Nationwide®

# Nationwide® Life Underwriting Guide

Let's get your case off to a great start.

NFM-23660AO.1

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Nationwide® Underwriting

# What's inside?


| | |
|---|---|
| Intelligent Underwriting process guide | 3 |
| Medical requirements | 5 |
| Financial requirements | 7 |
| Preferred criteria and build charts | 9 |
| Field underwriting | 17 |
| Underwriting programs | 21 |
| International underwriting guidelines | 25 |
| Long-Term Care Rider II underwriting | 31 |


**Call us directly at 1-866-678-LIFE (5433).**

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NFM-23728AO

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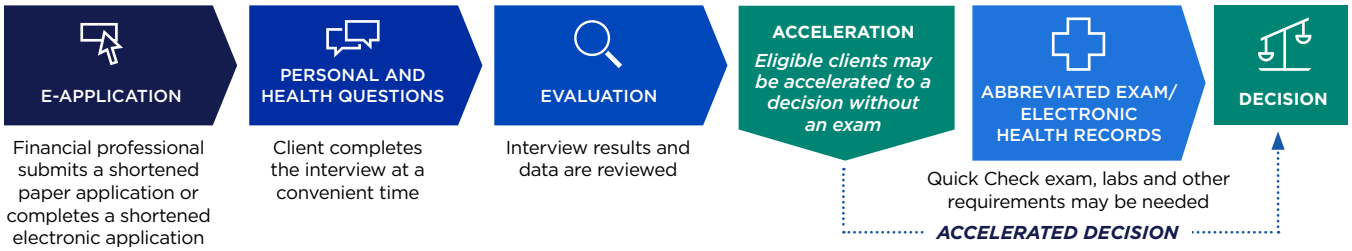
# Nationwide® Intelligent Underwriting

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

- Less time required to obtain an underwriting decision
- Fewer attending physician statements and a reduced need for additional underwriting requirements
- An accelerated process for some of the healthiest clients by eliminating the exam and labwork[1]
- Less time spent on application paperwork, which translates to fewer medical history conversations with your clients

## How it works




## Completing the personal and health information

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

**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 e-sign through 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 has only the telephone option to complete their personal health questions (refer to Option 2 above). Once the application has been entered into our system, your client will be contacted by telephone to complete the personal and health interview. If your client is not able to complete the interview at that moment, they can schedule a call for their preferred day and time.

**If the application qualifies for acceleration, an abbreviated exam, labs and other requirements will not be needed. It's not necessary to order any of these until we determine whether we're able to accelerate the application.**

[1] Applicants ages 18 to 50 applying for face amounts of $100,000 to $5 million and/or ages 51 to 60 applying for face amounts of $100,000 to $1 million, including non-U.S. citizens living in the U.S. more than 12 months, are eligible for possible acceleration.

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## Products eligible for Intelligent Underwriting[2]

| Term life | Universal life | Whole life | VUL |
|---|---|---|---|
| Nationwide Guaranteed Level Term (10, 15, 20, 30 years) | Nationwide Indexed UL Accumulator II 2020 or Protector II 2020<br>Nationwide No-Lapse Guarantee UL II<br>New Heights® Indexed UL Accumulator 2020 | Nationwide WL 100<br>Nationwide 20-Pay WL | Nationwide VUL Accumulator<br>Nationwide VUL Protector II |

[2] Product availability is subject to state approval.

### Why use 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 questions |
|---|---|---|---|---|---|

### 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 $5 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 non-U.S. citizen residing in the U.S. for more than 12 months
- Standard or better risk classes are eligible, including tobacco

### Setting eligibility expectations

For clients who fall within our Standard risk class or better, an underwriting decision will be made without the need for additional underwriting requirements.

However, some clients who fall within the Standard risk class or better may not be eligible to accelerate simply because we don't have enough information to make a decision. Additional underwriting requirements will therefore be needed to reach an underwriting decision. If an abbreviated exam is necessary, the examiner may collect:

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

Nationwide performs post-issue audits on cases put in force to validate our underwriting assessments and models. If we develop information that was not disclosed at the time of the application, we reserve the right to rescind the policy.

**Call us at 1-800-321-6064 with any questions about Nationwide Intelligent Underwriting and how it can work for you and your clients.**

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This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Nationwide Intelligent Underwriting is available in all states but New York.

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

The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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Nationwide® Underwriting

# Medical requirements

At Nationwide®, we continually focus on making it easier for you to meet your clients' financial needs. That includes providing the life insurance required to protect their loved ones, and it also means helping you easily explain to your clients what they should expect during underwriting. Please review this summary of medical requirements.

**This table is for applications submitted online or by telephone** (except for Nationwide CareMatters®). These requirements are based on the age of the proposed insured at the time of application.

| Age/amount[1] | Age of insured | | | | |
|---|---|---|---|---|---|
| | 18 – 39 | 40 – 50 | 51 – 60 | 61 – 70 | 71+ |
| $100,000 – $250,000 | MVR, Dx, Rx (QC, BCP, HOS)[2] | MVR, Dx, Rx (QC, BCP, HOS)[2] | MVR, Dx, Rx (QC, BCP, HOS)[2] | QC, BCP, HOS, MVR, Dx, Rx | QC,[4] BCP, HOS, MVR, APS, Dx, Rx |
| $250,001 – $499,999 | MVR, Dx, Rx (QC, BCP, HOS)[2] | MVR, Dx, Rx (QC, BCP, HOS)[2] | MVR, Dx, Rx (QC, BCP, HOS)[2] | QC, BCP, HOS, MVR, Dx, Rx | QC,[4] BCP, HOS, MVR, APS, Dx, Rx |
| $500,000 – $1,000,000 | MVR, Dx, Rx (QC, BCP, HOS)[2] | MVR, Dx, Rx (QC, BCP, HOS)[2] | MVR, Dx, Rx (QC, BCP, HOS)[2] | QC, BCP, HOS, MVR, APS, Dx, Rx | QC,[4] BCP, HOS, MVR, APS, Dx, Rx |
| $1,000,001 – $2,000,000 | MVR, Dx, Rx (QC, BCP, HOS)[2] | MVR, Dx, Rx (QC, BCP, HOS)[2] | QC, BCP, HOS, MVR, Dx, Rx | QC, BCP, HOS, MVR, APS, Dx, Rx | QC,[4] BCP, HOS, EKG, MVR, APS, Dx, Rx |
| $2,000,001 – $5,000,000 | MVR, Dx, Rx (QC, BCP, HOS)[2] | MVR, Dx, Rx (QC, BCP, HOS)[2] | QC, BCP, HOS, MVR, APS, Dx, Rx | QC, BCP, HOS, MVR, APS, Dx, Rx | QC,[4] BCP, HOS, EKG, MVR, APS, Dx, Rx |
| $5,000,001 – $10,000,000[3] | QC, BCP, HOS, MVR, APS, Dx, Rx, EIR | QC, BCP, HOS, MVR, APS, Dx, Rx, EIR | QC, BCP, HOS, MVR, APS, Dx, Rx, EIR | QC, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR | QC,[4] BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR |
| $10,000,001 and up[3] | Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR | Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR | Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR | Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR | Paramed,[4] BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR |

**APS:** Attending Physician Statement. An APS may be required for any age and amount for cause or if the proposed insured has seen a medical professional within 2 months of the application.

**BCP:** Blood Chemistry Profile

**Dx:** Medical Claims Data

**EIR:** Electronic Inspection Report

**EKG:** Electrocardiogram

**HOS:** Home Office Urine Specimen

**MVR:** Motor Vehicle Report

**Paramed:** Paramedical Exam

**QC:** Quick Check (physical measurements and blood pressure)

**Rx:** Pharmacy Database Check

[1] When determining the medical requirements for age and amount, "REQUIREMENTS" are based on current age and "AMOUNT" is equal to the amount of life insurance applied for currently with Nationwide, plus any amount of life insurance placed in force within the past 3 years with Nationwide. CareMatters is not a factor in determining requirements. If it's a survivorship policy, to determine "AMOUNT," use half of the new survivorship's specified amount, the full amount of any other insurance policies applied for currently with Nationwide, plus the full amount of any individual or survivorship policies placed in force within the past 3 years with Nationwide. [The full specified amount must be used when determining the financial requirement needed.] If Death Benefit Option 3 is applied for, the requirements are to be based on the ultimate amount (the total of the cash accumulation/return and the death benefit that is illustrated).

[2] After completion of the medical interview (telephone or online), if unable to accelerate, Nationwide will require a Quick Check exam, Blood Chemistry Profile and Home Office Urine Specimen, which will be ordered based on the preference indicated on the initial application.

[3] A telephone medical interview is required for any cases of $5,000,001 and up; however, if a Paramedical exam (even if completed for another company) has been completed and found acceptable for Nationwide, an online medical interview may be accepted instead of a telephone medical interview. Reach out to your case manager for more details.

[4] For ages 71 and older, paramedical exams and quick checks with physical measurements and blood pressure will include elderly questions and screening.

**Notes:**

- Underwriting reserves the right to require updated medical requirements and additional information.
- Medical requirements may be used for up to 12 months from the date completed for those age 69 and younger and for up to 6 months from the date completed for those age 70 and older.
- The producer is responsible for having any requirements received in any language other than English translated into English at his/her own expense. This should be interpreted by a disinterested third party.
- Let us order the requirements for you so you can move on to something else. Simply note on your producer's certificate that you want us to handle them on your behalf. If you'd rather do it yourself, please contact one of our authorized paramedical providers by phone, or you can order the exam online.

| APPS | ExamOne | IMS Paramed |
|---|---|---|
| 1-800-727-2101 | 1-800-768-2058 | 1-877-808-5533 |
| appslive.com | examone.com | imsparamed.com/imsnew |

Remember to tell clients to expect a call from the paramedical company.

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**This table is for applications submitted traditionally** (not online or by telephone) except for Nationwide CareMatters. These requirements are based on the age of the proposed insured at the time of application.

| Age/amount[1] | 0 – 17 | 18 – 39 | 40 – 50 | 51 – 60 | 61 – 70 | 71+ |
|---|---|---|---|---|---|---|
| $0 - $99,999 | Dx, Rx | MVR, Dx, Rx | MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed,[2] BCP, HOS, MVR, APS, Dx, Rx |
| $100,000 – $250,000 | Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed,[2] BCP, HOS, MVR, APS, Dx, Rx |
| $250,001 – $499,999 | Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed,[2] BCP, HOS, MVR, APS, Dx, Rx |
| $500,000 – $1,000,000 | Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, APS, Dx, Rx | Paramed,[2] BCP, HOS, MVR, APS, Dx, Rx |
| $1,000,001 – $2,000,000 | Dx, Rx, APS | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, APS, Dx, Rx | Paramed,[2] BCP, HOS, EKG, MVR, APS, Dx, Rx |
| $2,000,001 – $5,000,000 | Dx, Rx, APS | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, Dx, Rx | Paramed, BCP, HOS, MVR, APS, Dx, Rx | Paramed, BCP, HOS, MVR, APS, Dx, Rx | Paramed,[2] BCP, HOS, EKG, MVR, APS, Dx, Rx |
| $5,000,001 – $10,000,000[3] | Dx, Rx, APS | Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR | Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR | Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR | Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR | Paramed,[2] BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR |
| $10,000,001 and up[3] | Dx, Rx, APS | Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR | Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR | Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR | Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR | Paramed,[2] BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR |

**APS:** Attending Physician Statement. An APS may be required for any age and amount for cause or if the proposed insured has seen a medical professional within 2 months of the application.
**BCP:** Blood Chemistry Profile
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**EIR:** Electronic Inspection Report
**EKG:** Electrocardiogram
**HOS:** Home Office Urine Specimen
**MVR:** Motor Vehicle Report
**Paramed:** Paramedical Exam
**Rx:** Pharmacy Database Check

[1] When determining the medical requirements for age and amount, "REQUIREMENTS" are based on current age and "AMOUNT" is equal to the amount of life insurance applied for currently with Nationwide, plus any amount of life insurance placed in force within the past 3 years with Nationwide. CareMatters is not a factor in determining requirements. If it's a survivorship policy, to determine "AMOUNT" use half of the new survivorship's specified amount, the full amount of any other insurance policies applied for currently with Nationwide, plus the full amount of any individual or survivorship policies placed in force within the past 3 years with Nationwide. [The full specified amount must be used when determining the financial requirement needed.] If Death Benefit Option 3 is applied for, the requirements are to be based on the ultimate amount (the total of the cash accumulation/return and the death benefit that is illustrated).

[2] For age 71 and older, paramedical exams will include elderly questions and screening.

[3] A telephone medical interview is required for any cases of $5,000,001 and up; however, if a Paramedical exam (even if completed for another company) has been completed and found acceptable for Nationwide, an online medical interview may be accepted instead of a telephone medical interview. Reach out to your case manager for more details.

