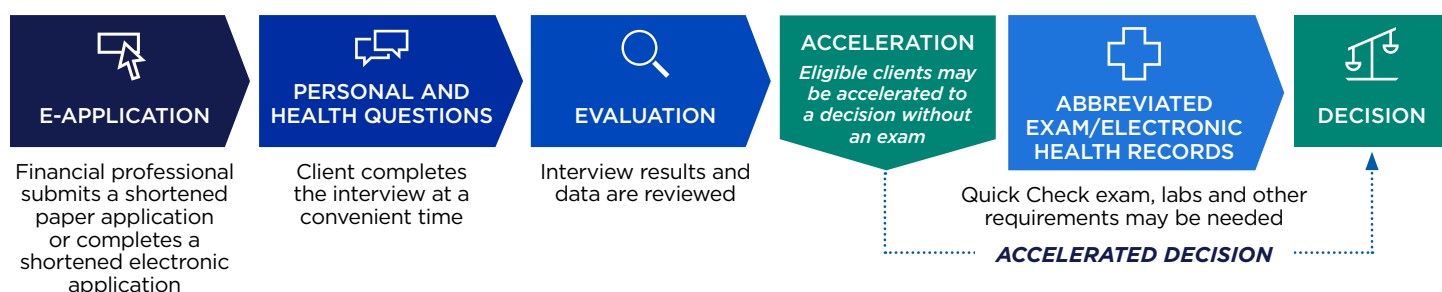
Intelligent Underwriting process guide

Nationwide® Intelligent Underwriting

Nationwide® Intelligent Underwriting streamlines the life insurance application process for both you and your clients. It can provide a quicker, more efficient underwriting process with:

-  Less time required to obtain an underwriting decision
-  Fewer attending physician statements and a 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 medical history conversations with your clients

How it works



Completing the personal and health information

After completing the electronic application, your client can choose from 2 convenient options to complete their personal and health interview.

Option 1 — Online: Provide personal and health information electronically through a secure and easy online process.

- A secure link to the online interview will be emailed to your client. Reminder emails will be sent until the online interview is completed.

The online interview questions are the same as those in the telephone interview, but your client will have the flexibility to start, stop and continue throughout the process. The online interview is mobile-friendly, so your client can choose to fill it out at home or on the go. When the interview has been completed, your client will e-sign through DocuSign. If your client needs help, phone support is available.

Option 2 — Telephone: Provide personal and health information over the phone at a time that works best for your client.

- To complete the call immediately, please have your client call the phone number provided on the Application Setup screen in iPipeline and request an immediate interview.

The tele-interview will be recorded, and your 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 submitting a paper application: If you complete the paper application, your client has only the telephone option to complete their personal health questions (refer to Option 2 above). Once the application has been entered into our system, your client will be contacted by telephone to complete the personal and health interview. If your client is not able to complete the interview at that moment, they can schedule a call for their preferred day and time.

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.

¹ Applicants ages 18 to 50 applying for face amounts of \$100,000 to \$5 million and/or ages 51 to 60 applying for face amounts of \$100,000 to \$1 million, including non-U.S. citizens living in the U.S. more than 12 months, are eligible for possible acceleration.

Products eligible for Intelligent Underwriting²

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

² Product availability is subject to state approval.

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 or non-U.S. citizen residing in the U.S. for more than 12 months
- Standard or better risk classes are eligible, including tobacco

Setting eligibility expectations

For clients who fall within our Standard risk class or better, an underwriting decision will be made without the need for additional underwriting requirements.

However, some clients who fall within the Standard risk class or better may not be eligible to accelerate simply because we don't have enough information to make a decision. Additional underwriting requirements will therefore 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

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 the time of the application, we reserve the right to rescind the policy.

Medical requirements

Medical requirements

At Nationwide®, we continually focus on making it easier for you to meet your clients' financial needs. That includes providing the life insurance required to protect their loved ones, and it also means helping you easily explain to your clients what they should expect during underwriting. Please review this summary of medical requirements.

This table is for applications submitted online or by telephone (except for Nationwide CareMatters®). These 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, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx, LabPiQ ³ (QC, BCP, HOS) ²	MVR, Dx, Rx, LabPiQ ³ (QC, BCP, HOS) ²	QC, BCP, HOS, MVR, Dx, Rx	QC, ⁴ BCP, HOS, MVR, APS, Dx, Rx
\$250,001 – \$499,999	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx, LabPiQ ³ (QC, BCP, HOS) ²	MVR, Dx, Rx, LabPiQ ³ (QC, BCP, HOS) ²	QC, BCP, HOS, MVR, Dx, Rx	QC, ⁴ BCP, HOS, MVR, APS, Dx, Rx
\$500,000 – \$1,000,000	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx, LabPiQ ³ (QC, BCP, HOS) ²	MVR, Dx, Rx, LabPiQ ³ (QC, BCP, HOS) ²	QC, BCP, HOS, MVR, APS, Dx, Rx	QC, ⁴ BCP, HOS, MVR, APS, Dx, Rx
\$1,000,001 – \$2,000,000	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx, LabPiQ ³ (QC, BCP, HOS) ²	QC, BCP, HOS, MVR, Dx, Rx, LabPiQ ³	QC, BCP, HOS, MVR, APS, Dx, Rx	QC, ⁴ BCP, HOS, MVR, APS, Dx, Rx
\$2,000,001 – \$5,000,000	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx, LabPiQ ³ (QC, BCP, HOS) ²	QC, BCP, HOS, MVR, APS, Dx, Rx, LabPiQ ³	QC, BCP, HOS, MVR, APS, Dx, Rx	QC, ⁴ BCP, HOS, MVR, APS, Dx, Rx
\$5,000,001 – \$10,000,000⁵	QC, BCP, HOS, MVR, APS, Dx, Rx, EIR	QC, BCP, HOS, MVR, APS, Dx, Rx, LabPiQ ³ , EIR	QC, BCP, HOS, MVR, APS, Dx, Rx, LabPiQ ³ , EIR	QC, BCP, HOS, MVR, APS, Dx, Rx, EIR	QC, ⁴ BCP, HOS, MVR, APS, Dx, Rx, EIR
\$10,000,001 and up⁵	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, LabPiQ ³ , EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, LabPiQ ³ , EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, ⁴ BCP, HOS, MVR, APS, Dx, 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
Dx: Medical Claims Data
EIR: Electronic Inspection Report
HOS: Home Office Urine Specimen

MVR: Motor Vehicle Report
Paramed: Paramedical Exam
QC: Quick Check (physical measurements and blood pressure)
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 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 3 years with Nationwide. [The full specified amount must be used when determining the financial requirement needed.] If Death Benefit Option 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 the preference indicated on the initial application.

³ LabPiQture is ordered automatically on ages 41-60 (not required at age 40); otherwise, it can be ordered "for cause."

⁴ For age 71 and older, Paramedical Exams will include age-related questions and screening, and Quick Checks will include age-related questions and screening along with physical measurements and blood pressure.

⁵ 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.

This table is for applications submitted traditionally (not online or by telephone) except for Nationwide CareMatters. These requirements are based on the age of the proposed insured at the time of application.

