

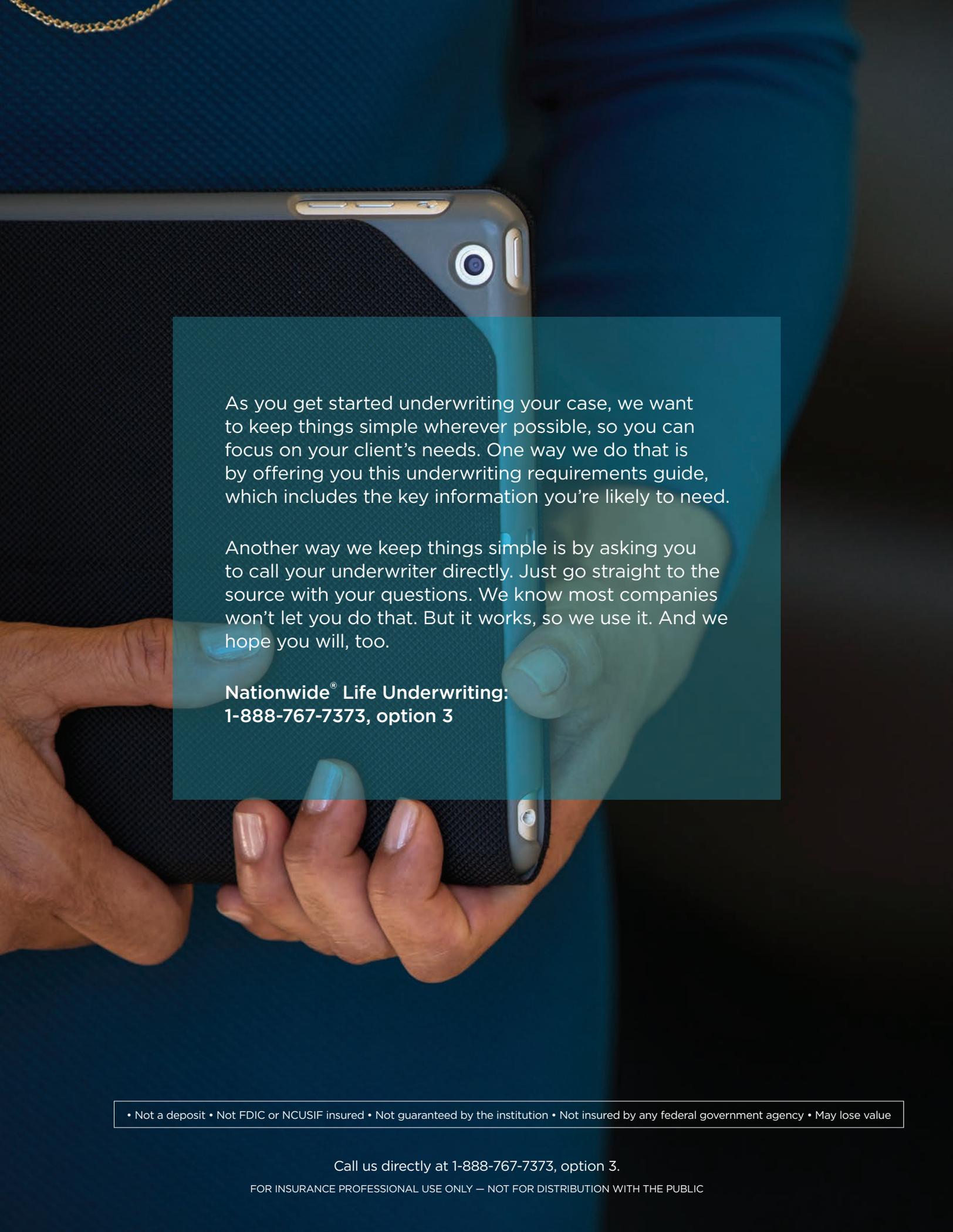


Nationwide YourLife®

Underwriting requirements



Get your case off  
to a great start

A person is holding a smartphone with a black textured case. The phone is held in both hands, with the thumbs visible. A semi-transparent teal rectangular box is overlaid on the phone's screen, containing white text. The background is a dark blue, textured fabric.