**Notes:**

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- The producer is responsible for having any requirements received in any language other than English translated into English at his/her own expense. This should be interpreted by a disinterested third party.
- Let us order the requirements for you so you can move on to something else. Simply note on your producer's certificate that you want us to handle them on your behalf. If you'd rather do it yourself, please contact one of our authorized paramedical providers by phone or you can order the exam online.

| APPS | ExamOne | IMS Paramed |
|---|---|---|
| 1-800-727-2101 | 1-800-768-2058 | 1-877-808-5533 |
| appslive.com | examone.com | imsparamed.com/imsnew |

Remember to tell clients to expect a call from the paramedical company.

# We're here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).

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# Financial requirements

## Financial supplements

**Personal life financial supplement**

- Ages 18 to 70 and amounts of $5,000,001 to $10 million[1]
- Age 71+ and amounts of $1,000,001 to $10 million[1]

**Business life financial supplement**

- Amounts of $1,000,001 or more[1]

**Third-party financials**

- All ages and amounts of $10,000,001 or more[1]

We reserve the right to request additional financial information if the applicant is outside of these parameters.

## Reinsurance automatic and jumbo limits

Large and complex cases can be difficult to manage, but we stand ready to make them easier for you with our automatic binding and jumbo limits.

### Automatic binding limits

| Individual and survivorship life cases | |
|---|---|
| **Issue ages** | **Standard — Table C** |
| 0 – 24 | $25 million |
| 25 – 70 (Term and Whole Life) | $50 million |
| 25 – 70 (IUL, VUL, and Survivorship) | $65 million |
| 71 – 75 | $15 million |
| 76 – 80 | $5 million |
| 81 + | $1 million |

### Jumbo limits

| Individual products | |
|---|---|
| **Issue ages** | **Jumbo limit** |
| 0 – 24 | $30 million |
| 25 – 75 | $65 million |
| 76 – 80 | $35 million |
| 81+ | $15 million |

| Survivorship | |
|---|---|
| **Issue ages** | **Jumbo limit** |
| All ages | $65 million |

There is possible availability up to $10 million internal retention for jumbo risks only up to age 70 and Standard or better risks.

## Financial underwriting requirements

As you help your clients select the life insurance that meets their needs, you may have questions about typical coverage amounts. Use our guidelines for some common life insurance scenarios to help answer them.

- Income replacement
- Nonworking spouse/partner
- Estate protection
- Juvenile coverage
- Key person
- Buy/sell

Please keep in mind, though, that we may consider your clients for amounts outside these guidelines on an individual basis. Also, remember that we reserve the right to adjust these guidelines at any time.

### Income replacement

| Age | Multiply annual earned income by[2] |
|---|---|
| 18 – 30 | 30 |
| 31 – 40 | 25 |
| 41 – 50 | 20 |
| 51 – 60 | 15 |
| 61 – 70 | 10 |
| 71+ | 5 |

### Nonworking spouse/partner

We can consider a nonworking spouse/partner up to $1 million if the spouse/partner is listed as the beneficiary and they qualify financially. Equal amounts up to $2.5 million can be considered to match coverage on the spouse/partner.

### Estate protection

We base coverage levels for estate protection on applicable state and federal estate and inheritance taxes. At rates of 55% and higher, you may calculate the amount of insurance necessary using reasonable estate growth projections:

- Time horizons of up to 15 years (or your client's life expectancy, if that's less)

[1] This amount is equal to the amount of insurance applied for currently with Nationwide, plus any amount placed in force in the past 3 years with Nationwide.
[2] This chart is for reference only. Internal guidelines may have some variations.

## Estate protection (continued)

- Current interest rates of up to 6%
- You should value all estate assets on a current or near-current basis for older clients

## Juvenile

Washington and New York laws limit the amount of coverage on juveniles as follows:

**Washington state:**

- The life coverage may not exceed the annual household income

**New York state:**

- Ages under 4½ years — The maximum life coverage may not exceed the greater of $50,000 or 25% of the amount of insurance in force on the parent/owner
- Ages 4½ years to 14½ years — The maximum life coverage may not exceed the greater of $50,000 or 50% of the amount in force on the parent/owner

**For all other states:**

- Ages 17 years and younger and college students under age 26 — The maximum coverage may not exceed the amount of life coverage in force on the highest insured parent or legal guardian up to a maximum of $1 million[3]

## Notes:

- Amounts over $500,000 on juveniles to age 17 should have a minimum household income of $100,000
- Amounts over $1 million in all states except Washington and New York will be considered on an individual basis
- Siblings should have similar coverage
- The owner of the policy must be a parent, legal guardian, grandparent or noncustodial parents; parents or guardians who have legal custody must complete and sign the application
- With financial justification, we can allow up to $250,000 if the parents are uninsured

## Key person

For key person protection, the maximum amount of coverage is typically 5 to 10 times the individual's annual salary. We may consider a higher amount if you attach a full explanation of the need. Additional information you may want to include is the business's net worth, the proposed insured's monetary contribution to the business and the in-force coverage on other key personnel.

## Buy/sell agreements

Important partners or shareholders should be insured based on their relative worth or percentage of ownership to the business. Of course, the overall value for all insureds must be realistic in relation to their respective roles and percentage of ownership of the business. We'll base the amount of insurance coverage on the reasonable appraised value of the business and the proposed insured's share of it.

Additional financial requirements may be required, such as:

- Balance sheets
- Income statements
- Cover letters
- Tax returns

## We're here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).

[3] Amounts over $1 million in all states except Washington and New York will be considered on an individual basis.

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# Preferred criteria and build charts

When evaluating each proposed insured, we consider the following conditions and factors. As you review this list, remember that it's just a quick reference and doesn't include everything that could affect our final underwriting decision. Also, some rated classifications may qualify for our Placement Improvement Program (depending on the product), so please contact your underwriter for more details. Also, please note that this guide does not apply to CareMatters® products.

## Preferred Plus, Preferred and Standard Plus risk guidelines for all products **except** Nationwide Whole Life

Preferred Plus/Preferred/Standard Plus risk guidelines

| Ages 18 – 70 | | | | |
|---|---|---|---|---|
| **Criteria** | **Preferred Plus Nontobacco** | **Preferred Nontobacco** | **Preferred Tobacco** | **Standard Plus Nontobacco** |
| **Nicotine/tobacco use** | No use within the past 5 years | No use within the past 24 months | Use within the past 12 months | No use within the past 12 months |
| **Blood pressure readings** | Age ≤55: Not to exceed 140/80<br>Age >55: Not to exceed 140/90 | Age ≤55: Not to exceed 145/90<br>Age >55: Not to exceed 150/90 | | Age ≤55: Not to exceed 145/90<br>Age >55: Not to exceed 150/90 |
| **Blood pressure treatment** | No blood pressure treatment | Treated blood pressure is acceptable if well controlled for at least 1 year | | Treated blood pressure is acceptable if well controlled for at least 1 year |
| **Total cholesterol and HDL ratio** | Treated cholesterol acceptable<br>≤230 and ≤5.0<br>≤240 and ≤4.5<br>≤250 and ≤4.0 | Treated cholesterol acceptable<br>≤250 and ≤5.5 ages ≤60<br>≤280 and ≤6.0 ages 61 to 70 | | Treated cholesterol acceptable<br>≤300 and ≤6.5 ages ≤60<br>≤300 and ≤7.0 ages 61 to 70 |

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Preferred Plus/Preferred/Standard Plus risk guidelines

| Ages 18 – 70 | | | | |
|---|---|---|---|---|
| **Criteria** | **Preferred Plus Nontobacco** | **Preferred Nontobacco** | **Preferred Tobacco** | **Standard Plus Nontobacco** |
| **Moving violations** | ≤1 in the past 3 years | ≤2 in the past 3 years | | No rating |
| **DUI/DWI** | No conviction in the past 5 years | No conviction in the past 5 years | | No conviction in the past 3 years for ages ≥21, otherwise no rating |
| **Drug/alcohol abuse** | No history of abuse | No history of abuse within 10 years | | No history of abuse within 7 years, otherwise no rating |
| **Family history** | No death prior to age 60 in a parent or sibling from cardiovascular disease or cancer | No death prior to age 60 in a parent or sibling from cardiovascular disease or cancer | | 1 death prior to age 60 acceptable in a parent or sibling from cardiovascular disease or cancer |
| **Personal history** | No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer) | No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer) | | No history of coronary artery disease or stroke<br>Diabetes acceptable, if no rating<br>Cancer history (except basal cell skin cancer), treatment completed >10 years, no chemotherapy or radiation, if no rating |
| **Felony conviction** | No history of felony conviction | No history of felony conviction | | No felony conviction ≤10 years |
| **Aviation**<br>A civil aviation exclusion can be used (if available in the state in which the application was signed), with possible consideration for Preferred and Preferred Plus if the rest of the case qualifies | Commercial pilots are eligible if they participate in no other forms of aviation activity; all other forms of aviation are ineligible | Commercial pilots are eligible if they participate in no other forms of rated aviation activity; all other nonrated forms of aviation are eligible | | |
| **Avocation** | Hazardous avocation risks are not eligible (except nonrated scuba diving) | Nonrated avocations are eligible | | |
| **Foreign travel** | No rating for travel/residence risks | | | |
| **Build** | See build chart | | | |

# Preferred Plus, Preferred and Standard Plus risk guidelines for all products **except** Nationwide Whole Life

Excludes Nationwide Simplified® Whole Life

Preferred Plus/Preferred/Standard Plus risk guidelines

| Ages 71 and older | | | | |
|---|---|---|---|---|
| **Criteria** | **Preferred Plus Nontobacco** | **Preferred Nontobacco** | **Preferred Tobacco** | **Standard Plus Nontobacco** |
| **Nicotine/tobacco use** | No use within the past 5 years | No use within the past 24 months | Use within the past 12 months | No use within the past 12 months |
| **Blood pressure readings** | Not to exceed 140/90 | Not to exceed 150/90 | | |
| **Blood pressure treatment** | No blood pressure treatment | Treated blood pressure is acceptable if well controlled for at least 1 year | | |
| **Total cholesterol and HDL ratio** | Treated Cholesterol acceptable<br>≤270 and ≤4.5<br>Must be ≥160 unless treated | Treated Cholesterol acceptable<br>≤280 and ≤6.5<br>Must be ≥160 unless treated | | Treated Cholesterol acceptable<br>≤330 and ≤7.5<br>Must be ≥160 unless treated |
| **Serum albumin** | ≥4.2 | ≥4.0 | | ≥3.8 |
| **Functional** | Has the ability to perform all activities of daily living and instrumental activities of daily living | | | |
| **Cognitive** | No evidence of impairment by testing | | | |
| **Moving violations** | ≤1 in the past 3 years | ≤2 in the past 3 years | | No rating |
| **DUI/DWI** | No DUI/DWI conviction in the past 5 years | | | No DUI/DWI conviction in the past 3 years, otherwise No Rating |
| **Drug/alcohol abuse** | No history of abuse | No history of abuse within 10 years | | No history of abuse within 7 years, otherwise No Rating |
| **Felony conviction** | No history of felony conviction | | | No felony conviction ≤10 years |
| **Aviation** | A civil aviation exclusion can be used (if available in the state in which the application was signed), with possible consideration for Preferred and Preferred Plus if the rest of the case qualifies | | | |
| **Avocation** | Hazardous Avocation risks are not eligible (Except Non-Rated Scuba Diving) | Hazardous Avocation risks eligible, if Standard (Not Rated) | | |
| **Foreign travel** | No rating for foreign travel/residence risks | | | |
| **Personal history** | No history of coronary artery disease, diabetes, stroke or cancer (except basal cell skin cancer) | | | No history of coronary artery disease or stroke.<br>Diabetes acceptable if no ratings/debits.<br>Cancer history (except basal cell skin cancer), treatment completed >10 years, no chemotherapy or radiation, if no rating |
| **Build** | See build chart | | | |