Age/amount ¹	Age of insured					
	0 – 17	18 – 39	40 – 50	51 – 60	61 – 70	71+
\$0 - \$99,999	Dx, Rx	MVR, Dx, Rx	MVR, Dx, Rx	MVR, Dx, Rx, LabPiQ, APS ⁴	MVR, Dx, Rx, LabPiQ, APS ⁴	MVR, Dx, Rx, LabPiQ, APS ⁴
\$100,000 – \$250,000	Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ² BCP, HOS, MVR, APS, Dx, Rx
\$250,001 – \$499,999	Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ² BCP, HOS, MVR, APS, Dx, Rx
\$500,000 – \$1,000,000	Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, APS, Dx, Rx	Paramed, ² BCP, HOS, MVR, APS, Dx, Rx
\$1,000,001 – \$2,000,000	Dx, Rx, APS	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, Dx, Rx	Paramed, ³ BCP, HOS, MVR, APS, Dx, Rx	Paramed, ² BCP, HOS, MVR, APS, Dx, Rx
\$2,000,001 – \$5,000,000	Dx, Rx, APS	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, APS, Dx, Rx	Paramed, BCP, HOS, MVR, APS, Dx, Rx	Paramed, ² BCP, HOS, MVR, APS, Dx, Rx
\$5,000,001 – \$10,000,000	Dx, Rx, APS, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, ² BCP, HOS, MVR, APS, Dx, Rx, EIR
\$10,000,001 and up	Dx, Rx, APS, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, ² BCP, HOS, MVR, APS, Dx, 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
Dx: Medical Claims Data
EIR: Electronic Inspection Report
HOS: Home Office Urine Specimen

MVR: Motor Vehicle Report
Paramed: Paramedical Exam
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 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 3 years with Nationwide. [The full specified amount must be used when determining the financial requirement needed.] If Death Benefit Option 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 For age 71 and older, paramedical exams will include elderly questions and screening.

³ When applying for Long Term Care Rider, if the Application Part B and Individual Medical Long Term Care Supplement form ICC20-LAAA-0128 has been completed, a Quick Check exam may be considered in lieu of a Paramed.

⁴ APS may be ordered for cause.

Notes:

- Underwriting reserves the right to require updated medical requirements and additional information.
 - Medical requirements may be used for up to 12 months from the date completed for those age 69 and younger and for up to 6 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.

Financial requirements

Financial requirements

Financial supplements

Personal life financial supplement

- Ages 18 to 70 and amounts of \$5,000,001 to \$10 million¹
- Age 71+ and amounts of \$1,000,001 to \$10 million¹

Business life financial supplement

- Amounts of \$1,000,001 or more¹

Third-party financials

- All ages and amounts of \$10,000,001 or more¹

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 (Term and Whole Life)	\$50 million
25 – 70 (IUL, VUL, and Survivorship)	\$65 million
71 – 75	\$15 million
76 – 80	\$5 million
81 +	\$1 million

Jumbo limits

Individual Products		Survivorship	
Issue Ages	Jumbo Limit	Issue Ages	Jumbo Limit
0 – 24	\$30 million	All ages	\$65 million
25 – 75	\$65 million		
76 – 80	\$35 million		
81+	\$15 million		

There is possible availability up to \$10 million internal retention for jumbo risks only up to age 70 and Standard or better risks.

Financial underwriting requirements

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.

- Income replacement
- Premium-to-income ratio
- Nonworking spouse/partner
- Estate protection
- Juvenile coverage
- Key person
- Buy/sell agreements

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.

Income replacement

Age	Multiply Annual Earned Income By ²
18 – 30	30
31 – 40	25
41 – 50	20
51 – 60	15
61 – 70	10
71+	5

Premium to Income Ratio

Annual Household Income	Annual Premium Should Not Exceed % of Household Income
Less than \$50,000	10%
\$50,000 – \$99,999	15%
\$100,000 – \$199,999	20%
\$200,000 and up	25%

Nonworking spouse/partner

We can consider a nonworking spouse/partner up to \$1 million if the spouse/partner is listed as the beneficiary and they qualify financially. Equal amounts up to \$2.5 million can be considered to match coverage on the spouse/partner.

¹ This amount is equal to the amount of insurance applied for currently with Nationwide, plus any amount placed in force in the past 3 years with Nationwide.

² This chart is for reference only. Internal guidelines may have some variations.

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 that's less)
- Current interest rates of up to 6%
- You should value all estate assets on a current or near-current basis for older clients

Juvenile

An application on a dependent child (ages 15 days to 17 years) should be part of a balanced program of insurance for the entire family.

Washington and New York laws limit the amount of coverage on juveniles.

Washington state:

- The life coverage may not exceed the annual 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 14½ 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 ages over 14½ through age 17, refer to "For all other states" section

For all other states:

- Ages 17 years and younger and college students under age 26 — The maximum coverage may not exceed the amount of life coverage in force on the highest insured parent or legal guardian up to a maximum of \$1 million³

Notes

- Amounts over \$1 million in all states except Washington and New York will be considered on an individual basis
- Siblings should have similar coverage
- The owner of the policy must be a parent, legal guardian, grandparent or noncustodial parents; parents or guardians who have legal permanent custody must complete and sign the application
- With financial justification, we can allow up to \$250,000 if the parents are uninsured
- Both the owner and the juvenile applicant must have resided in the U.S. for a minimum of 12 months
- Established medical care is required

Key person

For key person protection, the maximum amount of coverage is typically 5 to 10 times the individual's annual salary. Exceptions may be considered upon receipt of a detailed justification outlining the specific need. Include details such as the business's net worth, the proposed insured's financial contribution to the business, and any existing coverage on other key personnel.

Buy/sell agreements

Key partners or shareholders should have insurance coverage that reflects their proportional value, role or ownership stake in the business. Coverage amounts will be determined based on the business's appraised value and each individual's share of that value.

Additional financial requirements may be required, such as:

- Balance sheets
- Income statements
- Cover letters
- Tax returns

³ Amounts over \$1 million in all states except Washington and New York will be considered on an individual basis.

Preferred criteria and build charts

Preferred criteria and build charts

When evaluating each proposed insured, we consider the following conditions and factors. As you review this list, remember that it's just a quick reference and doesn't include everything that could affect our final underwriting decision. Some rated classifications may qualify for our Placement Improvement Program (depending on the product), so please contact your underwriter for more details. Also, please note that this guide does not apply to CareMatters® products.

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

Preferred Plus/Preferred/Standard Plus risk guidelines

Ages 18 – 70				
Criteria	Preferred Plus Nontobacco	Preferred Nontobacco	Preferred Tobacco	Standard Plus Nontobacco
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 1 year		Treated blood pressure is acceptable if well controlled for at least 1 year
Total cholesterol and 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 ≤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

Preferred Plus/Preferred/Standard Plus risk guidelines

Ages 18 – 70				
Criteria	Preferred Plus Nontobacco	Preferred Nontobacco	Preferred Tobacco	Standard Plus Nontobacco
Personal history	No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal and squamous cell skin cancer)	No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal and squamous cell skin cancer)		No history of coronary artery disease or stroke Diabetes acceptable, if no rating Cancer history (except basal and squamous cell skin cancer), treatment completed >10 years, no chemotherapy or radiation, if 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		
Avocation	Hazardous avocation risks are not eligible (except nonrated scuba diving)	Nonrated avocations are eligible		
Foreign travel	No rating for foreign travel/residence risks			
Build	Refer to the build chart			