As you get started underwriting your case, we want to keep things simple wherever possible, so you can focus on your client's needs. One way we do that is by offering you this underwriting requirements guide, which includes the key information you're likely to need.

Another way we keep things simple is by asking you to call your underwriter directly. Just go straight to the source with your questions. We know most companies won't let you do that. But it works, so we use it. And we hope you will, too.

**Nationwide<sup>®</sup> Life Underwriting:**  
**1-888-767-7373, option 3**

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

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# Medical requirements

For all products except Nationwide YourLife CareMatters<sup>SM</sup>

Requirements are based on age of the proposed insured at time of application.

Age/amount <sup>1</sup>	Age of insured		
	0-17	18-39	40-50
<b>\$0-99,999</b>	Nonmedical	Urine HIV	Urine HIV
<b>\$100,000-250,000</b>	Nonmedical	Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR
<b>\$250,001-499,999</b>	APS	Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR
<b>\$500,000-1,000,000</b>	APS	Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR
<b>\$1,000,001 and up</b>	APS	Paramed, BCP, HOS, MVR, APS, R <sub>x</sub> check	Paramed, BCP, HOS, EKG, MVR, APS, R <sub>x</sub> check

<b>APS</b> = attending physician statement	<b>HOS</b> = home office specimen (urinalysis)
<b>BCP</b> = blood chemistry profile	<b>IC</b> = individual consideration
<b>EKG</b> = electrocardiogram	<b>MVR</b> = motor vehicle report

<sup>1</sup> When determining the medical requirements for age and amount, "REQUIREMENTS" are based on current age, and "AMOUNT" is equal to the amount of insurance applied for currently with Nationwide, plus any amount of insurance placed in force within the past three years with Nationwide.

- Note:** Medical requirements on those age 69 and younger may be used for up to 12 months from date completed.
- Note:** If a survivorship policy with a specified amount greater than \$1 million is applied for, 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 three years with Nationwide.
- Note:** 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.
- Note:** Let us order the requirements for you, so you can move on to something else. Simply note on your agent's certificate that you want us to handle on your behalf. If you'd rather do it yourself, please use one of our authorized paramedical providers:  
 APPS 1-800-635-1677  
 EMSI 1-800-872-3674  
 Remember to tell clients to expect a call from the paramedical company.

Age of insured			
51-60	61-70	71-80	81+
Paramed, Urine HIV	Paramed, BCP, HOS, R <sub>x</sub> check	Paramed, BCP, HOS, MVR, APS, R <sub>x</sub> check	Paramed, BCP, HOS, MVR, APS, R <sub>x</sub> check
Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR, R <sub>x</sub> check	Paramed, BCP, HOS, MVR, APS, R <sub>x</sub> check	Paramed, BCP, HOS, MVR, APS, R <sub>x</sub> check
Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR, R <sub>x</sub> check	Paramed, BCP, HOS, MVR, APS, R <sub>x</sub> check	Paramed, BCP, HOS, MVR, APS, R <sub>x</sub> check
Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR, APS, R <sub>x</sub> check	Paramed, BCP, HOS, MVR, APS, R <sub>x</sub> check	Paramed, BCP, HOS, MVR, APS, R <sub>x</sub> check
Paramed, BCP, HOS, EKG, MVR, APS, R <sub>x</sub> check			

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# Nonmedical requirements

## Client direct interview inspections

Issue age	Specified amount
18-70	\$5,000,000 or more
71-80	\$500,000 or more
81+	All specified amounts

A client direct interview (CDI) is conducted over the phone by a specially trained associate who contacts the customer directly to gather the additional information we need.

## Financial supplements

<b>Personal life financial supplement</b>	Age 18 – 70 and amounts of \$1,000,001 – \$10,000,000 <sup>2</sup> Age 71+ and amounts of \$100,001 – \$10,000,000 <sup>2</sup>
<b>Business life financial supplement</b>	Amounts of \$500,001 or more <sup>2</sup>
<b>Third-party financials</b>	All ages and amounts of \$10,000,001 or more <sup>2</sup>

We reserve the right to request additional financial information if the applicant is outside of these parameters. For example, we may ask the applicant to fill out IRS Form 4506-T Request for Transcript of Tax Return or provide copies of financial statements that validate assets and/or net worth so that we can verify the income stated on the life application. The applicant completes a short, one-page authorization form during the application process. Our underwriting department submits it to the IRS, and we receive the transcript within about 48 hours.