# Adult build chart

For all Nationwide products **except** Nationwide Whole Life

| Height | Preferred Plus | Preferred | Standard Plus | Standard or better | Table B | Table C | Table D | Table E | Table F | Table H | Decline |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 4’9” | 140 | 149 | 154 | 177 or less | 178 – 182 | 183 – 191 | 192 – 196 | 197 – 200 | 201 – 208 | 209 – 214 | 215 + |
| 4’10” | 144 | 153 | 160 | 184 or less | 185 – 188 | 189 – 198 | 199 – 203 | 204 – 208 | 209 – 214 | 215 – 222 | 223 + |
| 4’11” | 148 | 157 | 165 | 190 or less | 191 – 195 | 196 – 205 | 206 – 210 | 211 – 215 | 216 – 223 | 224 – 230 | 231 + |
| 5’0” | 152 | 161 | 171 | 197 or less | 198 – 202 | 203 – 212 | 213 – 217 | 218 – 222 | 223 – 229 | 230 – 238 | 239 + |
| 5’1” | 156 | 165 | 177 | 203 or less | 204 – 209 | 210 – 219 | 220 – 224 | 225 – 230 | 231 – 237 | 238 – 246 | 247 + |
| 5’2” | 161 | 170 | 183 | 210 or less | 211 – 215 | 216 – 226 | 227 – 232 | 233 – 237 | 238 – 245 | 246 – 254 | 255 + |
| 5’3” | 166 | 175 | 189 | 217 or less | 218 – 222 | 223 – 234 | 235 – 239 | 240 – 245 | 246 – 253 | 254 – 262 | 263 + |
| 5’4” | 171 | 180 | 195 | 224 or less | 225 – 230 | 231 – 241 | 242 – 247 | 248 – 253 | 254 – 262 | 263 – 270 | 271 + |
| 5’5” | 175 | 185 | 201 | 231 or less | 232 – 237 | 238 – 249 | 250 – 255 | 256 – 261 | 262 – 268 | 269 – 279 | 280 + |
| 5’6” | 180 | 190 | 207 | 238 or less | 239 – 244 | 245 – 257 | 258 – 263 | 264 – 269 | 270 – 278 | 279 – 288 | 289 + |
| 5’7” | 185 | 195 | 213 | 245 or less | 246 – 252 | 253 – 264 | 265 – 271 | 272 – 277 | 278 – 287 | 288 – 296 | 297 + |
| 5’8” | 190 | 200 | 220 | 253 or less | 254 – 259 | 260 – 272 | 273 – 279 | 280 – 286 | 287 – 295 | 296 – 305 | 306 + |
| 5’9” | 195 | 205 | 226 | 260 or less | 261 – 267 | 268 – 280 | 281 – 287 | 288 – 294 | 295 – 304 | 305 – 314 | 315 + |
| 5’10” | 200 | 210 | 233 | 268 or less | 269 – 275 | 276 – 289 | 290 – 296 | 297 – 303 | 304 – 312 | 313 – 324 | 325 + |
| 5’11” | 205 | 216 | 240 | 276 or less | 277 – 283 | 284 – 297 | 298 – 304 | 305 – 311 | 312 – 322 | 323 – 333 | 334 + |
| 6’0” | 211 | 222 | 246 | 283 or less | 284 – 291 | 292 – 305 | 306 – 313 | 314 – 320 | 321 – 334 | 335 – 342 | 343 + |
| 6’1” | 218 | 229 | 253 | 291 or less | 292 – 299 | 300 – 314 | 315 – 322 | 323 – 329 | 330 – 340 | 341 – 352 | 353 + |
| 6’2” | 224 | 236 | 260 | 299 or less | 300 – 307 | 308 – 323 | 324 – 330 | 331 – 338 | 339 – 350 | 351 – 362 | 363 + |
| 6’3” | 231 | 243 | 267 | 307 or less | 308 – 315 | 316 – 331 | 332 – 339 | 340 – 347 | 348 – 359 | 360 – 371 | 372 + |
| 6’4” | 238 | 250 | 275 | 316 or less | 317 – 324 | 325 – 340 | 341 – 349 | 350 – 357 | 358 – 369 | 370 – 381 | 382 + |
| 6’5” | 244 | 257 | 282 | 324 or less | 325 – 333 | 334 – 349 | 350 – 358 | 359 – 366 | 367 – 379 | 380 – 392 | 393 + |
| 6’6” | 251 | 264 | 289 | 333 or less | 334 – 341 | 342 – 360 | 361 – 367 | 368 – 376 | 377 – 389 | 390 – 402 | 403 + |
| 6’7” | 258 | 272 | 297 | 341 or less | 342 – 350 | 351 – 368 | 369 – 377 | 378 – 386 | 387 – 398 | 399 – 412 | 413 + |
| 6’8” | 266 | 280 | 304 | 350 or less | 351 – 359 | 360 – 377 | 378 – 386 | 387 – 395 | 396 – 409 | 410 – 423 | 424 + |
| 6’9” | 274 | 288 | 312 | 359 or less | 360 – 368 | 369 – 387 | 388 – 396 | 397 – 405 | 406 – 419 | 420 – 433 | 434 + |

This chart is for reference only. Internal guidelines may have some variations.

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# Preferred Plus and Preferred risk guidelines for Nationwide Whole Life products **only**

Excludes Nationwide Simplified® Whole Life

Preferred Plus/Preferred risk guidelines

| Ages 18 – 70 | | | |
|---|---|---|---|
| **Criteria** | **Preferred Plus Nontobacco** | **Preferred Nontobacco** | **Preferred Tobacco** |
| **Nicotine/tobacco use** | No use within the past 5 years | No use within the past 12 months | Use within the past 12 months |
| **Blood pressure readings** | Age ≤55: Not to exceed 140/80<br>Age >55: Not to exceed 140/90 | Age ≤55: Not to exceed 145/90<br>Age >55: Not to exceed 150/90 | |
| **Blood pressure treatment** | No blood pressure treatment | Treated blood pressure is acceptable if well controlled for at least 1 year | |
| **Total cholesterol and HDL ratio** | ≤230 and ≤5.0<br>≤240 and ≤4.5<br>≤250 and ≤4.0 | Treated Cholesterol acceptable<br>≤250 and ≤5.5 ages 60 and under<br>≤280 and ≤6.0 ages 61 to 70 | |
| **Moving violations** | ≤1 in the past 2 years | ≤2 in the past 3 years | |
| **DUI/DWI** | No DUI/DWI conviction in the past 5 years | | |
| **Drug/alcohol abuse** | No history of abuse | No history of abuse within 10 years | |
| **Family history** | No death due to cardiovascular disease or cancer in either a parent or sibling prior to age 60 | | |
| **Felony conviction** | No history of felony conviction | | |
| **Aviation** | Commercial pilots eligible, if no other forms of aviation activity<br>• All other forms of aviation are not eligible | Commercial pilots eligible, if no other forms of **rated** aviation activity<br>• Aviation eligible, for Standard risks only (no ratings) | |
| **Avocation** | Hazardous Avocation risks are not eligible (Except Non-Rated Scuba Diving) | Hazardous Avocation risks eligible, if Standard (Not Rated) | |
| **Foreign travel** | No rating for foreign travel/residence risks | | |
| **Personal history** | No history of coronary artery disease, diabetes, stroke or cancer (except basal cell skin cancer) | | |
| **Build** | See build chart | | |

# Preferred Plus and Preferred risk guidelines for Nationwide Whole Life products **only**

Excludes Nationwide Simplified® Whole Life

Preferred Plus/Preferred risk guidelines

| Ages 71 and older | | | |
|---|---|---|---|
| **Criteria** | **Preferred Plus Nontobacco** | **Preferred Nontobacco** | **Preferred Tobacco** |
| **Nicotine/tobacco use** | No use within the past 5 years | No use within the past 12 months | Use within the past 12 months |
| **Blood pressure readings** | Not to exceed 140/90 | Not to exceed 150/90 | |
| **Blood pressure treatment** | No blood pressure treatment | Treated blood pressure is acceptable if well controlled for at least 1 year | |
| **Total cholesterol and HDL ratio** | Treated Cholesterol acceptable<br>≤270 and ≤4.5<br>Must be ≥160 unless treated | Treated Cholesterol acceptable<br>≤280 and ≤6.5<br>Must be ≥160 unless treated | |
| **Serum albumin** | ≥4.2 | ≥4.0 | |
| **Functional** | Has the ability to perform all activities of daily living and instrumental activities of daily living | | |
| **Cognitive** | No evidence of impairment by testing | | |
| **Moving violations** | ≤1 in the past 2 years | ≤2 in the past 3 years | |
| **DUI/DWI** | No DUI/DWI conviction in the past 5 years | | |
| **Drug/alcohol abuse** | No history of abuse | No history of abuse within 10 years | |
| **Felony conviction** | No history of felony conviction | | |
| **Aviation** | Aviation Exclusion Rider if available (for all rate classes) | | |
| **Avocation** | Hazardous Avocation risks are not eligible (Except Non-Rated Scuba Diving) | Hazardous Avocation risks eligible, if Standard (Not Rated) | |
| **Foreign travel** | No rating for foreign travel/residence risks | | |
| **Personal history** | No history of coronary artery disease, diabetes, stroke or cancer (except basal cell skin cancer) | | |
| **Build** | See build chart | | |

## Adult build chart

For Nationwide Whole Life products **only.** Excludes Nationwide Simplified Whole Life.

| Height | Preferred Plus | Preferred | Standard or better | Table B | Table C | Table D | Table E | Table F | Table H | Decline |
|---|---|---|---|---|---|---|---|---|---|---|
| 4'9" | 140 | 149 | 177 or less | 178 – 182 | 183 – 191 | 192 – 196 | 197 – 200 | 201 – 208 | 209 – 214 | 215 + |
| 4'10" | 144 | 153 | 184 or less | 185 – 188 | 189 – 198 | 199 – 203 | 204 – 208 | 209 – 214 | 215 – 222 | 223 + |
| 4'11" | 148 | 157 | 190 or less | 191 – 195 | 196 – 205 | 206 – 210 | 211 – 215 | 216 – 223 | 224 – 230 | 231 + |
| 5'0" | 152 | 161 | 197 or less | 198 – 202 | 203 – 212 | 213 – 217 | 218 – 222 | 223 – 229 | 230 – 238 | 239 + |
| 5'1" | 156 | 165 | 203 or less | 204 – 209 | 210 – 219 | 220 – 224 | 225 – 230 | 231 – 237 | 238 – 246 | 247 + |
| 5'2" | 161 | 170 | 210 or less | 211 – 215 | 216 – 226 | 227 – 232 | 233 – 237 | 238 – 245 | 246 – 254 | 255 + |
| 5'3" | 166 | 175 | 217 or less | 218 – 222 | 223 – 234 | 235 – 239 | 240 – 245 | 246 – 253 | 254 – 262 | 263 + |
| 5'4" | 171 | 180 | 224 or less | 225 – 230 | 231 – 241 | 242 – 247 | 248 – 253 | 254 – 262 | 263 – 270 | 271 + |
| 5'5" | 175 | 185 | 231 or less | 232 – 237 | 238 – 249 | 250 – 255 | 256 – 261 | 262 – 268 | 269 – 279 | 280 + |
| 5'6" | 180 | 190 | 238 or less | 239 – 244 | 245 – 257 | 258 – 263 | 264 – 269 | 270 – 278 | 279 – 288 | 289 + |
| 5'7" | 185 | 195 | 245 or less | 246 – 252 | 253 – 264 | 265 – 271 | 272 – 277 | 278 – 287 | 288 – 296 | 297 + |
| 5'8" | 190 | 200 | 253 or less | 254 – 259 | 260 – 272 | 273 – 279 | 280 – 286 | 287 – 295 | 296 – 305 | 306 + |
| 5'9" | 195 | 205 | 260 or less | 261 – 267 | 268 – 280 | 281 – 287 | 288 – 294 | 295 – 304 | 305 – 314 | 315 + |
| 5'10" | 200 | 210 | 268 or less | 269 – 275 | 276 – 289 | 290 – 296 | 297 – 303 | 304 – 312 | 313 – 324 | 325 + |
| 5'11" | 205 | 216 | 276 or less | 277 – 283 | 284 – 297 | 298 – 304 | 305 – 311 | 312 – 322 | 323 – 333 | 334 + |
| 6'0" | 211 | 222 | 283 or less | 284 – 291 | 292 – 305 | 306 – 313 | 314 – 320 | 321 – 334 | 335 – 342 | 343 + |
| 6'1" | 218 | 229 | 291 or less | 292 – 299 | 300 – 314 | 315 – 322 | 323 – 329 | 330 – 340 | 341 – 352 | 353 + |
| 6'2" | 224 | 236 | 299 or less | 300 – 307 | 308 – 323 | 324 – 330 | 331 – 338 | 339 – 350 | 351 – 362 | 363 + |
| 6'3" | 231 | 243 | 307 or less | 308 – 315 | 316 – 331 | 332 – 339 | 340 – 347 | 348 – 359 | 360 – 371 | 372 + |
| 6'4" | 238 | 250 | 316 or less | 317 – 324 | 325 – 340 | 341 – 349 | 350 – 357 | 358 – 369 | 370 – 381 | 382 + |
| 6'5" | 244 | 257 | 324 or less | 325 – 333 | 334 – 349 | 350 – 358 | 359 – 366 | 367 – 379 | 380 – 392 | 393 + |
| 6'6" | 251 | 264 | 333 or less | 334 – 341 | 342 – 360 | 361 – 367 | 368 – 376 | 377 – 389 | 390 – 402 | 403 + |
| 6'7" | 258 | 272 | 341 or less | 342 – 350 | 351 – 368 | 369 – 377 | 378 – 386 | 387 – 398 | 399 – 412 | 413 + |
| 6'8" | 266 | 280 | 350 or less | 351 – 359 | 360 – 377 | 378 – 386 | 387 – 395 | 396 – 409 | 410 – 423 | 424 + |
| 6'9" | 274 | 288 | 359 or less | 360 – 368 | 369 – 387 | 388 – 396 | 397 – 405 | 406 – 419 | 420 – 433 | 434 + |

This chart is for reference only. Internal guidelines may have some variations.