Ages 18 – 70 adult build chart

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

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

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

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

Excludes Nationwide Simplified® Whole Life

Preferred Plus/Preferred/Standard Plus risk guidelines

Ages 71 and older				
Criteria	Preferred Plus Nontobacco	Preferred Nontobacco	Preferred Tobacco	Standard Plus Nontobacco
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		
Blood pressure treatment	No blood pressure treatment	Treated blood pressure is acceptable if well controlled for at least 1 year		
Total cholesterol and HDL ratio	Treated cholesterol acceptable ≤270 and ≤4.5 Must be ≥160 unless treated	Treated cholesterol acceptable ≤280 and ≤6.5 Must be ≥160 unless treated		Treated cholesterol acceptable ≤330 and ≤7.5 Must be ≥160 unless treated
Serum albumin	≥4.2	≥4.0		≥3.8
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 DUI/DWI conviction in the past 5 years			No DUI/DWI 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 felony conviction ≤10 years
Aviation	A civil aviation exclusion may be used, if available in the state in which the application was signed, with possible consideration for all otherwise eligible rate classes.			
Avocation	Hazardous avocation risks are not eligible (except nonrated scuba diving)	Hazardous avocation risks eligible, if Standard (not rated)		
Foreign travel	No rating for foreign travel/residence risks			
Personal history	No history of coronary artery disease, diabetes, stroke or cancer (except basal and squamous cell skin cancer)			No history of coronary artery disease or stroke Diabetes acceptable if no ratings/debits Cancer history (except basal and squamous cell skin cancer), treatment completed >10 years, no chemotherapy or radiation, if no rating
Build	Refer to the build chart			

Ages 71 and older adult build chart

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

Height	Preferred Plus max weight	Preferred max weight	Standard Plus max weight	Standard or better	Table B	Table C	Table D	Table E	Table F	Table H	Decline
4'6"	126	135	139	159	160 – 164	165 – 171	172 – 176	177 – 180	181 – 186	187 – 192	201+
4'7"	131	140	144	165	166 – 170	171 – 177	178 – 182	183 – 186	187 – 192	193 – 198	209+
4'9"	141	150	154	171	172 – 176	177 – 184	185 – 189	190 – 193	194 – 200	201 – 206	217+
4'10"	145	154	159	177	178 – 182	183 – 191	192 – 196	197 – 200	201 – 208	209 – 214	225+
4'11"	149	158	165	184	185 – 188	189 – 198	199 – 203	204 – 208	209 – 214	215 – 222	233+
5'0"	153	162	170	190	191 – 195	196 – 205	206 – 210	211 – 215	216 – 223	224 – 230	241+
5'1"	157	166	176	197	198 – 202	203 – 212	213 – 217	218 – 222	223 – 229	230 – 238	249+
5'2"	161	170	182	203	204 – 209	210 – 219	220 – 224	225 – 230	231 – 237	238 – 246	257+
5'3"	166	175	188	210	211 – 215	216 – 226	227 – 232	233 – 237	238 – 245	246 – 254	266+
5'4"	171	180	194	217	218 – 222	223 – 234	235 – 239	240 – 245	246 – 253	254 – 262	273+
5'5"	176	185	200	224	225 – 230	231 – 241	242 – 247	248 – 253	254 – 262	263 – 270	283+
5'6"	180	190	206	231	232 – 237	238 – 249	250 – 255	256 – 261	262 – 268	269 – 279	292+
5'7"	185	195	212	238	239 – 244	245 – 257	258 – 263	264 – 269	270 – 278	279 – 288	301+
5'8"	190	200	218	245	246 – 252	253 – 264	265 – 271	272 – 277	278 – 287	288 – 296	310+
5'9"	195	205	225	253	254 – 259	260 – 272	273 – 279	280 – 286	287 – 295	296 – 305	319+
5'10"	200	210	231	260	261 – 267	268 – 280	281 – 287	288 – 294	295 – 304	305 – 314	329+
5'11"	205	215	238	268	269 – 275	276 – 289	290 – 296	297 – 303	304 – 312	313 – 324	338+
6'0"	210	221	245	276	277 – 283	284 – 297	298 – 304	305 – 311	312 – 322	323 – 333	348+
6'1"	216	227	251	283	284 – 291	292 – 305	306 – 313	314 – 320	321 – 334	335 – 342	358+
6'2"	223	234	258	291	292 – 299	300 – 314	315 – 322	323 – 329	330 – 340	341 – 352	368+
6'3"	229	241	235	299	300 – 307	308 – 323	324 – 330	331 – 338	339 – 350	351 – 362	378+
6'4"	236	248	272	307	308 – 315	316 – 331	332 – 339	340 – 347	348 – 359	360 – 371	388+
6'5"	243	255	280	316	317 – 324	325 – 340	341 – 349	350 – 357	358 – 369	370 – 381	399+
6'6"	249	262	287	324	325 – 333	334 – 349	350 – 358	359 – 366	367 – 379	380 – 392	409+
6'7"	256	269	294	333	334 – 341	342 – 360	361 – 367	368 – 376	377 – 389	390 – 402	420+
6'8"	263	277	302	341	342 – 350	351 – 368	369 – 377	378 – 386	387 – 398	399 – 412	431+
6'9"	271	284	309	350	351 – 359	360 – 377	378 – 386	387 – 395	396 – 409	410 – 423	442+
6' 9"	279	293	317	359	360 – 368	369 – 387	388 – 396	397 – 405	406 – 419	420 – 433	453+
6'10"	286	301	325	368	369 – 377	378 – 397	398 – 406	407 – 415	416 – 429	430 – 444	464+
6'11"	295	310	333	377	378 – 386	387 – 407	408 – 415	416 – 425	426 – 440	441 – 455	475+

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

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	Preferred Plus Nontobacco	Preferred Nontobacco	Preferred Tobacco
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	Not to exceed 150/90	
Blood pressure treatment	No blood pressure treatment	Treated blood pressure is acceptable if well controlled for at least 1 year	
Total cholesterol and HDL ratio	≤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	
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 prior to age 60 in a parent or sibling from cardiovascular disease or cancer		
Felony conviction	No history of felony conviction		
Aviation	Commercial pilots eligible, if no other forms of aviation activity • All other forms of aviation are not eligible	Commercial pilots eligible, if no other forms of rated aviation activity • Aviation eligible, for Standard risks only (no ratings)	
Avocation	Hazardous avocation risks are not eligible (except nonrated scuba diving)	Hazardous avocation risks eligible, if Standard (not rated)	
Foreign travel	No rating for foreign travel/residence risks		
Personal history	No history of coronary artery disease, diabetes, stroke or cancer (except basal and squamous cell skin cancer)		
Build	Refer to the 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	Preferred Plus Nontobacco	Preferred Nontobacco	Preferred Tobacco
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 1 year	
Total cholesterol and HDL ratio	Treated cholesterol acceptable ≤270 and ≤4.5 Must be ≥160 unless treated	Treated cholesterol 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	Aviation Exclusion Rider if available (for all rate classes)		
Avocation	Hazardous avocation risks are not eligible (except nonrated scuba diving)	Hazardous avocation risks eligible, if Standard (not rated)	
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	Refer to the build chart		

Adult build chart for ages 18+ Whole Life 100 and Whole Life 20 Pay

For Nationwide Whole Life products **only**. Excludes Nationwide Simplified Whole Life.

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

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	Body mass index (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.

Field underwriting

Field Underwriting Guide

At Nationwide®, we're committed to providing accurate, timely and competitive underwriting offers on all life applications; however, incomplete information can lead to a delay. To avoid that and receive a timely decision, please let this guide help make sure you have a thorough understanding of all information that our underwriter will need during the review process.

