



Nationwide® Underwriting

Step-by-step process guide

Nationwide Underwriting is composed of a unique combination of digital capabilities, transparent communication and human perspective to ensure that each client quickly gets the best offer possible for their individual situation.

A snapshot of the process

- 1 Application**
Financial professional submits a shortened paper or electronic application.
- 2 Interview**
Client answers personal and health questions either electronically or over the phone.
- 3 Evaluation¹**
The underwriter reviews the interview results and additional data to determine if more information is needed.*
- Decision**
The underwriter uses data and human perspective to decide the best offer possible for each client's unique situation.

* Sometimes a medical exam, labs, electronic health records and other requirements may be needed.

¹ Not all products qualify for fluidless underwriting and digital interview, including Nationwide Survivorship Indexed UL and Nationwide Survivorship VUL II.

1 Application

PREAPPLICATION

- Consider field underwriting with this checklist (bit.ly/3DPUYmf)
- Verify your licensing appointment with Nationwide®

NECESSARY FORMS

(electronic application or paper)

- Complete Part A of the application
- Provide an outline of coverage to the client

For each proposed insured:

- Complete the 1035 paperwork, if applicable
- Prepare the proposed insured(s) for the interview by providing the interview guide
- Complete the long-term care (LTC) personal worksheet (for LTC application only)
- Complete other state-specific forms

SUBMISSION: Submit the application and other required paperwork electronically or via fax, email or postal mail.

2 Interview

After completing the application, your client can choose from 2 convenient options to complete their personal and health interview.¹

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 sign electronically via 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 may complete either the online or telephone interview. You must indicate when submitting the application which interview method the client would like. This choice can be notated on the cover page of the application.



A speedy turnaround

Fluidless case take **an average of 7 days** to go from submission to decision, leading to a timely policy issuance.²

² California regulations require the use of attending physician statements (APS) in most cases to make an underwriting decision. If an APS is required, it will increase the time needed from application to issuance.

3 Evaluation

- Nationwide reviews the available information and underwrites the client's case
- Occasionally, an exam, attending physician statement (APS) or other details are required
- You will be notified whether the client qualifies for fluidless underwriting or an exam is needed¹

Decision

- The underwriter renders a decision and will inform you of the outcome

Policy delivery

Once underwriting is complete, you and your client can move on to issuing the policy.

- You'll receive notification via email on any outstanding items needed prior to placing the policy in force
- Nationwide will assemble and mail or email the policy contract to you or the proposed insured(s), depending on preference
- The financial professional is responsible for collecting any outstanding items and submitting them to us prior to the policy being placed in force and Nationwide scheduling the commission payment

If you have any questions on the Nationwide Underwriting process, please call us at:

Life Insurance Solutions Center

1-800-321-6064

Brokerage General Agents Solutions Center

1-888-767-7373

Producer Group Solutions Center

1-844-867-8159

World Financial Group® Solutions Center

1-855-455-4139



Nationwide®

FOR FINANCIAL PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

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

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

All guarantees and benefits of the insurance policy are backed by Nationwide Life and Annuity Insurance Company.

Product availability will vary by state. Some products or riders might not be available with your firm or broker/dealer. Please consult with your distribution partner for more details.

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

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