## Underweight chart

| Body mass index (BMI) | 16-70 years old | 71 years and older |
|---|---|---|
| <16 | Decline | Decline |
| 16 – 16.4 | +125 | Decline |
| 16.5 – 16.9 | +50 | +100 |
| 17 – 18.4 | +25 | +50 |

## Juvenile build chart

| Individual coverage only | | | | | | Child Rider only |
|---|---|---|---|---|---|---|
| Ratings | Table B | Standard | Table B | Table D | Individual consideration | Standard |
| Age in years | Body mass index (BMI) | | | | | |
| 2 | 14.0 – 14.4 | 14.5 – 19.5 | 19.6 – 24.9 | 25.0 – 29.9 | 30.0+ | 14.0 – 29.9 |
| 3 | 14.0 – 14.4 | 14.5 – 19.0 | 19.1 – 23.9 | 24.0 – 28.9 | 29.0+ | 14.0 – 28.9 |
| 4 | 13.0 – 13.4 | 13.5 – 18.5 | 18.6 – 23.9 | 24.0 – 28.9 | 29.0+ | 13.0 – 28.9 |
| 5 | 13.0 – 13.4 | 13.5 – 18.5 | 18.6 – 23.9 | 24.0 – 28.9 | 29.0+ | 13.0 – 28.9 |
| 6 | 13.0 – 13.4 | 13.5 – 19.0 | 19.1 – 23.9 | 24.0 – 28.9 | 29.0+ | 13.0 – 28.9 |
| 7 | 13.0 – 13.4 | 13.5 – 20.0 | 20.1 – 24.9 | 25.0 – 29.9 | 30.0+ | 13.0 – 29.9 |
| 8 | 13.0 – 13.4 | 13.5 – 21.0 | 21.1 – 25.9 | 26.0 – 30.9 | 31.0+ | 13.0 – 30.9 |
| 9 | 13.0 – 13.4 | 13.5 – 22.5 | 22.6 – 26.9 | 27.0 – 31.9 | 32.0+ | 13.0 – 31.9 |
| 10 | 13.0 – 13.4 | 13.5 – 23.5 | 23.6 – 27.9 | 28.0 – 32.9 | 33.0+ | 13.0 – 32.9 |
| 11 | 14.0 – 14.4 | 14.5 – 24.5 | 24.6 – 28.9 | 29.0 – 33.9 | 34.0+ | 14.0 – 33.9 |
| 12 | 14.0 – 14.4 | 14.5 – 26.0 | 26.1 – 29.9 | 30.0 – 34.9 | 35.0+ | 14.0 – 34.9 |
| 13 | 15.0 – 15.4 | 15.5 – 29.5 | 29.6 – 30.0 | 30.1 – 35.9 | 36.0+ | 15.0 – 35.9 |
| 14 | 15.0 – 15.4 | 15.5 – 32.5 | 32.6 – 34.0 | 34.1 – 36.9 | 37.0+ | 15.0 – 36.9 |
| 15 | 16.0 – 16.4 | 16.5 – 34.5 | 34.6 – 35.0 | 35.1 – 37.9 | 38.0+ | 16.0 – 37.9 |

This chart is for reference only. Internal guidelines may have some variations.

## We're here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).

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Nationwide®

Nationwide® Underwriting

# Field Underwriting Guide

At Nationwide®, we're committed to providing accurate, timely and competitive underwriting offers on all life applications; however, incomplete information can lead to a delay. To avoid that and receive a timely decision, please let this guide help make sure you have a thorough understanding of all information that our underwriter will need during the review process.

## Medical conditions:

| Condition | Factors considered | Best possible class |
|---|---|---|
| **Alcohol/drug abuse** | • Treatment<br>• Relapses<br>• Length of abstinence (decline if within 3 years) | Preferred Nontobacco |
| **Arthritis** | • Treatment<br>• Type | Preferred Plus Nontobacco |
| **Asthma**[1] | • Treatment<br>• Hospitalization<br>• Smoking | Preferred Nontobacco |
| **Basal cell and squamous cell skin cancer** | • Single episode<br>• Location<br>• Time since event<br>• Grade/staging | Preferred Plus Nontobacco |
| **Cancer**[1] — includes skin cancer (except basal cell and squamous cell skin cancer) and all other internal types (e.g., melanoma or breast cancer) | • Single episode<br>• Location<br>• Time since event<br>• Grade/staging<br>• Treatment | Standard Nontobacco |
| **Cholesterol** | • Cholesterol/HDL ratio<br>• Medication | Preferred Plus Nontobacco |
| **Diabetes**[1] | • Treatment<br>• Age at onset<br>• Control | Preferred Nontobacco<br>(Age ≥40/Type 2/non-insulin-dependent diabetes with A1C readings within guidelines) |
| **Epilepsy** | • Treatment<br>• Date of last episode | Preferred Nontobacco |

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| Condition | Factors considered | Best possible class |
|---|---|---|
| **Heart attack/bypass/ coronary artery disease**[1] | • Age of onset<br>• Number of vessels<br>• Severity of disease<br>• Time since last event<br>• Treatment<br>• Continued cardiac care | Standard Nontobacco (age >50) |
| **Hypertension**[1] (high blood pressure) | • Control | Preferred Nontobacco |
| **Mental illness** | • Treatment<br>• Hospitalization (decline if within 2 years)<br>• Loss of work | Preferred Nontobacco (anxiety)<br>Preferred Nontobacco (mild depression)<br>Best Case Table B (all others, including depression/bipolar) |
| **Sleep apnea**[1] | • Treatment and control | Preferred Nontobacco |
| **Stroke** | • Age<br>• Time since event (decline if within 1 year)<br>• Residuals | Table B |

[1] For these medical conditions, please note the additional questions on the next page that you can ask to help further clarify the risk.

**Note:** This chart is a guide to help you determine the best possible underwriting class. The ultimate underwriting decision is based on the individual insured and overall underwriting assessment.

## Nonmedical conditions:

| Condition | Factors considered | Best possible class |
|---|---|---|
| **Aviation** | • Experience<br>• Yearly hours logged<br>• Total solo hours logged<br>• Type of flying<br>• Aircraft flown | Preferred Nontobacco<br>U.S. commercial pilots can get Preferred Plus |
| **Skydiving/parachuting** | • Experience<br>• Number of jumps | Preferred Nontobacco |
| **Racing** (e.g., cars, trucks, motorcycles and boats) | • Speed<br>• Type/class<br>• Location<br>• Frequency | Preferred Nontobacco |
| **Scuba diving** | • Experience<br>• Type/class<br>• Depth of dives<br>• Frequency<br>• Location | Preferred Plus Nontobacco |
| **Climbing and mountaineering** | • Experience<br>• Location<br>• Equipment used<br>• Height, length, grade and rating of climb | Preferred Nontobacco |

## Common medical conditions and questions to ask:

### Anxiety/Depression

| | |
|---|---|
| • Date of diagnosis? | • History of suicide attempts? |
| • Date of last episode? | • History of alcohol/substance abuse? |
| • Any hospitalizations, ER visits or urgent care visits? | • Have ever been seen or treated by a psychiatrist, psychologist, therapist, counselor or any other mental health professional? |
| • What treatment have you received and when? | • Name, address and phone number of physician(s) consulted? |

### Asthma

| | |
|---|---|
| • Date of diagnosis and last attack? | • Have you ever used tobacco in any form (type and when used)? |
| • Type of asthma (e.g., seasonal, allergic, exercise-induced or cold-induced)? | • Have you ever been diagnosed as having any other respiratory disorder or disease (e.g., chronic bronchitis, emphysema, sleep apnea or recurring pneumonia)? |
| • What symptoms do you experience? | • Has a pulmonary function test (breathing test) ever been done? (If yes, please list the most recent results.) |
| • Current medications used for asthma or related symptoms? | • Name, address and phone number of physician(s) consulted? |
| • Dates of hospitalizations or emergencies | |

### Cancer

| | |
|---|---|
| • Date of diagnosis? | • Any metastasis or nodal involvement? (Please give details.) |
| • Type or location of tumor? | • Any recurrence? (Please give details.) |
| • How was the cancer treated (surgery, chemotherapy, radiation therapy or other)? | • Are you currently taking any medications? (Please give details.) |
| • Time since treatment last ended? | • Do you have any other major health problems? (Please give details.) |
| • What was the grade and stage? | • Name, address and phone number of physician who has complete records, including operative and pathology reports? |

### Diabetes

| | |
|---|---|
| • Date of diagnosis? | • Have you experienced any symptoms of, or been diagnosed with, hypertension, coronary artery disease, stroke or peripheral vascular disease? (Please provide dates and details.) |
| • How are you being treated (diet, oral medication or insulin)? (Please list medication and dosage.) | • Have you smoked cigarettes in the past 12 months? (Please list date last used.) |
| • What is your most recent blood glucose reading and glycosylated hemoglobin (HbA1c) reading? | • How often do you see your physician? (Please list date of last visit.) |
| • Do you monitor your own blood sugar readings? | • Name, address and phone number of physician who has your complete medical records? |
| • Have you experienced any medical complications related to diabetes (e.g., vision concerns, skin ulcers, kidney problems, diabetic coma, insulin shock)? (Please explain.) | |

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## Heart attack/bypass/angioplasty

| | |
|---|---|
| • Date chest pain first occurred? | • Are you currently taking any medications? (Please give details.) |
| • What was the final diagnosis (e.g., heart attack, ischemia)? | • Have you had any recurrent chest pain or shortness of breath? (Please provide dates and details.) |
| • What tests were performed (e.g., stress EKG, thallium stress EKG, stress echo)? (Please list the results.) | • Any medical history of diabetes, high blood pressure, high cholesterol or family history of heart disease? |
| • Was a cardiac catheterization completed? (Please list details and results.) | • Have you ever used tobacco in any form? (Please note type and date last used.) |
| • Was a surgical procedure performed? (Please list the type — angioplasty, bypass, atherectomy — the number of vessels involved and the date performed.) | • Name, address and phone number of physicians and hospitals consulted? (Please include dates you saw them and why.) |

## Hepatitis

| | |
|---|---|
| • Date of diagnosis? | • Have you ever had a liver biopsy? |
| • Type of hepatitis: A, B, C, D or E? | • When was your last imaging test (e.g., ultrasound, CT, MRI, FibroScan) and what were the results? |
| • What treatment have you received and when? | • Name, address and phone number of physician(s) consulted? |

## High blood pressure

| | |
|---|---|
| • Date of diagnosis? | • What was your last reading in your physician's office? |
| • Have you had any cardiac testing (e.g., stress test, echo)? | • Name, address and phone number of physician(s) consulted? |

## Sleep apnea

| | |
|---|---|
| • Date of diagnosis? | • Was it classified as mild, moderate or severe? |
| • What treatment have you received, and are you compliant with the treatment? | • Name, address and phone number of physician(s) consulted? |

# We're here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).

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Nationwide®

Nationwide® Underwriting

# Underwriting programs

When you're competing for a client's life insurance business, you want to know that you're presenting the best offer you can. We understand that at Nationwide®, and we're determined to help you place your case with these quality underwriting programs.

## Marijuana use

With Nationwide life insurance, recreational marijuana users may qualify for Nontobacco rate classes, depending on their frequency of use and subject to the following restrictions:

**Preferred Plus:** If using 2 times or fewer per week and the favorable factors listed below are met:

- Admits to marijuana use on the application
- No alcohol or other drug abuse
- No current use of other drugs of abuse, including controlled substances prescribed by a physician (e.g., opioids or benzodiazepines)
- Negative hepatitis screen on insurance lab, if performed
- No felonious criminal history
- Motor vehicle report (MVR) without ratable violations or DUI/OWI history

**Preferred Nontobacco:** If using 3 to 4 times per week

**Standard Nontobacco:** If using 5 to 6 times per week

Medical marijuana may be considered depending on the underlying impairment. Vaping of marijuana will be considered at tobacco rates.

## Celebratory cigar program

Some clients are going to celebrate with a cigar every once in a while. We understand that, and we don't think it should keep them from qualifying for Preferred Plus Nontobacco or Preferred Nontobacco rates if they're otherwise healthy and qualify.