Medical conditions:

Condition	Factors considered		Best possible class
Alcohol/drug abuse	• Treatment • Relapses • Length of abstinence (decline if within 3 years)		Preferred Nontobacco
Arthritis	• Treatment • Type		Preferred Plus Nontobacco
Asthma¹	• Treatment • Hospitalization • Smoking		Preferred Nontobacco
Basal cell and squamous cell skin cancer	• Single episode • Location	• Time since event • Grade/staging	Preferred Plus Nontobacco
Cancer¹ — 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	Standard Nontobacco
Cholesterol	• Cholesterol/HDL ratio • Medication		Preferred Plus Nontobacco
Diabetes¹	• Treatment • Age at onset • Control		Preferred Nontobacco (Age ≥40/Type 2/non-insulin-dependent diabetes with A1C readings within guidelines)
Epilepsy	• Treatment • Date of last episode		Preferred Nontobacco
Heart attack/bypass/coronary artery disease¹	• Age of onset • Number of vessels • Severity of disease	• Time since last event • Treatment • Continued cardiac care	Standard Nontobacco (age >50)
Hypertension¹ (high blood pressure)	• Control		Preferred Nontobacco

Condition	Factors considered	Best possible class
Mental illness	• Treatment • Hospitalization (decline if within 2 years) • Loss of work	Preferred Nontobacco (anxiety) Preferred Nontobacco (mild depression) Best Case Table B (all others, including depression/bipolar)
Sleep apnea¹	• Treatment and control	Preferred Nontobacco
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.

Nonmedical conditions:

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

Common medical conditions and questions to ask:

Anxiety/Depression

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

Asthma

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

Cancer

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

Diabetes

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

Heart attack/bypass/angioplasty

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

Hepatitis

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

High blood pressure

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

Sleep apnea

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

Underwriting programs

Underwriting programs

When you're competing for a client's life insurance business, you want to know that you're presenting the best offer you can. At Nationwide®, we understand that, and we're determined to help you place your case with these quality underwriting programs:

Marijuana use

With Nationwide life insurance, recreational marijuana users may qualify for Nontobacco rate classes, depending on their frequency of use and subject to the following restrictions:

Preferred Plus: If using 2 times or less per week and the favorable factors listed below are met:

- Admits to marijuana use on the application
- No alcohol or other drug abuse
- No current use of other drugs of abuse, including controlled substances prescribed by a physician (e.g., opioids or benzodiazepines)
- Negative hepatitis screen on insurance lab, if performed
- No felonious criminal history
- Motor vehicle report (MVR) without ratable violations or DUI/OWI history

Preferred Nontobacco: If using 3 to 4 times per week

Standard Nontobacco: If using 5 to 6 times per week

Medical marijuana may be considered depending on the underlying impairment. Vaping of marijuana will be considered at tobacco rates.

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 Preferred Plus Nontobacco or Preferred Nontobacco rates if they're otherwise healthy and qualify.

[Occasional cigar smokers can still qualify for Preferred Plus Nontobacco or Preferred Nontobacco rates:](#)

- No more than 3 cigars per month or 36 cigars per year are eligible for Preferred Plus Nontobacco if they otherwise qualify
- Cigar use must be disclosed on the application
- Negative testing for tobacco use (if labs are required)

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

Wellness Credits Program

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 find out whether they're eligible for wellness credits; when one meets the criteria, we automatically apply the credits — there are no forms to submit
- An insured may be credited up to 2 classifications, including from Preferred to Preferred Plus, and wellness credits can improve substandard ratings

Wellness Credits Program factors

Body mass index (BMI)	Ages 18 and older: BMI of 22 – 29		
Blood pressure	Untreated blood pressure ≤120/80		
Family history	No incidence of coronary artery disease, diabetes or cancer in parents or siblings prior to age 60, or both parents live to age 75 or older		
Cardiac status	Exercise capacity	1 or more tests performed in the past 24 months and normal	
	• Age ≤70: ≥13 metabolic equivalents (METs)	• Carotid intima-media thickness test (CIMT) or vascular screen	
	• Age >70; ≥10 metabolic equivalents (METs)	• Dynamic testing (stress test, Myoview perfusion imaging, stress echo)	
		• Electron beam computed tomography (EBCT) = 0	
	N-terminal pro-B-type natriuretic peptide (NT-proBNP) test		
	Age	Female	Male
	0 – 49	≤40	≤40
	50 – 59	≤70	≤70
	60 – 69	≤120	≤70
	70	≤170	≤100
Wellness visits	Normal routine colonoscopies, mammograms, pap smears, complete blood counts (CBCs) and skin checks during the past 3 years		
Hemoglobin A1c	5.0 – 5.5 range during the past 12 months		
Liver function tests	Alkaline phosphatase ≤110 and gamma-glutamyl transferase (GGT) ≤58		
Lipids	Cholesterol/high-density lipoprotein (HDL) ratio <4.0		

Note: Special conditions may apply. The Wellness Credits Program is not available on any of the riders (e.g., Long-Term Care Rider, Accidental Death Benefit Rider, etc.), 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, face amounts and products except Nationwide Simplified® Whole Life, Nationwide CareMatters® II and Nationwide CareMatters Together®.

Placement Improvement Program (PIP)

We may be able to help you place a greater number of your cases. With our Placement Improvement Program, 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 and is open to:

- Insureds ages 15 to 70
- Policies with specified amounts totaling between \$100,000 and \$5 million
- Policy increases in which the original policy was issued at a Table C level or better
- All variable universal life products currently available for sale

Note the following disqualifying 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
- Cannot be used to improve Long-Term Care Rider risk

Term + Perm program

Your clients who are either U.S. citizens with an eligible term policy or who are permanent residents with a 10-year issued green card and an eligible term policy can buy a new permanent life insurance policy from Nationwide without current medical requirements.¹

Policy face amounts up to \$5 million

Ages 18 to 50, \$100,000 to \$5 million face amount

Ages 51 to 60, \$100,000 to \$1 million face amount

(Equal to or less than the existing policy down to \$100,000)

Option to add cash indemnity Long-Term Care Rider II

For clients adding the cash indemnity Long-Term Care Rider II, simply complete the Long-Term Care Supplement form(s).

Other benefits and riders will be underwritten and additional information may be required for consideration.

Clients can choose to keep their existing term life coverage in place

Policyholders can get a separate permanent policy and are not required to replace their term life insurance with permanent coverage.

Term policy requirements

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

- Ages 18 to 50, \$100,000 to \$5 million face amount or ages 51 to 60, \$100,000 to \$1 million face amount (equal to or less than the existing policy down to \$100,000)
- Issued within the past 3 years at Preferred or Standard rates (Tobacco or Nontobacco) and not rated
- Not issued through any simplified issue, guaranteed issue or table shave program

Ineligible companies

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

Note: Term policies issued through an accelerated underwriting program are eligible.

¹ Permanent residents must have been in the U.S. at least 12 months.

Competitor match program

Nationwide will match trial final offers or formal applications from the carriers listed below. Please note the following parameters for this program:

- Two matching offers are required:
 - The offer letters or emails 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 may be included
- Ages 25 to 70
- Permanent products only (does not include term or Nationwide CareMatters)
- Up to a face amount of \$10 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
- In-force policies are not eligible for the program

Qualifying carriers:

- | | | |
|---------------------------|---------------------------------------|--|
| • Corebridge Financial | • National Life/Life of the Southwest | • Protective Financial Services |
| • Equitable | • New York Life | • Prudential |
| • John Hancock | • North American | • Securian Financial |
| • Lincoln Financial Group | • Northwestern Mutual | • Symetra |
| • MassMutual | • Pacific Life | • Transamerica |
| • Minnesota Life | • Penn Mutual | • United States Life Insurance Company of New York |
| • Mutual of Omaha | • Principal Financial | |

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

Additional details:

Policy issue is subject to a fully completed application, including medical questions, Medical Insurance Bureau (MIB), MVR and medical claims data.

