



Nationwide®
is on your side

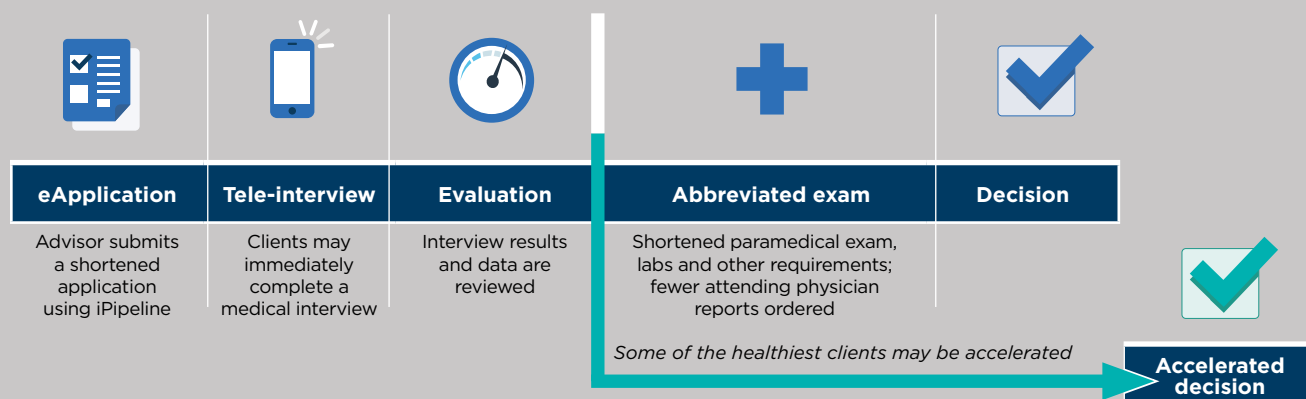
Nationwide® Intelligent Underwriting

Available in all states except NY

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

- Faster time to an underwriting decision
- Fewer attending physician statements and less need for additional underwriting requirements
- Accelerated process for some of the healthiest clients by eliminating the exam and labs¹
- Less time spent on application paperwork, including the need to gather clients' medical history

How does it work?



Completing the tele-interview

Option 1: After completing the electronic application, the advisor and client will call 1-855-424-4757 to complete the interview right away.

Option 2: While completing the electronic application, the advisor will select the option to “schedule interview now” and follow the prompts to electronically select a date, time window and primary language in which to complete the interview. Many languages are available, including Mandarin, Spanish and Vietnamese.

The interview will be recorded, and the client signs via electronic voice signature. Relatively healthy clients can expect an average interview time of 30 minutes, but time may vary significantly depending on client health and ability to provide detailed information on medical history.

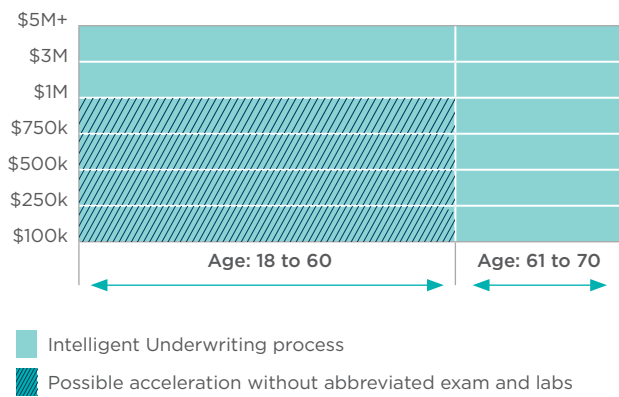
Nationwide will notify you about any additional underwriting requirements within a few days after completion of the tele-interview.

During the medical visit, 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 18–60 applying for face amounts of \$100,000 to \$1 million are eligible for possible acceleration.

Eligibility guidelines²



Acceleration guidelines

- Ages 18 - 60
- Face amounts of \$100,000 to \$1 million on eligible products
- U.S. citizen or permanent resident (10-year green card status)
- Build within published Preferred limits

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 and Preferred Plus underwriting classifications are still available even if clients are not eligible for acceleration.

Staying informed throughout the process

- Alert from iPipeline when an iGO eApplication is ready for your review
- Welcome letter from your case manager upon Nationwide's receipt of the eApplication
- Notification if the tele-interview has not been scheduled five days following the eApplication submission
- Accelerated offer notification, or a next-steps request for additional requirements

Products eligible for Intelligent Underwriting

Term life	Universal life	Whole life
Nationwide YourLife® Guaranteed Level Term (10, 15, 20, 30 years)	Nationwide YourLife® No-Lapse Guarantee UL Nationwide YourLife® Indexed UL Accumulator or Protector Nationwide YourLife® Current Assumption UL	Nationwide YourLife® WL 100 Nationwide YourLife® 20-pay WL

Why Nationwide Intelligent Underwriting		
No prescreen checklist	Long-Term Care Rider, 1035 exchange and replacement all available for acceleration	No random holdouts

² Face amounts and issue ages pertain to the Nationwide Intelligent Underwriting application process. Products may be available at amounts and ages outside of these parameters using standard application processes.

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

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

Nationwide Intelligent Underwriting is not available in all states.

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

Nationwide, Nationwide is on your side, the Nationwide N and Eagle and Nationwide YourLife are service marks of Nationwide Mutual Insurance Company. © 2017 Nationwide

FOR INSURANCE PROFESSIONAL USE ONLY – NOT FOR DISTRIBUTION TO THE PUBLIC

FLM-1062M1-BG