### Occasional cigar smokers can still qualify for Preferred Plus Nontobacco or Preferred Nontobacco rates:

- Up to 36 cigars per year are eligible for Preferred Plus Nontobacco
- 37 or more cigars per year are eligible for Preferred Tobacco rates
- Cigar use must be disclosed on the application
- Negative testing for tobacco use (if labs are required)

Please note that these guidelines apply to cigar use only.  No other form of tobacco use is eligible.

# Wellness Credits Program

For your customers who maintain a healthy lifestyle, our wellness credits could result in a better underwriting classification and price for their life insurance. Here's how the program works:

- We automatically review all cases to find out whether they're eligible for wellness credits; when one meets the criteria, we automatically apply the credits — there are no forms to submit
- An insured may be credited up to 2 classifications, including from Preferred to Preferred Plus, and wellness credits can improve substandard ratings

| Wellness Credits Program factors | | |
|---|---|---|
| **Body mass index (BMI)** | Ages 18 and older: BMI of 22 – 29 | |
| **Blood pressure** | Untreated blood pressure ≤120/80 | |
| **Family history** | No incidence of coronary artery disease, diabetes or cancer in parents or siblings prior to age 60, or both parents live to age 75 or older | |
| **Cardiac status** | Exercise capacity<br>• Age ≤70: ≥13 metabolic equivalents (METs)<br>• Age >70; ≥10 metabolic equivalents (METs) | 1 or more tests performed in the past 24 months and normal<br>• Carotid intima-media thickness test (CIMT) or vascular screen<br>• Dynamic testing (stress test, Myoview perfusion imaging, stress echo)<br>• Electron beam computed tomography (EBCT) = 0 |
| | N-terminal pro-B-type natriuretic peptide (NT-proBNP) test | |

| Age | Female | Male |
|---|---|---|
| 0 – 49 | ≤40 | ≤40 |
| 50 – 59 | ≤70 | ≤70 |
| 60 – 69 | ≤120 | ≤70 |
| 70 | ≤170 | ≤100 |

| | |
|---|---|
| **Wellness visits** | Normal routine colonoscopies, mammograms, pap smears, complete blood counts (CBCs) and skin checks during the past 3 years |
| **Hemoglobin A1c** | 5.0 – 5.5 range during the past 12 months |
| **Liver function tests** | Alkaline phosphatase ≤110 and gamma-glutamyl transferase (GGT) ≤58 |
| **Lipids** | Cholesterol/high-density lipoprotein (HDL) ratio <4.0 |

**Note:** Special conditions may apply. The Wellness Credits Program is not available on any of the riders (e.g., Long-Term Care Rider, Accidental Death Benefit Rider, etc.), nor may it be applied against permanent or temporary flat extras. Consult with your Nationwide underwriter for details.

**The Wellness Credits Program is open to all ages, face amounts and products, except Nationwide Simplified® Whole Life, Nationwide CareMatters® II and Nationwide CareMatters Together®.**

# Placement Improvement Program (PIP)

We may be able to help you place a greater number of your cases. With our Placement Improvement Program, your clients who would be rated a Table C or better with traditional company underwriting procedures may be able to receive a Standard rating on select permanent products.

**The Placement Improvement Program is automatically considered for all cases that qualify and is open to:**

- Insureds ages 15 to 70
- Policies with specified amounts totaling between $100,000 and $5 million
- Policy increases in which the original policy was issued at a Table C level or better
- All variable universal life products currently available for sale

### Note the following restrictions:

- Any offer obtained from reinsurance on a facultative basis
- Any case in which the client already has in-force coverage with Nationwide that was obtained through facultative reinsurance
- Any risk rated with a flat extra (flat extras cannot be converted to table ratings to qualify)
- Risks involving ratable avocations and aviation
- Foreign risks that are ratable
- Reissued cases, conversions, internal exchanges or any situations in which full underwriting is not required
- Re-evaluation for rating reductions
- Any cases utilizing PIP will not be eligible for preferred underwriting
- Cannot be used in conjunction with wellness credits
- Cannot be used to improve Long-Term Care Rider risk

## Term + Perm program

Your clients who are either U.S. citizens with an eligible term policy or who are permanent residents with a 10-year issued green card who have resided in the U.S. for 12 months or more and an eligible term policy can buy a new permanent life insurance policy from Nationwide without current medical requirements.[1]

**Policy face amounts up to $5 million**

Ages 18 to 50, $100,000 to $5 million face amount
Ages 51 to 60, $100,000 to $1 million face amount
(Equal to or less than the existing policy down to $100,000)

**Option to add other Benefits and Riders**

For clients adding the cash indemnity Long-Term Care Rider II

- Simply complete the Long-Term Care Supplement Form

Other Benefits and Riders will be underwritten and additional information may be required for consideration

**Clients can choose to keep their existing term life coverage in place**

Policyholders can get a separate permanent policy and are not required to replace their term life insurance with permanent coverage.

### Term policy requirements

To issue a new permanent policy, a client's term policy must have been:

- Issued within the past 3 years at Preferred or Standard rates (Tobacco or Nontobacco) and not rated
- Not issued through any simplified issue, guaranteed issue or table shave program

**Ineligible companies**

- AFLAC
- Americo Companies
- Assurity Life
- Fidelity Life
- Fidelity Security Life
- Great-West
- ManhattanLife (Texas)
- Nassau Reinsurance Group (formerly known as Phoenix Life)
- Sagicor

**Note:** Term policies issued through an accelerated underwriting program are eligible.

[1] Permanent residents must have been in the U.S. at least 12 months.

# Competitor match program

Nationwide will match formal applications from the carriers listed below. Please note the following parameters for this program:

- One matching offer is required:
  - The offer letters or emails must be dated and include any specifics regarding the offers
  - The offer must be dated within 90 days of the Nationwide new business application
  - All underwriting requirements used to assess the risk may be included
- Ages 25 to 70
- Permanent products only (does not include term or Nationwide CareMatters)
- Up to a face amount of $2 million
- The competitors' offer must be better than Nationwide's offer
- Nationwide's underwriting assessment must be rated Table B or better
- Long-term care riders will continue to be underwritten separately
- In force policies are not eligible for the program

### Qualifying carriers:

- Corebridge Financial
- Equitable
- John Hancock
- Lincoln Financial Group
- MassMutual
- Minnesota Life
- Mutual of Omaha
- National Life/Life of the Southwest
- New York Life
- North American
- Northwestern Mutual
- Pacific Life
- Penn Mutual
- Principal Financial
- Protective Financial Services
- Prudential
- Symetra
- Transamerica
- United States Life Insurance Company of New York

This qualifying carrier list is not all-inclusive. Please contact your underwriter if your company is not listed to find out whether consideration can be made.

### Additional details

The proposed coverage is subject to a fully completed application, including medical questions, Medical Insurance Bureau (MIB), MVR and medical claims data.

If the underwriting class is not offered by Nationwide, your wholesaler will run a comparison illustration to match the closest class to the competitor's offer.

# Nationwide® Executive Advantage Program

Nationwide® Executive Advantage is a streamlined underwriting program for face amounts up to **$50 million** to help meet the needs of your busiest clients. The process parameters are as follows:

### Product eligibility

- **Face amounts:** Up to **$50 million**[2]
- **Products:**
  - Nationwide IUL Accumulator II 2020
  - Nationwide IUL Protector II 2020
  - Nationwide VUL Accumulator
  - Nationwide VUL Protector II
  - Nationwide New Heights® IUL Accumulator[3]
- **Death Benefit Option (DBO)[4]:** Level or increasing
- **Long-Term Care Rider:** Up to $2 million

### Eligibility

- **Clients:** Highly compensated executives ages 30 to 65 with an annual income of $150,000+[2]
- **Citizenship:** U.S. citizens or permanent (10-year) green card holders
- **Medical history:** No significant medical impairments
- **Risk classes available:** Preferred Plus, Preferred, Standard Plus and Standard

[2] Amounts over $10 million require a minimum net worth of $5 million.
[3] Products are subject to availability based on distribution.
[4] Any DBO switch from Option 1 to Option 2 after the policy is placed in force is subject to Nationwide approval and/or underwriting.

### Spouse eligibility

- A spouse may participate in up to 50% of the amount of the applicant if the spouse qualifies medically and financially

### Requirements[5]

- Electronic applications only
- Medical Information Bureau (MIB), motor vehicle report (MVR), pharmacy check and other digital data
- Financial questions and/or Personal Financial Supplement for amounts less than $10 million
- Third-party financials for amounts greater than $10 million
- An attending physician statement (APS) that includes a physical and labs OR an executive physical within the past 12 months[6, 7]
- A special remark noting the Executive Advantage program on the application
- Electronic health records (EHR) cannot be used in lieu of an APS
- Cannot exceed auto and/or jumbo limits

### Getting started

Complete a brief online application for your client. You will also need to include a note indicating that this is a submission under the Nationwide Executive Advantage program.

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, and reminder emails will be sent until the online interview is completed.

## Upsell Program

With our Upsell Program, Nationwide underwriters will proactively identify clients who qualify for additional coverage (up to $1 million) and offer that coverage to clients upon underwriting approval. With this automatic program, we'll help you get your clients the coverage they need.

### Eligibility requirements

All underwriters have the opportunity to offer additional base face amount coverage to qualifying clients seeking insurance. This program includes both accelerated underwriting with no exam and fully underwritten cases. The additional coverage offered should fall within these guidelines:

- Up to and including $1 million (assuming they financially qualify for the total line)
- Approvals at 3; Preferred Plus, Preferred, Standard Plus or Standard are eligible
- Reinsurance offers are allowed if the additional amount is supported by reinsurance
- Long-Term Care Rider at underwriter discretion
- Ages 18 to 60

[5] Certain medical histories/conditions and high-risk occupations will be selected for traditional underwriting.
[6] For ages 40 and up and/or amounts over $10 million, an EKG completed within the past 12 months is required.
[7] If an APS, Executive Physical and EKG are unavailable, a current insurance exam, labs and/or EKG will be required.

## We're here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).

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

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

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Nationwide® Underwriting

# International underwriting guidelines

## For resident aliens, foreign nationals, foreign residence and foreign travel of U.S. citizens and non-U.S. citizens

Nationwide® products are priced based on mortality experience, cultural factors, medical care, geography, demographic factors and other relevant assumptions for U.S. citizens residing in the United States, but life exposure risks in other parts of the world may be different. Because of that, foreign nationals and resident aliens may present risk profiles that we haven't assumed in our pricing. Each risk is unique and will be assessed on an individual basis.

It's important to remember that current events in the world could change our guidelines at Nationwide. The information provided is for reference only, and our literature and internal guidelines may have some variations. Please contact your Nationwide underwriter for guidance.

### Nationwide separates international risks into 3 primary categories:

- U.S. citizen residing outside of the U.S.
- Non-U.S. citizen residing in or outside of the U.S.
- Non-U.S. wealthy global citizen (WGC) residing outside of the U.S.

U.S. and non-U.S. citizens comprise U.S. citizens, permanent residents (green card holders for 10 years or more), visa holders, temporary green card holders (green card issued for less than 10 years) or those with no visa or green card, who may or may not be residing in the U.S. A non-U.S. wealthy global citizen is an individual who is not a U.S. citizen or permanent green card holder for 10 years or more, who has ties to the U.S., significant wealth and may reside outside of the U.S. in an "A" or "B" country but has been in the U.S. for at least 15 days in the past 12 months.