If the underwriting class is not offered by Nationwide, your wholesaler will run a comparison illustration to match the closest class to the competitor's offer.

Nationwide® Executive Advantage Program

Nationwide® Executive Advantage is a streamlined underwriting program for face amounts up to **\$50 million** to help meet the needs of your busiest clients. The process parameters are as follows:

Product eligibility

- | | |
|---|--|
| • Face amounts: Up to \$50 million ² | • Death Benefit Option (DBO) ⁴ : Level or increasing |
| • Products: <ul style="list-style-type: none"> – Nationwide IUL Accumulator II 2020 – Nationwide IUL Protector II 2020 – Nationwide IUL Protector III – Nationwide VUL Accumulator – Nationwide VUL Protector II – Nationwide New Heights® IUL Accumulator³ | • Long-Term Care Rider: Up to \$2 million |

Eligibility

- **Clients:** Highly compensated executives ages 30 to 65 with an annual income of \$150,000+²
- **Citizenship:** U.S. citizens or permanent (10-year) green card holders
- **Medical history:** No significant medical impairments
- **Risk classes available:** Preferred Plus, Preferred, Standard Plus and Standard

² Amounts over \$10 million require a minimum net worth of \$5 million.

³ Products are subject to availability based on distribution.

⁴ Any DBO switch from Option 1 to Option 2 after the policy is placed in force is subject to Nationwide approval and/or underwriting.

Spouse eligibility

- A spouse may participate in up to 50% of the amount of the applicant if the spouse qualifies medically and financially

Requirements⁵

- Electronic applications only
- Medical Information Bureau (MIB), motor vehicle report (MVR), pharmacy check and other digital data
- Financial questions and/or Personal Financial Supplement for amounts less than \$10 million
- Third-party financials for amounts greater than \$10 million
- An attending physician statement (APS) that includes a physical and labs OR an executive physical within the past 12 months^{6,7}
- A special remark noting the Executive Advantage program on the application or a cover letter
- Electronic health records (EHR) cannot be used in lieu of an APS
- Cannot exceed auto and/or jumbo limits

Getting started

Complete a brief online application for your client. You will also need to include a note indicating that this is a submission under the Nationwide Executive Advantage program.

Providing personal and health information is easily completed through a secure online process. A secure link to the online interview will be emailed to your client, and reminder emails will be sent until the online interview is completed.

⁵ Certain medical histories/conditions and high-risk occupations will be selected for traditional underwriting.

⁶ For ages 40 and up and/or amounts over \$10 million, an EKG completed within the past 12 months is required.

⁷ If an APS, Executive Physical and EKG are unavailable, a current insurance exam, labs and/or EKG will be required.

International underwriting guidelines

International underwriting guidelines

For 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 residing in the United States, but life exposure risks in other parts of the world may be different. Because of that, foreign nationals and resident aliens may present risk profiles that we haven't assumed in our pricing. Each risk is unique and will be assessed on an individual basis.

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

Nationwide separates 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 (WGC) 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 holders (green card issued for less than 10 years) 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 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 may reside 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.

Foreign national guidelines

	Non-U.S. citizen residing inside or outside of the U.S.				Non-U.S. wealthy global citizen residing inside or outside of the U.S.
Documentation to be in the U.S.	"A" country	"B" country	"C" country	"D" country	Permanent resident, temporary resident, acceptable visa type, unacceptable visa type
Documentation requirements	• The proposed insured and owner(s), if different, must have a U.S. Social Security number or U.S. Taxpayer Identification Number (a copy may be required) • They must be able to provide a copy of a government ID unless the applicant has a permanent green card (issued for 10+ years)				• The proposed insured and owner(s), if different, must have a U.S. Social Security number or U.S. Taxpayer Identification Number (a copy may be required) • They must be able to provide a copy of a government ID unless the applicant has a permanent green card (issued for 10+ years) • Non-U.S. citizens who may reside 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

	Non-U.S. citizen residing inside or outside of the U.S.			Non-U.S. wealthy global citizen residing inside or outside of the U.S.
Country of residence	Residing in the U.S. or in an A or B country	C or D countries get individual consideration and should be discussed with underwriting		Residing in an A or B country
	To determine the country code/jurisdiction, please refer to the Country Code List.			
Product specifications	Term and permanent coverage are available (applicants residing in the U.S. <1 year without a green card or acceptable visa are eligible only for permanent coverage)			Permanent coverage only
Minimum face amount	Product minimum			\$1 million minimum
Auto bind limit	A/B countries: \$40 million ¹	C/D countries get individual consideration (generally, not acceptable)		A/B countries: \$40 million ¹
Jumbo limit	\$40 million ¹			\$40 million ¹
Age limits	18 – 70			18 – 70
Classification	• All risk classes are available if residing in the U.S. >3 years • Residing in the U.S. <3 years Table D/\$5 flat extra or better (unless the applicant has a permanent green card)			• Table D/\$5 flat extra or better
Best underwriting class (depending on product availability)	• Preferred Plus • Preferred with unacceptable visa, EAC or government ID residing in the U.S. 1-3 years • Standard with unacceptable visa, EAC or government ID residing in the U.S. <1 year	• Preferred Plus with a permanent green card or for any applicant residing in the U.S. >3 years • Preferred with temporary green card/ acceptable visa/ unacceptable visa, EAC or government ID residing in the U.S. 1-3 years • Standard with unacceptable visa, EAC or government ID residing in the U.S. <1 year	• Preferred Plus with a permanent green card or for any applicant residing in the U.S. >3 years • Preferred with temporary green card/ acceptable visa/ unacceptable visa, EAC or government ID residing in the U.S. 1-3 years • Standard with temporary green card/ acceptable visa/ unacceptable visa, EAC or government ID residing in the U.S. <1 year	• A country: Preferred Plus • B country: Preferred
	Acceptable visa types: E-1, E-2, E-3, EB-5, H-1B, H-C, 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 and V-2.			
Riders	• Permanent resident: All riders are available • Temporary resident/acceptable visa/unacceptable visa, EAC/ government ID only: - Residing in the U.S. <1 year: No riders are available - Residing in the U.S. >1 year: All riders are available except the Children's Term Rider			• Extended No-Lapse Guarantee Rider (ENLG) • Long-Term Care Rider is generally not permitted

	Non-U.S. citizen residing inside or outside of the U.S.	Non-U.S. wealthy global citizen residing inside or outside of the U.S.
Nexus requirements	• The proposed insured and owner must have established financial ties to the U.S. • Own U.S. residential property • Own a U.S.-based company • Employee of a U.S.-based company • Documented earned U.S. income • Proof of assets in a U.S. bank • A specified amount is justified based on U.S. income and estate tax considerations • Married to a U.S. citizen or 10-year green card holder • Has children that are U.S. citizens by birth • Continuously residing in the U.S. with limited foreign travel (back to their home country for a few weeks per year is OK)	• The proposed insured and owner must have established financial ties to the U.S. • The 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 (bank/ brokerage statements)
Financial verification	The specified total amount of life insurance is justified based on U.S. income and estate tax considerations	• 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. • A copy of a U.S. bank account open at least 12 months with minimum balance sufficient to pay the first-year premium • The specified total amount of life insurance is justified based on U.S. income and estate tax considerations • 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)
	• Any third-party verification needed to verify assets and/or financial documentations should be provided at no cost to Nationwide • The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank	
Requirements	• Age and amount requirements, completed Foreign Travel and Residence Supplement and interpreter amendment(s) if the individual cannot understand English – If multiple interpreters are utilized, an amendment will be needed from each interpreter • The application must be taken in the U.S. in the state where the agent/producer is licensed • Application, examination requirements, interviews and inspections, etc., must be completed in the U.S. • 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	
Underwriting classification for ages 60 and older	• Established medical care in the U.S. and medical records available for Nationwide's review • Age 71+ must 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	

