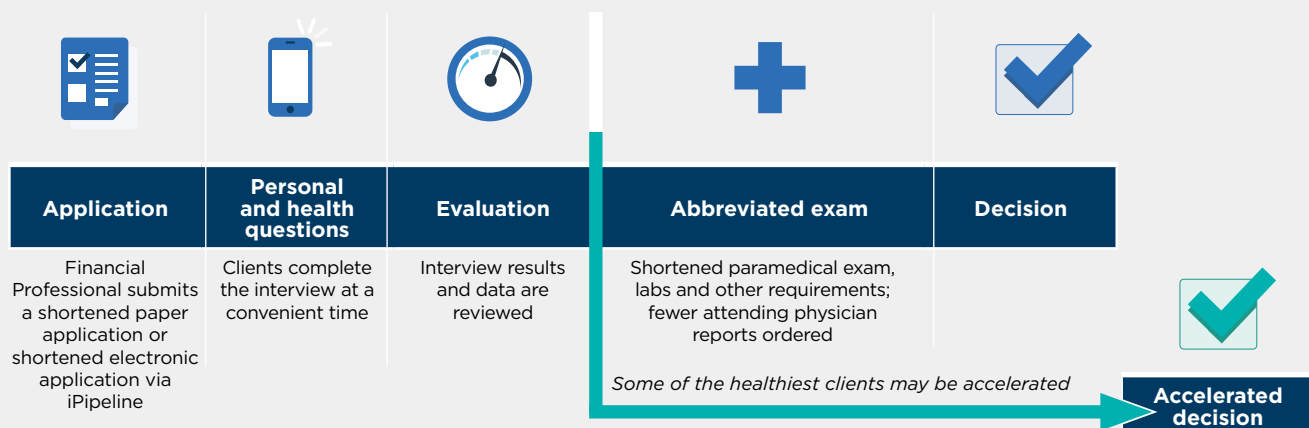


Nationwide® Intelligent Underwriting

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

- Less time required to get an underwriting decision
- Fewer attending physician statements and less need for additional underwriting requirements
- An accelerated process for some of the healthiest clients by eliminating an exam and labwork¹
- Less time spent on application paperwork, including the need for you to gather your clients' medical history

How does it work?



Completing the personal and health information

The process of securing your client's personal and health information depends on how the application is being submitted.

If submitting a paper application: Once the application has been entered into our system, your client will be contacted by telephone to complete the personal and health interview. If the client is not able to complete the interview at that moment, they can schedule a callback for their preferred day and time.

If submitting an electronic application via iPipeline: Please have the client call the phone number provided on the Medical Tele-Interview screen in iPipeline to complete the interview right away or select the option to "Schedule interview now" and follow the prompts to electronically select a date and time window to complete the interview.

The tele-interview will be recorded, and the client signs 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 and ability to provide detailed information on their personal and health history.

If the application qualifies for acceleration, an abbreviated exam, labs and other requirements will not be required. It's not necessary to order any of these until we determine whether we're able to accelerate the application. If an attending physician statement is needed, the BGA or firm is responsible for ordering the records.

If an abbreviated exam is necessary, the examiner may collect:

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

¹ U.S. citizens and permanent residents (10-year green card status) ages 18 to 50 applying for face amounts of \$100,000 to \$2 million and/or ages 18 to 60 applying for face amounts of \$100,000 to \$1 million are eligible for possible acceleration.

Products eligible for Intelligent Underwriting

Term life	Whole life	Universal life	Variable universal life
Nationwide YourLife® Guaranteed Level Term (10, 15, 20, 30)	Nationwide YourLife® WL 100 Nationwide YourLife® 20-pay WL	Nationwide Indexed UL Accumulator II Nationwide Indexed UL Protector II Nationwide No-Lapse Guarantee UL II New Heights® Indexed UL Accumulator	Nationwide VUL Accumulator Nationwide VUL Protector

Why 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 information

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 \$2 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 permanent resident (10-year green card status)
- Risk classes of Nontobacco Preferred Plus, Nontobacco Preferred, Nontobacco Standard Plus and Tobacco Preferred

Setting eligibility expectations

For some of the healthiest clients, an underwriting decision will be made without the need for additional underwriting requirements.

Some of the healthiest clients will **not** be accelerated simply because we don't have enough information to make a decision. Therefore, additional underwriting requirements will be needed to reach an underwriting decision. Preferred, Preferred Plus and Standard Plus underwriting classifications are still available, even if clients are not eligible for acceleration.



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

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

FOR FINANCIAL PROFESSIONAL USE ONLY

Nationwide Intelligent Underwriting is available in all states but NY.

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

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

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FLM-1062AO-BG.7 (06/20)