## Foreign national guidelines

| | Non-U.S. citizen residing inside or outside of the U.S. | | | | Non-U.S. wealthy global citizen residing inside or outside of the U.S. |
|---|---|---|---|---|---|
| **Documentation to be in the U.S.** | "A" country | "B" country | "C" country | "D" country | Permanent resident, temporary resident, acceptable visa type, unacceptable visa type |
| **Documentation requirements** | • The proposed insured and owner(s), if different, must have a U.S. Social Security number or U.S. Taxpayer Identification Number (a copy may be required)<br>• They must be able to provide a copy of a government ID unless the applicant has a permanent green card (issued for 10+ years) | | | | • The proposed insured and owner(s), if different, must have a U.S. Social Security number or U.S. Taxpayer Identification Number (a copy may be required)<br>• They must be able to provide a copy of a government ID unless the applicant has a permanent green card (issued for 10+ years)<br>• Non-U.S. citizens who may reside outside of the U.S. in an A or B country, have personal and financial ties to the U.S. and have been in the U.S. for at least 15 days in the past 12 months |

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| | Non-U.S. citizen residing inside or outside of the U.S. | | | Non-U.S. wealthy global citizen residing inside or outside of the U.S. |
|---|---|---|---|---|
| **Country of residence** | Residing in the U.S. or in an A or B country | C or D countries get individual consideration and should be discussed with underwriting | | Residing in an A or B country |
| | To determine the country code/jurisdiction, please refer to the Country Code List. | | | |
| **Product specifications** | Term and permanent coverage are available (applicants residing in the U.S. <1 year without a green card or acceptable visa are eligible only for permanent coverage) | | | Permanent coverage only |
| **Minimum face amount** | Product minimum | | | $1 million minimum |
| **Auto bind limit** | A/B countries: $40 million[1] | C/D countries get individual consideration (generally, not acceptable) | | A/B countries: $40 million[1] |
| **Jumbo limit** | $40 million[1] | | | $40 million[1] |
| **Age limits** | 18 – 70 | | | 18 – 70 |
| **Classification** | • All risk classes are available if residing in the U.S. >3 years<br>• Residing in the U.S. <3 years Table D/$5 flat extra or better (unless the applicant has a permanent green card) | | | • Table D/$5 flat extra or better |
| **Best underwriting class (depending on product availability)** | • Preferred Plus<br>• Preferred with unacceptable visa, EAC or government ID residing in the U.S. 1-3 years<br>• Standard with unacceptable visa, EAC or government ID residing in the U.S. <1 year | • Preferred Plus with a permanent green card or for any applicant residing in the U.S. >3 years<br>• Preferred with temporary green card/ acceptable visa/ unacceptable visa, EAC or government ID residing in the U.S. 1-3 years<br>• Standard with unacceptable visa, EAC or government ID residing in the U.S. <1 year | • Preferred Plus with a permanent green card or for any applicant residing in the U.S. >3 years<br>• Preferred with temporary green card/ acceptable visa/ unacceptable visa, EAC or government ID residing in the U.S. 1-3 years<br>• Standard with temporary green card/ acceptable visa/ unacceptable visa, EAC or government ID residing in the U.S. <1 year | • A country: Preferred Plus<br>• B country: Preferred |
| | Acceptable visa types:<br>E-1, E-2, E-3, EB-5, H-1B, H-C, I-5, K-1, K-2, K-3, K-4, L-1A, L-1B, L-2, O-1, O-2, O-3, TD, TN, V-1 and V-2. | | | |
| **Riders** | • Permanent resident: All riders are available<br>• Temporary resident/acceptable visa/unacceptable visa, EAC/ government ID only:<br>– Residing in the U.S. <1 year: No riders are available<br>– Residing in the U.S. >1 year: All riders are available except the Children's Term Rider | | | • Extended No-Lapse Guarantee Rider (ENLG)<br>• Long-Term Care Rider is generally not permitted |

| | Non-U.S. citizen residing inside or outside of the U.S. | Non-U.S. wealthy global citizen residing inside or outside of the U.S. |
|---|---|---|
| **Nexus requirements** | • The proposed insured and owner must have established financial ties to the U.S.<br>• Own U.S. residential property<br>• Own a U.S.-based company<br>• Employee of a U.S.-based company<br>• Documented earned U.S. income<br>• Proof of assets in a U.S. bank<br>• A specified amount is justified based on U.S. income and estate tax considerations<br>• Married to a U.S. citizen or 10-year green card holder<br>• Has children that are U.S. citizens by birth<br>• Continuously residing in the U.S. with limited foreign travel (back to their home country for a few weeks per year is OK) | • The proposed insured and owner must have established financial ties to the U.S.<br>• The proposed insured must meet ONE of the following requirements:<br>– Own U.S. real estate<br>– Own a U.S. business<br>– Be an employee of a U.S.-based company<br>– Have verifiable U.S. tax liability (bank/brokerage statements) |
| **Financial verification** | The specified total amount of life insurance is justified based on U.S. income and estate tax considerations | • Minimum global net worth of $5 million or income over $200,000 per year<br>• Has at least $1 million in verifiable assets in the U.S.<br>• A copy of a U.S. bank account open at least 12 months with minimum balance sufficient to pay the first-year premium<br>• The specified total amount of life insurance is justified based on U.S. income and estate tax considerations<br>• May consider up to 25% of global assets as part of net worth with documentation (tax records, brokerage statements with details related to source of income) |
| | • Any third-party verification needed to verify assets and/or financial documentations should be provided at no cost to Nationwide<br>• The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank | |
| **Requirements** | • Age and amount requirements, completed Foreign Travel and Residence Supplement and interpreter amendment(s) if the individual cannot understand English<br>– If multiple interpreters are utilized, an amendment will be needed from each interpreter<br>• The application must be taken in the U.S. in the state where the agent/producer is licensed<br>• Application, examination requirements, interviews and inspections, etc., must be completed in the U.S.<br>• If the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided | |
| **Underwriting classification for ages 60 and older** | • Established medical care in the U.S. and medical records available for Nationwide's review<br>• Age 71+ must have been seen for a complete checkup in the past 6 months<br>• The producer is responsible for ordering, obtaining and paying for medical records and any other necessary items needed from the foreign country<br>• Medical records must be in English or translated at no expense to Nationwide; if the policy is placed in force, we will reimburse up to our normal and customary APS fee | |
| **Solicitation** | • Solicitation, application, amendment(s) and delivery must occur in the U.S. where the producer is licensed and a valid nexus exists for that contract to be issued in that state; however, POA allowed for Policy Delivery Receipt<br>• POA not accepted on amendments and/or any other policy forms needing a signature at policy delivery | |
| **Cover letter** | Not required | A cover letter must be submitted with the application, providing a full explanation of the applicant's need and purpose for U.S. life insurance coverage |
| **Premium financing** | No premium financing for foreign nationals or resident aliens | Generally not permitted; available in some circumstances |

## Additional considerations regarding international underwriting guidelines

- The initial premium should not be collected on individuals traveling outside the U.S. within the next 60 days
- For quoting purposes only, each case will be individually underwritten and assessed
- The country list and/or ratings will change as world conditions change
- Foreign residence should be in a major metropolitan area
- We generally will not offer coverage to individuals residing in, or traveling to, countries or jurisdictions under a current U.S. Department of State travel warning
- Countries, jurisdictions and/or any risks not covered by these guidelines will be considered on an individual basis
- Non-U.S. trusts or companies and foreign charities are not acceptable as beneficiary or ownership
- Past travel is not considered
- Additional requirements may be necessary
- Some occupations may not be suitable for coverage

## Additional guidelines when a resident alien doesn't speak or understand English

The procedure to be used when producers are not multilingual or write an occasional application on a non-English-speaking individual:

An interpreter must assist in the completion of the application. The interpreter must read the application and the supplement questions to proposed insureds and owners in their primary language, record the answers to any questions, and review the prospectus and the terms of the temporary insurance agreement with them. An interpreter must also be present at the time of the examination and provide the answers to any questions asked by the examiner, or a bilingual medical examiner may be employed. A bilingual inspector may also have to be used by the inspection company. Each individual, including the producer, serving as an interpreter must complete a interpreter amendment denoting this process has been completed. The interpreter's signature must be witnessed and submitted with the application and exam. This amendment will be provided to you by the underwriting department. If multiple interpreters are used on a case, then each interpreter must complete the Foreign Interpreter Amendment for the part of the process that they were the interpreter for, and the special amendment should be forwarded to underwriting with the item that they interpreted.

If an examination is required and a bilingual examiner is not available, an interpreter (Note: We will accept a family member as the interpreter) must be present at the time the examination is completed and act as an interpreter. By countersigning and dating the examination form below the examiner's signature, the interpreter is attesting to the fact that the individual understood and answered the medical exam questions. If the exam form is not countersigned by the interpreter, then the interpreter amendment needs to be completed.

# Country classification list

| Country/Jurisdiction | Rating Code |
|---|---|
| Afghanistan | D |
| Albania | B |
| Algeria | B |
| American Samoa | A |
| Andorra | A |
| Angola | D |
| Anguilla | A |
| Antarctica | D |
| Antigua and Barbuda | A |
| Argentina | A |
| Armenia | B |
| Aruba | A |
| Australia | A |
| Austria | A |
| Azerbaijan | B |
| Bahamas | B |
| Bahrain | A |
| Bangladesh | C |
| Barbados | A |
| Belarus | D |
| Belgium | A |
| Belize | C |
| Benin | D |
| Bermuda | A |
| Bhutan | B |
| Bolivia | C |
| Bosnia | A |
| Botswana | C |
| Brazil | B |
| British Virgin Islands | A |
| Brunei | A |
| Bulgaria | A |
| Burkina Faso | D |
| Burma/Myanmar | D |
| Burundi | D |
| Caicos | A |
| Cambodia | C |
| Cameroon | D |
| Canada | A |
| Canary Islands | A |
| Cabo Verde, Republic of | B |
| Cayman Islands | A |
| Central African Republic | D |
| Chad | D |
| Chile | A |
| China | B |
| Colombia | B |
| Comoros | C |
| Congo, Republic of the | D |
| Congo, Democratic Republic of the | D |
| Cook Islands | A |
| Costa Rica | A |
| Cote d'Ivoire/Ivory Coast | D |
| Croatia | A |
| Cuba | C |
| Curacao | A |
| Cyprus | A |
| Czech Republic | A |

| Country/Jurisdiction | Rating Code |
|---|---|
| Denmark | A |
| Djibouti | D |
| Dominica | A |
| Dominican Republic | B |
| East Timor/Timor l'Este | C |
| Ecuador | C |
| Egypt | C |
| El Salvador | C |
| Equatorial Guinea | D |
| Eritrea | D |
| Estonia | A |
| Eswatini | D |
| Ethiopia | D |
| Falkland Islands | A |
| Federated States of Micronesia | B |
| Fiji | B |
| Finland | A |
| France | A |
| French Guiana | B |
| French Polynesia | A |
| Gabon | D |
| Gambia | D |
| Gaza | D |
| Georgia | B |
| Germany | A |
| Ghana | D |
| Greece | A |
| Greenland | A |
| Grenada | A |
| Guadeloupe | A |
| Guam | A |
| Guatemala | C |
| Guinea | D |
| Guinea-Bissau | D |
| Guyana | C |
| Haiti | D |
| Honduras | D |
| Hong Kong | B |
| Hungary | A |
| Iceland | A |
| India | C |
| Indonesia | B |
| Iran | D |
| Iraq | D |
| Ireland, Republic of | A |
| Ireland (Northern) | A |
| Israel<br>Gaza Strip or West Bank:<br>Otherwise: | <br>D<br>D |
| Italy | A |
| Ivory Coast/Cote d'Ivoire | D |
| Jamaica | B |
| Japan | A |
| Jordan | B |
| Kazakhstan | B |
| Kenya | D |
| Kiribati, Republic of | C |
| Korea, North | D |

| Country/Jurisdiction | Rating Code |
|---|---|
| Korea, South | A |
| Kosovo | C |
| Kuwait | A |
| Kyrgyzstan | C |
| Laos | C |
| Latvia | A |
| Lebanon | D |
| Lesotho | D |
| Liberia | D |
| Libya | D |
| Liechtenstein | A |
| Lithuania | A |
| Luxembourg | A |
| Macau | B |
| Macedonia | B |
| Madagascar | D |
| Malawi | D |
| Malaysia | A |
| Maldives | B |
| Mali | D |
| Malta | A |
| Marshall Islands | C |
| Martinique | A |
| Mauritania, Islamic Republic of | D |
| Mauritius | A |
| Mexico | B |
| Moldova | D |
| Monaco | A |
| Mongolia | B |
| Montenegro | A |
| Montserrat | A |
| Morocco | B |
| Mozambique | D |
| Myanmar/Burma | D |
| Namibia | C |
| Nauru | C |
| Nepal | C |
| Netherlands | A |
| Netherlands Antilles | A |
| New Caledonia | A |
| New Zealand | A |
| Nicaragua | D |
| Niger | D |
| Nigeria | D |
| Niue | D |
| Northern Mariana Islands | A |
| Norway | A |
| Oman | A |
| Pakistan | D |
| Palau | A |
| Panama | A |
| Papua New Guinea | D |
| Paraguay | B |
| Peru | C |
| Philippines | C |
| Poland | A |
| Portugal | A |
| Puerto Rico | A |
| Qatar | A |

| Country/Jurisdiction | Rating Code |
|---|---|
| Romania | A |
| Russian Federation | D |
| Rwanda | D |
| Saint Kitts and Nevis | A |
| Saint Lucia | A |
| Saint Vincent and the Grenadines | A |
| Samoa | B |
| San Marino | A |
| Sao Tome and Principe | C |
| Saudi Arabia | B |
| Senegal | D |
| Serbia | A |
| Seychelles | B |
| Sierra Leone | D |
| Singapore | A |
| Sint Maarten | A |
| Slovakia | A |
| Slovenia | A |
| Solomon Islands | B |
| Somalia | D |
| South Africa | C |
| South Sudan, Republic of | D |
| Spain | A |
| Sri Lanka | B |
| Sudan | D |
| Suriname | B |
| Swaziland | D |
| Sweden | A |
| Switzerland | A |
| Syria | D |
| Taiwan | A |
| Tajikistan | C |
| Tanzania | D |
| Thailand | B |
| Tobago | B |
| Togo | D |
| Tonga | B |
| Trinidad | B |
| Tunisia | B |
| Turkey | C |
| Turkmenistan | C |
| Turks and Caicos | A |
| Tuvalu | C |
| Uganda | D |
| Ukraine | D |
| United Arab Emirates | B |
| United Kingdom | A |
| Uruguay | A |
| U.S. Virgin Islands | A |
| Uzbekistan | B |
| Vanuatu | C |
| Vatican City | A |
| Venezuela | D |
| Vietnam | B |
| Virgin Islands | A |
| Western Sahara | D |
| Yemen, Republic of | D |
| Zambia | D |
| Zimbabwe, Republic of | D |

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## We're here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).