	Non-U.S. citizen residing inside or outside of the U.S.	Non-U.S. wealthy global citizen residing inside or outside of the U.S.
Solicitation	- 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; however, POA allowed for Policy Delivery Receipt - POA not accepted on amendments and/or any other policy forms needing a signature at policy delivery	
Cover letter	Not required	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
Premium financing	No premium financing for foreign nationals or resident aliens	Generally not permitted; available in some circumstances

¹ Permanent Products ages 25-70 and Table C or better: Jumbo and Auto Bind \$40 million.
Term and Survivorship products Individual Consideration.

Additional considerations regarding international underwriting guidelines

- The 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
- Non-U.S. trusts or companies and foreign charities are not acceptable as beneficiary or ownership
- Past travel is not considered
- Additional requirements may be necessary
- Some occupations may not be suitable for coverage

Additional guidelines when a resident alien doesn't 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 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 interpreter amendment needs to be completed.

Country classification list

Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code
Afghanistan	D	Denmark	A	Kosovo	C	Russian Federation	D
Albania	B	Djibouti	D	Kuwait	A	Rwanda	D
Algeria	B	Dominica	A	Kyrgyzstan	C	Saint Kitts and Nevis	A
American Samoa	A	Dominican Republic	B	Laos	C	Saint Lucia	A
Andorra	A	East Timor/Timor l'Este	C	Latvia	A	Saint Vincent and the Grenadines	A
Angola	D	Ecuador	C	Lebanon	D	Samoa	B
Anguilla	A	Egypt	C	Lesotho	D	San Marino	A
Antarctica	D	El Salvador	C	Liberia	D	Sao Tome and Principe	C
Antigua and Barbuda	A	Equatorial Guinea	D	Libya	D	Saudi Arabia	B
Argentina	A	Eritrea	D	Liechtenstein	A	Senegal	D
Armenia	B	Estonia	A	Lithuania	A	Serbia	A
Aruba	A	Eswatini	D	Luxembourg	A	Seychelles	B
Australia	A	Ethiopia	D	Macau	B	Sierra Leone	D
Austria	A	Falkland Islands	A	Macedonia	B	Singapore	A
Azerbaijan	B	Federated States of Micronesia	B	Madagascar	D	Sint Maarten	A
Bahamas	B	Fiji	B	Malawi	D	Slovakia	A
Bahrain	A	Finland	A	Malaysia	A	Slovenia	A
Bangladesh	C	France	A	Maldives	B	Solomon Islands	B
Barbados	A	French Guiana	B	Mali	D	Somalia	D
Belarus	D	French Polynesia	A	Malta	A	South Africa	C
Belgium	A	Gabon	D	Marshall Islands	C	South Sudan, Republic of	D
Belize	C	Gambia	D	Martinique	A	Spain	A
Benin	D	Gaza	D	Mauritania, Islamic Republic of	D	Sri Lanka	B
Bermuda	A	Georgia	B	Mauritius	A	Sudan	D
Bhutan	B	Germany	A	Mexico	B	Suriname	B
Bolivia	C	Ghana	D	Moldova	D	Swaziland	D
Bosnia	A	Greece	A	Monaco	A	Sweden	A
Botswana	C	Greenland	A	Mongolia	B	Switzerland	A
Brazil	B	Grenada	A	Montenegro	A	Syria	D
British Virgin Islands	A	Guadeloupe	A	Montserrat	A	Taiwan	A
Brunei	A	Guam	A	Morocco	B	Tajikistan	C
Bulgaria	A	Guatemala	C	Mozambique	D	Tanzania	D
Burkina Faso	D	Guinea	D	Myanmar/Burma	D	Thailand	B
Burma/Myanmar	D	Guinea-Bissau	D	Namibia	C	Tobago	B
Burundi	D	Guyana	C	Nauru	C	Togo	D
Caicos	A	Haiti	D	Nepal	C	Tonga	B
Cambodia	C	Honduras	D	Netherlands	A	Trinidad	B
Cameroon	D	Hong Kong	B	Netherlands Antilles	A	Tunisia	B
Canada	A	Hungary	A	New Caledonia	A	Turkey	C
Canary Islands	A	Iceland	A	New Zealand	A	Turkmenistan	C
Cabo Verde, Republic of	B	India	C	Nicaragua	D	Turks and Caicos	A
Cayman Islands	A	Indonesia	B	Niger	D	Tuvalu	C
Central African Republic	D	Iran	D	Nigeria	D	Uganda	D
Chad	D	Iraq	D	Niue	D	Ukraine	D
Chile	A	Ireland, Republic of	A	Northern Mariana Islands	A	United Arab Emirates	B
China	B	Ireland (Northern)	A	Norway	A	United Kingdom	A
Colombia	B	Israel		Oman	A	Uruguay	A
Comoros	C	Gaza Strip or West Bank: Otherwise:	D D	Pakistan	D	U.S. Virgin Islands	A
Congo, Republic of the	D	Italy	A	Palau	A	Uzbekistan	B
Congo, Democratic Republic of the	D	Ivory Coast/Cote d'Ivoire	D	Panama	A	Vanuatu	C
Cook Islands	A	Jamaica	B	Papua New Guinea	D	Vatican City	A
Costa Rica	A	Japan	A	Paraguay	B	Venezuela	D
Cote d'Ivoire/Ivory Coast	D	Jordan	B	Peru	C	Vietnam	B
Croatia	A	Kazakhstan	B	Philippines	C	Virgin Islands	A
Cuba	C	Kenya	D	Poland	A	Western Sahara	D
Curacao	A	Kiribati, Republic of	C	Portugal	A	Yemen, Republic of	D
Cyprus	A	Korea, North	D	Puerto Rico	A	Zambia	D
Czech Republic	A	Korea, South	A	Qatar	A	Zimbabwe, Republic of	D
				Romania	A		

Long-Term Care Rider II underwriting

Long-Term Care (LTC) Rider II

This information does not apply to the Nationwide CareMatters® product.

Clients who may be eligible for the Nationwide® Long-Term Care Rider II include U.S. citizens, permanent residents (green card issued for 10 years or more) and foreign nationals who have resided in the U.S. for at least 12 months.

Underwriting long-term care coverage is very different from underwriting general life insurance. Decisions are based on the medical conditions indicated. If a proposed insured has multiple medical conditions (termed “comorbidities”), the long-term care risk may be compounded, and that risk may be rated or deemed unacceptable. The quality of recovery from an impairment, the proper control and the level of stability are weighed heavily when determining these risks.

The Long-Term Care Rider is available only on life policies rated Table E or better, and we reserve the right to ask for additional information at any time.

The long-term care underwriting process

At the time of the original life insurance policy application

1. Submit the appropriate state/product long-term care supplemental application(s) along with the life application.
2. Medical requirements for the rider are identical to those listed for the life insurance 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 insurance policy is in force

1. Submit the appropriate state/product long-term care supplemental application(s) (available through our website) along with the life application.
2. Submit any needed authorizations to obtain medical records.
3. We will review the medical claims data for each applicant, and 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 65 and over

The proposed insured must have an established relationship for greater than 2 years with a primary care physician and been seen for a complete checkup in the past 6 months.