<sup>2</sup> Amount is equal to the amount of insurance applied for currently with Nationwide, plus any amount placed in force in the past three years with Nationwide.

**Note:** *Nationwide respects the information and privacy of its members and those applying to become a member. As a result, any information provided, financial or otherwise, will not be shared with outside sources. Any information obtained will be used solely to determine eligibility regarding the specific products, coverage amounts or riders applied for.*

# Financial underwriting requirements

## Income replacement

As you help your clients select 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. 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.

Age	Earned income multiplier based on profession/occupation (maximum)
20-30	30x
31-40	25x
41-50	20x
51-60	15x
61-70	10x
71+	5x

## Estate protection

We base coverage levels for estate protection on applicable state and federal estate and inheritance taxes. At rates of 55% and higher, with future taxes likely to increase, 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 it's less)
- Current interest rates of up to 8%

Keep in mind, however, that you should value all estate assets on a current or near-current basis for older clients.

## Key person

For key person protection, the maximum amount of coverage is typically five 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 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. Typically, the amount of coverage for operating entities is up to 10 times the net income amount.

## Factors and conditions

We consider the following conditions and factors when evaluating each proposed insured. As you review this list, remember that it's just a quick reference and does not include everything that could affect our final underwriting decision. Also, some rated classifications may qualify for the Placement Improvement Program, depending on the product, so please contact your underwriter for more details.

### Preferred Plus/Preferred risk guidelines

Ages 18-70			
Criteria	Nontobacco Preferred Plus	Nontobacco Preferred	Tobacco Preferred
<b>Nicotine/tobacco use</b>	No use within past 5 years	No use within past 12 months	Use within past 12 months
<b>Blood pressure readings</b>	Age ≤55 Not to exceed 140/80 Age >55 Not to exceed 140/90	Age ≤55 Not to exceed 145/90 Age >55 Not to exceed 150/90	
<b>Blood pressure treatment</b>	No blood pressure treatment	Treated blood pressure acceptable if well controlled for at least one year	
<b>Total cholesterol &amp; HDL ratio</b>	Treated cholesterol acceptable ≤230 and ≤5.0 ≤240 and ≤4.5 ≤250 and ≤4.0	Treated cholesterol acceptable ≤250 and ≤5.5 ages 60 and under ≤280 and ≤6.0 ages 61 to 70	
<b>Moving violations</b>	≤1 in the past 2 years	≤2 in the past 3 years	
<b>DUI/DWI</b>	No DUI/DWI conviction in the past 5 years		
<b>Drug/alcohol abuse</b>	No history of abuse	No history of abuse within 10 years	
<b>Family history</b>	No death due to cardiovascular disease or cancer in either parent or sibling prior to age 60		
<b>Felony conviction</b>	No history of felony conviction		
<b>Aviation</b>	<ul style="list-style-type: none"> <li>• No rating for aviation</li> <li>• Civil aviation exclusion can be used (if available in state application was signed), with possible consideration for Preferred and Preferred Plus if rest of case qualifies</li> <li>• Any aviation risk (excluding commercial pilots) even if no rating is not eligible for Preferred Plus</li> </ul>		
<b>Avocation</b>	<ul style="list-style-type: none"> <li>• No rating for hazardous avocation risk</li> <li>• Any hazardous avocation risk, even if no rating, is not eligible for Preferred Plus</li> </ul>		
<b>Foreign travel</b>	No rating for foreign travel/residence risks		
<b>Personal history</b>	No history of coronary artery disease, diabetes, stroke or cancer (except basal cell-skin)		
<b>Build</b>	See build chart		