[1] Permanent Products ages 25-70 and Table C or better: Jumbo and Auto Bind $40 million.

Term and Survivorship products Individual Consideration.

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

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Nationwide®

Nationwide® Underwriting

# Long-Term Care (LTC) Rider II

**This information does not apply to the Nationwide CareMatters® product.**

Clients who may be eligible for the Long-Term Care Rider II include U.S. citizens, permanent residents (green card issued for 10 years or more), certain VISA types (consult International Underwriting Guidelines) or foreign nationals who have resided in the U.S. for at least 12 months.

Underwriting long-term care coverage is very different from underwriting general life insurance. Decisions are based on the medical conditions indicated. If a proposed insured has multiple medical conditions (termed "comorbids"), the long-term care risk may be compounded, and that risk may be rated or deemed unacceptable. The quality of recovery from an impairment, proper control and level of stability are weighed heavily when determining these risks.

The Long-Term Care Rider II is available only on life policies rated Table E or better, and we reserve the right to ask for additional information at any time. The Long-Term Care Rider II is not available in some states. In states where it is not yet approved, our original Long-Term Care Rider is available.

## The long-term care underwriting process

### At the time of the original life insurance policy application

1. Submit a long-term care supplemental application along with the life application.
2. Medical requirements for the rider are identical to those listed for the life insurance policy (based upon age and amount).
3. If we need more medical information to evaluate your case, we'll let you know what we need.
4. We will conduct routine follow-ups and notify you of any status change.

### After the life insurance policy is in force

1. Submit a long-term care supplemental application (available through our website) along with the policy adjustment application.
2. Submit any needed authorizations to obtain medical records.
3. We will review the medical claims data for each applicant, and we reserve the right to obtain additional medical requirements based on the medical history.
4. Nationwide reserves the right to assess a $200 processing fee for the application.

### Applicants ages 60 and over

The proposed insured must have an established relationship for greater than 2 years with a primary care physician and been seen for a complete checkup in the past 6 months.

# Factors that are unique to long-term care underwriting

| | |
|---|---|
| **Cognitive impairment** | A deficiency in short- or long-term memory; person, place and time orientation; deductive or abstract reasoning; or safety awareness judgment (other factors include nervous or mental disorders of organic origin, including Alzheimer's or senile dementia, determined by clinical diagnosis or tests) |
| **Functional capacity** | The ability to perform activities of daily living (ADLs):<br>• Bathing<br>• Dressing<br>• Control of bowel/bladder (continence)<br>• Using the toilet<br>• Transferring out of bed/chair<br>• Eating<br>• Ambulating/mobility (inside and outside) |
| **Mobility** | Osteoporosis, falls and fractures |
| **Multiple medications** | The use of multiple medications can cause adverse drug reactions, interactions and prescribing cascade, and it may decrease quality of life, mobility and cognition |
| **Frailty** | Relatively minor accidents and illnesses may cause serious disabilities |
| **Comorbids** | More significance is attached to multiple medical problems than to each individual problem (e.g., obesity and diabetes are comorbids of heart disease) |
| **Chronological vs. physiological age** | The applicant may seem much younger or older than their actual age |
| **Favorable factors in maintaining personal independence** | • Working, either full or part time<br>• A spouse in good health<br>• Participating in hobbies and outside activities<br>• The current ability to drive<br>• The ability to travel and visit independently<br>• Exercising several times a week<br>• A family member or friend living in the same household |

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# Automatic uninsurability situations for the Long-Term Care Rider II

Some situations will automatically lead us to declare a customer uninsurable for the Long-Term Care Rider II. They include but are not limited to:

| | |
|---|---|
| **Deficits in activities of daily living (ADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following ADLs:** | • Bathing<br>• Dressing<br>• Control of bowel/bladder (continence)<br>• Using the toilet<br>• Transferring out of bed/chair<br>• Eating<br>• Ambulating/mobility (inside and outside) |
| **Deficits in instrumental activities of daily living (IADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following IADLs:** | • Using the telephone<br>• Managing finances<br>• Handling transportation<br>• Shopping<br>• Doing laundry<br>• Doing housework<br>• Taking all medications<br>• Preparing meals/cooking |
| **Currently using any type of long-term care services:** | • Assisted living<br>• Home health care<br>• Nursing care<br>• Adult day care |
| **Currently receiving any of these payment types:** | • Long-term disability<br>• Social Security disability<br>• Medicaid benefits |
| **Currently granting power of attorney to another individual:** | • Power of attorney (POA) is currently in effect (being used) |
| **Currently using durable medical equipment (DME):** | • Walker<br>• Hospital bed<br>• Stair or chair lift<br>• Wheelchair<br>• Hoyer lift<br>• Ventilator/respirator/oxygen/adaptive servo ventilation (ASV) equipment (does not include CPAP — continuous positive airway pressure)<br>• Four-pronged (quad) cane<br>• Motorized cart |

# Uninsurable conditions for the Long-Term Care Rider II

The following uninsurable conditions have a high risk of future health deterioration leading to deficits in activities of daily living (ADLs). **Please note that this list is not all-inclusive.**

| |
|---|
| Acquired immune deficiency syndrome (AIDS) |
| Acromegaly |
| Acute transverse myelitis |
| AIDS-related complex (ARC) |
| Alzheimer's disease |
| Amputations — multiple limbs or due to disease |
| Amyotrophic lateral sclerosis (ALS)/ Lou Gehrig's disease |
| Ankylosing spondylitis |
| Arteritis |
| Ascites |
| Ataxia (unstable gait) |
| Atrophy (brain) |
| Autonomic insufficiency |
| Autonomic neuropathy |
| Berger's disease |
| Balance disorder |
| Bowel incontinence |
| Chronic organic brain disease |
| Chronic pain |
| Cirrhosis of the liver |
| Cognitive impairment |
| Congestive heart failure |
| Connective tissue disease |
| Cor pulmonale |
| CREST syndrome |
| Cystic fibrosis |
| Decubitus ulcers |
| Defibrillator use |
| Dementia |
| Demyelinating disease |
| Dermatomyositis |
| Dialysis |
| Down syndrome |

| |
|---|
| Drug trial/study participant |
| Esophageal varices |
| Fall, unexplained |
| Frailty |
| Giant cell arteritis |
| Granulomatosis with polyangiitis |
| Heart attack — multiple |
| Heart transplant |
| Hemiplegia |
| HIV-positive status |
| Hunter syndrome |
| Huntington's chorea |
| Hydrocephalus |
| Ileitis |
| Incontinence |
| Intellectual disability |
| Kidney failure or transplant |
| Liver transplant |
| Leukemia — acute lymphocytic and acute/chronic myelogenous |
| Lymphoma — non-Hodgkin |
| Mental retardation |
| Mixed connective tissue disease |
| Mobility impairment with ADL or IADL limitations |
| Multiple myeloma |
| Multiple sclerosis |
| Muscular dystrophy |
| Myasthenia gravis |
| Myelofibrosis |
| Nebulizer use |
| Nephrosclerosis |
| Nephrotic syndrome |
| Neurofibromatosis |
| Neurogenic arthropathy |
| Neurogenic bladder |

| |
|---|
| Organic brain syndrome |
| Oxygen use |
| Paraparesis |
| Paraplegia |
| Parkinson's disease |
| Peripheral neuropathy |
| Physical therapy (current) |
| Polyarteritis nodosa |
| Progressive muscular atrophy |
| Psychosis |
| Pulmonary hypertension |
| Quadriplegia |
| Reflex sympathetic dystrophy syndrome (RSDS) |
| Renal disease — end stage |
| Rheumatoid arthritis |
| Schizophrenia |
| Scleroderma |
| Senility — all forms |
| Sickle cell anemia |
| Spinal cord atrophy |
| Spinal cord injury/myelitis |
| Spinal muscle atrophy |
| Surgery — pending |
| Systemic lupus erythematosus (SLE) |
| Systemic sclerosis |
| Thalassemia major |
| Uremia |
| Vasculitis — all forms |
| Von Recklinghausen disease |
| Von Willebrand disease |
| Walker use |
| Wernicke-Korsakoff syndrome |
| Wheelchair confinement |
| Whipple disease |

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# Uninsurable medications for Long-Term Care Rider II

If a client is taking any of the medications below, it will probably disqualify them from the Long-Term Care Rider II, as it may reveal an underlying condition that is not insurable. Please note that this list is not all-inclusive.

| Medication | Condition |
|---|---|
| Abilify | Mental disorder |
| Acthar | Multiple sclerosis |
| Adriamycin | Cancer |
| Agrylin | Blood disorder |
| Akineton | Parkinson's disease |
| Alkeran | Cancer |
| Antabuse | Alcohol/drug abuse |
| Apokyn | Parkinson's disease |
| Aptivus | AIDS |
| Arava | Rheumatological disorder |
| Aricept | Dementia/Alzheimer's |
| Arimidex | Cancer |
| Artane | Parkinson's disease |
| Atgam | Immune disorder |
| Avonex | Multiple sclerosis |
| Azilect | Parkinson's disease |
| AZT | AIDS |
| Baraclude | Hepatitis |
| Betaferon | Multiple sclerosis |
| Betaseron | Multiple sclerosis |
| BiCNU | Cancer |
| Blenoxane | Cancer |
| Busulfex (busulfan) | Cancer |
| Campral | Alcohol/drug abuse |
| Carbex | Parkinson's disease |
| Casodex | Prostate cancer |
| CeeNU | Cancer |
| CellCept | Immune disorder |
| Cerefolin | Dementia/Alzheimer's |
| Cerubidine | Cancer |
| Clozapine | Mental disorder |
| Clozaril | Mental disorder |
| Cogentin | Parkinson's disease |
| Cognex (tacrine) | Dementia/Alzheimer's |
| Comtan | Parkinson's disease |
| Copaxone | Multiple sclerosis |
| Copegus | Hepatitis |
| Cortef (hydrocortisone) | Immune disorder |
| Cuprimine (D-penicillamine) | Rheumatological disorder |
| Cytosar | Cancer |
| Cytoxan | Cancer |
| Dantrium | Multiple sclerosis |
| Decadron | Multiple myeloma |
| Deltasone (prednisone) | Immune disorder, Crohn's |
| Demerol | Pain |

| Medication | Condition |
|---|---|
| Dilaudid (hydromorphone) | Pain |
| Dolophine (methadone) | Pain |
| Dopar | Parkinson's disease |
| Dostinex | Parkinson's disease |
| Doxil | Cancer |
| DTIC | Cancer |
| Duragesic (fentanyl) | Pain |
| Eldepryl | Parkinson's disease |
| Eligard | Prostate cancer |
| Emcyt | Cancer |
| Enbrel | Rheumatological disorder |
| Equetro | Mental disorder |
| Eskalith (lithium) | Mental disorder |
| Eulexin (flutamide) | Prostate cancer |
| Exelon | Dementia/Alzheimer's |
| Faslodex | Cancer |
| FazaClo | Mental disorder |
| Foscavir | AIDS |
| Gengraf | Immune disorder |
| Geodon | Mental disorder |
| Gerimal | Dementia/Alzheimer's |
| Gleevec | Cancer |
| Gold therapy | Rheumatological disorder |
| Haldol | Mental disorder |
| Hepsera | Hepatitis |
| Herceptin | Cancer |
| Humira | Rheumatological disorder |
| Hydergine (ergoloid) | Dementia/Alzheimer's |
| Hydrea | Blood disorder |
| Ifex | Cancer |
| Imuran (azathioprine) | Rheumatological disorder |
| Incivek (telaprevir) | Hepatitis |
| Infergen | Hepatitis |
| Interferon | Hepatitis |
| Intron | Cancer |
| Kemadrin | Parkinson's disease |
| Kineret | Rheumatological disorder |
| Larodopa | Parkinson's disease |
| Leukeran | Cancer |
| Leukine | Cancer |
| Lioresal (baclofen) | Multiple sclerosis |
| Loxitane | Mental disorder |
| Lupron | Prostate cancer |
| Lysodren | Cancer |
| Matulane | Cancer |