Factors that are unique to long-term care underwriting

Scenario	Example
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 it 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

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:

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

Uninsurable medications for Long-Term Care Rider

Any medication used for the treatment of AIDS/ARC/HIV, any cancer or chemotherapy medications (all forms), treatment for memory loss, and narcotic pain medications for the management of chronic pain will result in a decision to decline, even if not individually listed in the table below. Also, this medication list might represent only the brand-name medications. If the proposed insured is taking a generic medication, the brand name should be verified. If the proposed insured is taking any of the medications below, it probably disqualifies them for CareMatters® solutions, as it could reveal an underlying condition that is not insurable. This list is not all-inclusive.

Medication	Condition/category
Abilify	Mental disorder
Actemra	Immune disorder
Acthar	Multiple sclerosis
Adriamycin	Cancer
Agrylin	Blood disorder
AIDS/ARC/HIV meds — any/all prescriptions	AIDS
Akineton	Parkinson's disease
Antabuse	Alcohol/drug abuse
Apokyn	Parkinson's disease
Aranesp	Blood disorder
Arava	Rheumatological disorder ¹
Aricept (donepezil)	Dementia/Alzheimer's
Aristada	Mental disorder
Artane	Parkinson's disease
Atgam	Immune disorder
Aubagio	Multiple sclerosis
Avonex	Multiple sclerosis
Axura (memantine)	Dementia/Alzheimer's
Azilect	Parkinson's disease
Baraclude	Hepatitis
Benlysta	Immune disorder
Betaferon	Multiple sclerosis
Betaseron	Multiple sclerosis
Buprenex	Pain
Campral	Alcohol/drug abuse
Cancer, chemotherapy — all forms, any/all prescriptions	Cancer
Carbex	Parkinson's disease
Carbidopa	Parkinson's disease
Casodex	Prostate cancer
CellCept	Immune disorder
Cerefolin	Dementia/Alzheimer's
Cimzia	Rheumatological disorder ¹
Clozapine	Mental disorder
Clozaril	Mental disorder
Cogentin	Parkinson's disease
Cognex (tacrine)	Dementia/Alzheimer's
Comtan	Parkinson's disease
Copaxone	Multiple sclerosis
Copegus	Hepatitis
Cuprimine (D-penicillamine)	Rheumatological disorder ¹
Dantrium	Multiple sclerosis
Demerol	Pain
Depade	Alcohol/drug abuse
Dilaudid (hydromorphone)	Pain
Dolophine (methadone)	Pain

Medication	Condition/category
Dopar	Parkinson's disease
Dostinex	Parkinson's disease
Duragesic (fentanyl)	Pain
Duramorph (morphine)	Pain
Ebixa (memantine)	Dementia/Alzheimer's
Eldepryl	Parkinson's disease
Eligard	Prostate cancer
Enbrel	Rheumatological disorder ¹
Epogen	Blood disorder
Equetro	Mental disorder
Eulexin (flutamide)	Prostate cancer
Exalgo	Pain
Exelon	Dementia/Alzheimer's
Extavia	Multiple sclerosis
Fanapt	Mental disorder
FazaClo	Mental disorder
Fentora	Pain
Galantamine	Dementia/Alzheimer's
Gengraf	Immune disorder
Geodon	Mental disorder
Gerimal	Dementia/Alzheimer's
Gilenya	Multiple sclerosis
Glatopa	Multiple sclerosis
Haldol	Mental disorder
Harvoni	Hepatitis
Hepsera	Hepatitis
Humira	Rheumatological disorder ¹
Hydergine (ergoloid)	Dementia/Alzheimer's
Hydrea	Blood disorder
Ilaris	Rheumatological disorder ¹
Immune globulin	Immune disorder
Imuran (azathioprine)	Rheumatological disorder ¹
Incivek (telaprevir)	Hepatitis
Infergen	Hepatitis
Interferon	Hepatitis
Invega	Mental disorder
Kadian (morphine)	Pain
Kemadrin	Parkinson's disease
Kineret	Rheumatological disorder ¹
Larodopa	Wilson's disease
Latuda	Mental disorder
Lemtrada	Multiple sclerosis
Lioresal (baclofen)	Multiple sclerosis
Lithium	Mental disorder
Loxitane	Mental disorder
Lucemyra	Alcohol/drug abuse
Lupron	Prostate cancer

Uninsurable medications for Long-Term Care Rider (continued)

Medication	Condition/category
Medical marijuana by doctor recommendation	Multiple impairments
Megace	AIDS
Mellaril	Mental disorder
Memory or cognitive medications	Memory or cognitive concerns
Mestinon	Immune disorder
Mirapex	Parkinson's disease
Moban	Mental disorder
Moditen	Mental disorder
MorphaBond (morphine)	Pain
MS Contin (morphine)	Pain
Mutamycin (mitomycin)	Cancer
Myfortic	Immune disorder
Mytelase	Immune disorder
Namenda (memantine)	Dementia/Alzheimer's
Namzaric	Dementia/Alzheimer's
Navane	Mental disorder
Neoral (cyclosporine)	Rheumatological disorder ¹
Neupro	Parkinson's disease
Nilandron	Prostate cancer
Niloric	Dementia/Alzheimer's
Novantrone	Multiple sclerosis
Nplate	Blood disorder
Numorphan	Pain
Olysio	Hepatitis
Onsolis (fentanyl)	Pain
Opana	Pain
Orencia	Rheumatological disorder ¹
Orthoclone	Immune disorder
Otezla	Rheumatological disorder ¹
OxyContin (oxycodone)	Pain
Pain (current or chronic medication for pain)	Pain
Parcopa (levodopa)	Parkinson's disease
Parlodel	Parkinson's disease
Pegasys	Hepatitis
Pegatron	Hepatitis
Percocet	Pain
Percodan	Pain
Permax	Parkinson's disease
Permitil	Mental disorder
Plegridy	Multiple sclerosis
Plenaxis	Prostate cancer
Procrit	Blood disorder
Prograf	Immune disorder
Prolixin (fluphenazine)	Mental disorder
Promacta	Blood disorder
Prostigmin	Immune disorder
Rapamune	Immune disorder
Razadyne	Dementia/Alzheimer's
Rebetron	Hepatitis
Rebif	Multiple sclerosis
Regonol	Immune disorder
Remicade	Rheumatological disorder ¹

Medication	Condition/category
Reminyl	Dementia/Alzheimer's
Revia (naltrexone)	Alcohol/drug abuse
RibaPak	Alcohol/drug abuse
Ribasphere	Hepatitis
RibaTab	Hepatitis
Ribavirin	Hepatitis
Risperdal	Mental disorder
Risperidone	Mental disorder
Rituxan	Rheumatological disorder ¹
Rivastigmine	Dementia/Alzheimer's
Roferon	Hepatitis
Sandimmune	Immune disorder
Saphris	Mental disorder
Serentil	Mental disorder
Simponi	Rheumatological disorder ¹
Simulect	Immune disorder
Sinemet (carbidopa)	Parkinson's disease
Sovaldi	Hepatitis
Stalevo	Parkinson's disease
Stelara	Immune disorder
Stelazine	Mental disorder
Suboxone	Alcohol/drug abuse
Subsys (fentanyl)	Pain
Subutex	Alcohol/drug abuse
Symadine	Parkinson's disease
Symbyax	Mental disorder
Symmetrel	Parkinson's disease
Syprine	Wilson's disease
Taractan	Mental disorder
Targiniq ER	Pain
Tasmar	Parkinson's disease
Tecfidera	Multiple sclerosis
Thioridazine	Mental disorder
Thymoglobulin	Immune disorder
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
Vesprin	Mental disorder
Viadur	Prostate cancer
Victrelis	Hepatitis
Viekira Pak	Hepatitis
Vivitrol	Alcohol/drug abuse
Vraylar	Mental disorder
Wellcovorin	Cancer
Xeljanz	Rheumatological disorder ¹
Zelapar	Parkinson's disease
Zenapax	Immune disorder
Zubsolv	Alcohol/drug abuse
Zyprexa	Mental disorder

