






Nationwide® Intelligent Underwriting

Nationwide® Intelligent Underwriting is a streamlined approach to getting the life insurance coverage you need to protect your family. In this process, you'll complete a brief paper or online application; an interview to provide information about your personal and medical history; and an abbreviated paramedical exam (Quick Check exam). This process streamlines the life insurance application process by:

-  Cutting down the amount of paperwork needed
-  Reducing the awkwardness of talking to your insurance professional about your medical history
-  Lessening the time to receive an underwriting decision

How does it work?

Getting started: Your insurance professional will work with you to complete a brief paper or online application. Once the application is complete a personal and health interview will need to be done.

For those completing a paper application: Once the application has been processed, you'll be contacted by telephone to complete a personal and health interview. If you are not able to complete the interview at that moment, you may schedule the call for a day and time that is convenient for you.

For those completing an electronic application: You have two options for completing the personal and health interview.

Option 1: You can complete the interview right away by calling the number provided by your insurance professional

Option 2: You can schedule the interview for a time that is most convenient for you

What to expect during your interview: You'll answer questions to provide personal and medical history, including details such as:

- Verification of your Social Security number
- Medical and prescription history
- Driving history
- Citizenship/immigration information
- Alcohol and tobacco usage

The information you provide will be recorded. At the end of the interview, you'll sign your application using an electronic voice signature.

Completing the Quick Check exam: After the personal and health interview, you may be contacted to schedule a brief abbreviated exam, which provides the additional information needed to complete your life insurance application. If a Quick Check exam is needed, the examiner may collect:

- Height, weight, blood pressure and pulse information
- Urine and blood samples

What you should know to be prepared

Preparing for your personal and health interview:

To help minimize the time needed to gather the required information during the interview, please have the following information on hand:

- ☐ Physicians' names, addresses and telephone numbers
- ☐ Medical conditions with dates of treatment
- ☐ Prescribed medications and dosages
- ☐ Family history of father, mother, brothers and sisters — including each one's current age and health concerns or age at death and cause of death

Preparing for your Quick Check exam:

Please follow these tips for getting the best results from your Quick Check exam:

- ☐ Get a good night's sleep
- ☐ Abstain from food and alcoholic beverages for at least eight hours before the exam
- ☐ Do not smoke or chew tobacco for at least one hour before the exam
- ☐ Limit salt intake and high-cholesterol foods in the 24 hours before the exam
- ☐ Do not engage in strenuous physical activities in the 24 hours before the exam
- ☐ Drink a glass of water an hour or so before your exam so you're prepared to provide a urine specimen
- ☐ You'll be informed of any fasting requirements needed for the blood specimen



Talk to your insurance professional today about Nationwide Intelligent Underwriting and how it can work for you.



Nationwide®
is on your side

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

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