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# Uninsurable medications for Long-Term Care Rider II (continued)

| Medication | Condition |
|---|---|
| Medrol | Lupus |
| Megace | AIDS |
| Mellaril | Mental disorder |
| Mestinon | Immune disorder |
| Methotrexate | Rheumatological disorder |
| Mirapex | Parkinson's disease |
| Moban | Mental disorder |
| Moditen | Mental disorder |
| MS Contin (morphine) | Pain |
| Mutamycin (mitomycin) | Cancer |
| Myfortic | Immune disorder |
| Myleran | Cancer |
| Mytelase | Immune disorder |
| Namenda (memantine) | Dementia/Alzheimer's |
| Navane | Mental disorder |
| Neoral (cyclosporine) | Rheumatological disorder |
| Neupro | Parkinson's disease |
| Nilandron | Prostate cancer |
| Niloric | Dementia/Alzheimer's |
| Nipent | Cancer |
| Novantrone | Multiple sclerosis |
| Orencia | Rheumatological disorder |
| Orthoclone | Immune disorder |
| OxyContin (oxycodone) | Pain |
| Parcopa (levodopa) | Parkinson's disease |
| Parlodel | Parkinson's disease |
| Pegasys | Hepatitis |
| Pegatron | Hepatitis |
| Percocet | Pain |
| Percodan | Pain |
| Permitil | Mental disorder |
| Plaquenil | Rheumatological disorder |
| Platinol | Cancer |
| Plenaxis | Prostate cancer |
| Prograf | Immune disorder |
| Proleukin | Cancer |
| Prolixin (fluphenazine) | Mental disorder |
| Prostigmin | Immune disorder |
| Purinethol | Cancer |
| Razadyne | Dementia/Alzheimer's |
| Rebetron | Hepatitis |
| Rebif | Multiple sclerosis |
| Regonol | Immune disorder |
| Remicade | Rheumatological disorder |
| Reminyl | Dementia/Alzheimer's |
| Requip | Parkinson's disease |
| Revia (naltrexone) | Alcohol/drug abuse |

| Medication | Condition |
|---|---|
| RibaPak | Alcohol/drug abuse |
| Ribasphere | Hepatitis |
| RibaTab | Hepatitis |
| Ribavirin | Hepatitis |
| Risperdal | Mental disorder |
| Rituxan | Rheumatological disorder |
| Roferon | Hepatitis |
| Rubex | Cancer |
| Sandimmune | Immune disorder |
| Serentil | Mental disorder |
| Seroquel | Mental disorder |
| Simulect | Immune disorder |
| Sinemet (carbidopa) | Parkinson's disease |
| Stalevo | Parkinson's disease |
| Stelazine | Mental disorder |
| Symadine | Parkinson's disease |
| Symmetrel | Parkinson's disease |
| Taractan | Mental disorder |
| Tarceva | Cancer |
| Tasmar | Parkinson's disease |
| Thioplex | Cancer |
| Thioridazine | Mental disorder |
| Thymoglobulin | Immune disorder |
| Timespan | Immune disorder |
| Toposar (etoposide) | Cancer |
| Trelstar | Prostate cancer |
| Trihexane | Parkinson's disease |
| Trilafon (perphenazine) | Mental disorder |
| Tysabri | Multiple sclerosis |
| Tyzeka | Hepatitis |
| Vantas | Prostate cancer |
| Velban | Cancer |
| VePesid | Cancer |
| Vesprin | Mental disorder |
| Viadur | Prostate cancer |
| Vicodin (hydrocodone) | Pain |
| Victrelis (boceprevir) | Hepatitis |
| Videx | AIDS |
| Wellcovorin | Cancer |
| Wellferon | Hepatitis |
| Xeloda | Cancer |
| Zanosar | Cancer |
| Zelapar | Parkinson's disease |
| Zenapax | Immune disorder |
| Zoladex | Prostate cancer |
| Zyprexa | Mental disorder |

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## LTC Rider II height and weight guide (for men and women)

An applicant with a functional or physical impairment complicated by being overweight or underweight is considered a high risk to the LTC Rider II. Therefore, applicants falling above or below the height and weight guidelines may be considered at higher rates, or they may be uninsurable if they have other comorbid impairments.

| Height | Minimum weight | Maximum weight |
|---|---|---|
| 4’ 8” | 74 | 171 |
| 4’ 9” | 77 | 177 |
| 4’ 10” | 79 | 184 |
| 4’ 11” | 82 | 190 |
| 5’ 0” | 85 | 197 |
| 5’ 1” | 88 | 203 |
| 5’ 2” | 91 | 210 |
| 5’ 3” | 94 | 217 |

| Height | Minimum weight | Maximum weight |
|---|---|---|
| 5’ 4” | 97 | 224 |
| 5’ 5” | 100 | 231 |
| 5’ 6” | 103 | 238 |
| 5’ 7” | 106 | 245 |
| 5’ 8” | 109 | 253 |
| 5’ 9” | 112 | 260 |
| 5’ 10” | 115 | 268 |
| 5’ 11” | 119 | 276 |

| Height | Minimum weight | Maximum weight |
|---|---|---|
| 6’ 0” | 122 | 283 |
| 6’ 1” | 126 | 291 |
| 6’ 2” | 129 | 299 |
| 6’ 3” | 132 | 307 |
| 6’ 4” | 136 | 316 |
| 6’ 5” | 140 | 324 |
| 6’ 6” | 143 | 333 |

## Impairments frequently encountered

The following guide will help you determine our potential underwriting decision for the Long-Term Care Rider II based on some common impairments:

| **Arthritis** | |
|---|---|
| Asymptomatic, treatment free, no ADL or IADL limitations | Standard |
| History of physical therapy, occupational therapy or compression fracture | Individual consideration |
| History of joint replacement | Not insurable |
| Symptomatic, multiple intra-articular injections, severe or chronic treatment | Not insurable |
| **Arthritis (rheumatoid, osteoarthritis, psoriatic)** | |
| Completely asymptomatic, normal range of motion, in remission for 12 months | Individual consideration |
| Treatment with history of joint replacement, severe joint deformity | Not insurable |
| Juvenile rheumatoid arthritis | Not insurable |
| **Back disorders** | |
| Back/cervical/lumbar strain or sprain, fully recovered for 6 months, no treatment | Standard |
| Degenerative disc disease, controlled without injections or narcotics | Individual consideration |
| Herniated disc or laminectomy, single surgery (without hardware), fully recovered for 12 months | Individual consideration |
| Spondylolisthesis, spondylitis, spondylosis or fractures | Individual consideration |
| Any of the above with ongoing treatment or symptomatic | Not insurable |
| **BMI (low)** | |
| BMI 18.4 – 16.6 | Individual consideration |
| BMI 16.5 or less | Not insurable |

| Cancer — with full pathology report(s) | |
|---|---|
| Breast, uterine or ovarian — after 60 months, no recurrence, no metastases | Individual consideration |
| Bladder, cervical, colon, testicular or thyroid — after 36 months, no recurrence, no metastases | Individual consideration |
| Colon, liver, lung — after 60 months, no recurrence, no metastases | Individual consideration |
| Pancreatic, esophageal, lymphoma — after 60 months | Individual consideration |
| Melanoma — length of time since surgery | Individual consideration |
| Melanoma in situ (definite diagnosis with full pathology) | Standard |
| Metastatic (spread from original site) | Not insurable |
| Recurrent cancer (same organ or site) | Not insurable |
| Skin cancer (basal cell or squamous) | Standard |
| Prostate with prostatectomy | Individual consideration |
| **Chronic kidney disease** | |
| Stage I to III | Individual consideration |
| Stage IV | Not Insurable |
| Kidney failure or on dialysis | Not Insurable |
| Acute failure — minimum 6-month full recovery | Individual consideration |
| **Crohn's disease** | |
| Mild disease, age of onset ≥30, stable at least 24 months without complications; normal colonoscopy in the past 2 years, normal BMI, normal labs and medical management only | Individual consideration |
| Unstable; severe; weight loss; underweight; liver disease; use of immunosuppressants/biologics | Not insurable |
| **Depression** | |
| Situational, no medical treatment, recovered for a minimum of 6 months, no ADL or IADL limitations | Standard |
| Chronic, stable with a minimum of 6 months of successful medical treatment, no ADL or IADL limitations | Individual consideration |
| History of hospitalization for psychiatric care, minimum of 2 years under control | Individual consideration |
| Suicide attempt | Not insurable |
| Uncontrolled | Not insurable |
| **Depression (manic disorder)** | |
| Mild — controlled, no episode in the past 3 years, not confined to home, no functional impairment, no hospitalization or suicide attempts in the past 5 years | Individual consideration |
| Moderate to severe | Not insurable |
| **Diabetes** | |
| Newly discovered — after 6 months | Individual consideration |
| Type 2/noninsulin-dependent — well controlled for at least 6 months | Individual consideration |
| Type 1/insulin-dependent — Juvenile onset | Not insurable |
| Type 1/insulin-dependent — Adult onset<br>Well controlled for at least 12 months, A1c <7.5, no tobacco and no complications/comorbidities | Individual consideration |
| History of nephropathy, neuropathy, blindness, amputation or neuropathic ulcers | Not insurable |
| Uncontrolled or with comorbid conditions (atrial fibrillation, cardiomyopathy, ischemic heart disease, peripheral vascular disease, stroke or transient ischemic attack) | Not insurable |

| Fibromyalgia (chronic fatigue syndrome) | |
|---|---|
| In remission for a minimum of 12 months, completely asymptomatic without treatment | Individual consideration |
| Symptomatic, clinical depression or ADL or IADL limitations, steroids or narcotics | Not insurable |
| **Heart attack (myocardial infarction)** | |
| Single heart attack after minimum 12-month recovery, stable, no ADL or IADL limitations | Individual consideration |
| Multiple heart attacks | Not insurable |
| **Hepatitis** | |
| Acute hepatitis A | Standard |
| Hepatitis B/C resolved | Individual consideration |
| Current or chronic hepatitis B/C/D/E | Not insurable |
| **Hip/joint disorders** | |
| Hip/joint replacement due to trauma | Individual consideration |
| Hip/joint replacement, multiple or due to a chronic disorder | Not insurable |
| **Hypertension (high blood pressure)** | |
| Well controlled for at least 6 months | Standard |
| Fair control | Individual consideration |
| Untreated, poorly controlled or newly discovered | Not insurable |
| **Osteoporosis** | |
| Mild to moderate, with a minimum of 24 months of stable bone density tests, no history of fractures, no ADL or IADL limitations | Individual consideration |
| Severe, history of fractures, abnormal bone density tests (T-score -2.5 or greater) | Not insurable |
| **Pancreatitis** | |
| Single episode with minimum 6-month recovery without symptoms and no alcohol abuse history | Standard |
| Multiple episodes/chronic/active or abnormal lab findings | Not insurable |
| **Physical therapy** | |
| Current or within 6 months since being released from physical therapy | Not insurable |
| Result of an accident; >6 months since released from physical therapy with complete recovery | Standard |
| Result of critical illness; >6 months since released from physical therapy with complete recovery | Individual consideration |
| **Sciatica** | |
| Full recovery >6 months without ADL/IADL limitations and normal test results | Standard |
| Symptomatic, not controlled or abnormal test results | Not insurable |
| **Seizure disorder** | |
| Well controlled with medication for at least 12 months without ADL/IADL limitations and no cognitive impairments | Individual consideration |
| Uncontrolled | Not insurable |
| **Sleep apnea** | |
| Mild/moderate, without tobacco use and 12 months successful treatment | Standard |
| Severe, without tobacco use and 24 months successful treatment | Individual consideration |
| Uncontrolled or symptomatic | Not insurable |

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| Stoke/cerebral vascular accident (CVA) | |
|---|---|
| Single episode, age ≥60 at time of event, asymptomatic with minimum 5-year recovery, no comorbidities no ADL/IADL limitations, no use of assistive devices | Individual consideration |
| Other than criteria above | Not insurable |
| **Ulcerative colitis** | |
| Mild/stable with medical management for at least 12 months, normal colonoscopy within the past 2 years, normal BMI and normal labs | Individual consideration |
| Surgical treatment with stable 12 months recovery, normal BMI and normal labs | Individual consideration |
| Unstable, chronic, severe, weight loss; multiple surgeries or liver disease | Not insurable |

## We're here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).

Nationwide®

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Use your preferred electronic application platform.

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LifeApps@Nationwide.com

For faster processing, include "Attn: Life Underwriting," the applicable policy number and the insured's full name on your cover sheet.

### Regular mail

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P.O. Box 182835
Columbus, OH 43218-2835

### Express mail

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One Nationwide Plaza
1-LC-D4
Columbus, Ohio 43215-2239

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