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

An applicant with a 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	Height	Minimum weight	Maximum weight	Height	Minimum weight	Maximum weight
4' 8"	74	171	5' 4"	97	224	6' 0"	122	283
4' 9"	77	177	5' 5"	100	231	6' 1"	126	291
4' 10"	79	184	5' 6"	103	238	6' 2"	129	299
4' 11"	82	190	5' 7"	106	245	6' 3"	132	307
5' 0"	85	197	5' 8"	109	253	6' 4"	136	316
5' 1"	88	203	5' 9"	112	260	6' 5"	140	324
5' 2"	91	210	5' 10"	115	268	6' 6"	143	333
5' 3"	94	217	5' 11"	119	276			

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:

(Note: The rate classes listed below represent best-case scenarios. We strongly recommend contacting underwriting with detailed scenarios prior to submission to ensure a more accurate tentative assessment.)

Arthritis	
Asymptomatic, treatment free, no ADL or IADL limitations	Preferred
History of physical therapy, occupational therapy or compression fracture	Preferred
History of ≤ 2 joint replacements (subject to joint location and recovery time)	Individual consideration
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 (subject to severity and recovery time)	Individual consideration
Treatment with history of joint replacement, severe joint deformity	Not insurable
Juvenile rheumatoid arthritis	Individual consideration
Back disorders	
Back/cervical/lumbar strain or sprain, fully recovered for 6 months, no treatment	Preferred
Degenerative disc disease/Herniated disc controlled without injections or narcotics	Preferred
Spondylolisthesis, spondylitis, spondylosis or fractures	Preferred
Any of the above with ongoing treatment or symptomatic	Individual consideration
Body mass index (BMI), low	
BMI 18.4 – 16.6	Standard
BMI 16.5 or less	Not insurable

Cancer — with full pathology report(s)

General cancer guidelines	
Life is standard or better without a flat extra	Preferred
Life is rated Table E or better or with a \$5 flat extra or lower	Standard
Metastatic (spread from original site)	Not insurable
Recurrent cancer (same organ or site)	Not insurable
Skin cancer (basal cell or squamous)	Preferred

Chronic kidney disease

Stage I to II	Preferred
Stage III	Individual consideration
Stage IV	Not Insurable
Kidney failure or on dialysis	Not Insurable
Acute failure — minimum 6-month full recovery	Individual consideration

Crohn's disease

Mild disease, age of onset $\geq$ 30, stable at least 24 months without complications; normal colonoscopy in the past 2 years, normal BMI, normal labs and medical management only	Preferred
Unstable; severe; weight loss; underweight; liver disease; use of immunosuppressants/biologics	Not insurable

Depression

Situational, no medical treatment, recovered for a minimum of 3 months, no ADL or IADL limitations	Preferred
Chronic, stable with a minimum of 6 months of successful medical treatment, no ADL or IADL limitations	Preferred
History of hospitalization for psychiatric care within the past 3 years	Not insurable
Suicide attempt within 10 years or multiple suicide attempts	Not insurable
Uncontrolled	Not insurable

Depression (manic disorder)

2 years after diagnosis, stable, no changes in medication type or dosage increases, fully functional, no hospitalizations in the past 5 years	Standard
Uncontrolled, diagnosed less than 2 years ago or a history of electroconvulsive therapy (ECT) or transcranial magnetic stimulation (TMS)	Not insurable

Diabetes

Type 2/noninsulin-dependent — well controlled for at least 12 months	Preferred
Type 1/insulin-dependent — Adult or juvenile onset	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	Preferred
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, asymptomatic, without surgery	Preferred
Multiple heart attacks	Not insurable

Hepatitis

Hepatitis A/E	Preferred
Hepatitis B 3 months after successful treatment with normal labs	Preferred
Hepatitis C 2 years after successful treatment with normal labs	Standard
Current or chronic hepatitis B/C/D	Not insurable

Hypertension (high blood pressure)

Well controlled, readings not to exceed 140/90 and stable on medication	Preferred
Well controlled, readings not to exceed 160/95 and stable on medication	Standard
Untreated, poorly controlled, new onset diagnosed within the past 6 months	Not insurable
New onset within the past 6 months with multiple readings 140-170/90-100 to show adequate treatment response and compliance	Individual consideration

Joint disorders

Joint replacement $\leq$ 2	Preferred
Joint replacements 3-4	Individual consideration
Joint replacements > 4, surgery planned or recommended, ongoing evaluation or combined with history of rheumatoid arthritis or psoriatic arthritis	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	Preferred
Severe, history of fractures, abnormal bone density tests (T-score of -3.6 or greater)	Not insurable

Pancreatitis

Single episode with minimum 6-month recovery without symptoms and no alcohol abuse history	Preferred
Multiple episodes/chronic/active or abnormal lab findings	Not insurable

Physical therapy

Current	Not insurable
For sprain, strain, spasm or mild condition (all joints except back) with full recovery, no limits, no further treatment and released from care	Preferred
For knee/hip/back/shoulder, due to or without surgery	Individual consideration

Sciatica

Greater than 3 months since diagnosis, no limitations, and resolved with physical therapy, exercise, acupuncture, stretching, chiropractic treatment or massage therapy	Preferred
Symptomatic; not controlled; abnormal test results; surgery planned, scheduled or not completed; steroid injections within the past 6 months or not worked up	Not insurable

Seizure disorder

Well controlled with medication for at least 12 months without ADL/IADL limitations and no cognitive impairments	Preferred
Uncontrolled, > 3 seizures per year, driving restrictions, or surgery recommended or discussed	Not insurable

Sleep apnea

Mild/moderate	Preferred
Severe, compliant with treatment for at least 6 months	Individual consideration
Pending workup or sleep study, noncompliant or unresponsive to treatment	Not insurable

Stroke/cerebral vascular accident (CVA)

Single event > 36 months ago, no residuals, controlled blood pressure and no tobacco use in the past 36 months	Preferred
Single episode 24–36 months ago, controlled blood pressure and no tobacco in past 36 months	Standard
Two or more strokes, any residuals, tobacco/nicotine use within past 12 months or comorbidities	Not insurable
Prior to age 60	Individual consideration

Ulcerative colitis

Mild/stable with medical management for at least 24 months, normal colonoscopy within the past 2 years, normal BMI and normal labs	Preferred
Mild/stable with medical management for at least 12 months, normal colonoscopy in the past 2 years, stable weight, normal labs and no history of bowel obstruction, fistula, surgery or liver involvement	Standard
Unstable, chronic, severe, ongoing treatment with frequent flare-ups, end state, pending or recommended surgical treatment, weight loss; 3 or more surgeries, dysplasia on colonoscopy or liver disease	Not insurable

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NFM-25589AO (07/26)