



Nationwide®
is on your side

Nationwide® Intelligent Underwriting | Benefits overview

Our Intelligent Underwriting process is a seamless experience for you and your clients.

At Nationwide, we seek to make our underwriting process as simple as possible both for you and the clients you serve. You won't want to miss the benefits of using our Nationwide Intelligent Underwriting process.¹

Our Intelligent Underwriting process:



Includes expanded acceleration guidelines so that more of your clients qualify for accelerated underwriting



Delivers a flexible approach to getting your clients the best rate



Limits invasive requirements such as exams and labs



Provides an online interview option for your clients' convenience



Expanded acceleration

Ages 18 to 50 applying for face amounts of \$100,000 to \$5 million on eligible products

- Risk classes of Standard rate class or better including tobacco

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) or acceptable visas are eligible for acceleration
- Our placement rate is 95%, and there are no random holdouts



Convenient online interview

Our online interview allows your clients to provide personal and health information through a secure and easy mobile-friendly process

- Clients provide an e-signature through DocuSign when the interview is complete
- Phone support is available
- A telephone interview option is also available, if preferred²



Real-time feedback on acceleration eligibility

- Get email updates as life applications move through the Intelligent Underwriting process
- Find out whether your client qualifies for acceleration immediately after completion of the interview
- Provides clear expectations on quick checks and lab requirement needs



A flexible approach

If your client does not qualify for acceleration, our underwriters will work hard to see if they qualify for our other underwriting programs such as Wellness Credits which rewards a healthy lifestyle.³

What sets us apart means advantages for you.

By doing business with Nationwide, you enjoy the assurance that your clients are going to be well taken care of by a company they know and trust.



Fortune 100 company

Our position in the Fortune 100 is a testament to our financial strength.



Mutual company model

We focus on the needs of our clients. Contrast that with publicly traded insurance companies with shareholders they need to satisfy.



Diversified corporate portfolio

Having a broad portfolio allows us to navigate economic ups and downs without being overly exposed to any single business risk.



Contact your Nationwide wholesaler to learn more about the benefits of using Nationwide Intelligent Underwriting.

¹Nationwide Intelligent Underwriting is available in all states except NY.

²Please note that the telephone interview is required for cases above \$5 million for reinsurers.

³Our wellness credit program applies to all ages and all face amounts except on product Nationwide Simplified Whole Life and Nationwide YourLife CareMatters.



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This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition, or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

The main purpose of any life insurance product is to provide a death benefit for your beneficiaries. 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. Loans and partial withdrawals from the cash value may affect the death benefit and may require the need for additional premiums. If clients choose to take loans or withdrawals, the cash value and the death benefit payable to the beneficiaries will be reduced.

Guarantees are subject to the claims-paying ability of the issuing insurer. Life insurance is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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