Ages 71 and older			
Criteria	Nontobacco Preferred Plus	Nontobacco Preferred	Tobacco Preferred
<b>Nicotine/tobacco use</b>	No use within past 5 years	No use within past 12 months	Use within past 12 months
<b>Blood pressure readings</b>	Not to exceed 140/90	Not to exceed 150/90	
<b>Blood pressure treatment</b>	No blood pressure treatment	Treated blood pressure acceptable if well controlled for at least one year	
<b>Total cholesterol &amp; HDL ratio</b>	Treated cholesterol acceptable $\leq 270$ and $\leq 4.5$ Must be $\geq 160$ unless treated	Treated cholesterol acceptable $\leq 280$ and $\leq 6.5$ Must be $\geq 160$ unless treated	
<b>Serum albumin</b>	$\geq 4.2$	$\geq 4.0$	
<b>Functional</b>	Has the ability to perform all activities of daily living and instrumental activities of daily living	Has the ability to perform all activities of daily living and instrumental activities of daily living	
<b>Cognitive</b>	No evidence of impairment by testing	No evidence of impairment by testing	
<b>Moving violations</b>	$\leq 1$ in the past 2 years	$\leq 2$ in the past 3 years	
<b>DUI/DWI</b>	No DUI/DWI conviction in the past 5 years		
<b>Drug/alcohol abuse</b>	No history of abuse	No history of abuse within 10 years	
<b>Felony conviction</b>	No history of felony conviction		
<b>Aviation</b>	<ul style="list-style-type: none"> <li>• No rating for aviation</li> <li>• Civil aviation exclusion can be used (if available in state application was signed), with possible consideration for Preferred and Preferred Plus if rest of case qualifies</li> <li>• Any aviation risk (excluding commercial pilots) even if no rating is not eligible for Preferred Plus</li> </ul>		
<b>Avocation</b>	<ul style="list-style-type: none"> <li>• No rating for hazardous avocation risk</li> <li>• Any hazardous avocation risk, even if no rating, is not eligible for Preferred Plus</li> </ul>		
<b>Foreign travel</b>	No rating for foreign travel/residence risks		
<b>Personal history</b>	No history of coronary artery disease, diabetes, stroke or cancer (except basal cell-skin)		
<b>Build</b>	See build chart		

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# Adult build chart

Height	Preferred Plus	Preferred	Standard or better	Table B	Table C	Table D	Table E	Table F	Table H	Table J	Table L	Decline
5'0"	152	161	192 or less	193-199	200-207	208-217	218-222	223-227	228-238	239-243	244-248	249 +
5'1"	156	165	198 or less	199-206	207-214	215-224	225-230	231-235	236-246	247-251	252-256	257 +
5'2"	161	170	205 or less	206-213	214-221	222-232	233-237	238-243	244-254	255-259	260-265	266 +
5'3"	166	175	211 or less	212-220	221-228	229-239	240-245	246-251	252-262	263-268	269-273	274 +
5'4"	171	180	218 or less	219-227	228-235	236-247	248-253	254-259	260-270	271-276	277-282	283 +
5'5"	175	185	225 or less	226-234	235-243	244-255	256-261	262-267	268-279	280-285	286-291	292 +
5'6"	180	190	232 or less	233-241	242-250	251-263	264-269	270-275	276-288	289-294	295-300	301 +
5'7"	185	195	239 or less	240-249	250-258	259-271	272-277	278-284	285-296	297-303	304-309	310 +
5'8"	190	200	246 or less	247-256	257-266	267-279	280-286	287-292	293-305	306-312	313-318	319 +
5'9"	195	205	253 or less	254-264	265-274	275-287	288-294	295-301	302-314	315-321	322-328	329 +
5'10"	200	210	261 or less	262-271	272-282	283-296	297-303	304-310	311-324	325-331	332-338	339 +
5'11"	205	216	268 or less	269-279	280-290	291-304	305-311	312-319	320-333	334-340	341-347	348 +
6'0"	211	222	276 or less	277-287	288-298	299-313	314-320	321-328	329-342	343-350	351-357	358 +
6'1"	218	229	284 or less	285-295	296-306	307-322	323-329	330-337	338-352	353-360	361-367	368 +
6'2"	224	236	292 or less	293-303	304-315	316-331	332-338	339-346	347-362	363-369	370-377	378 +
6'3"	231	243	300 or less	301-312	313-324	325-340	341-348	349-356	357-372	373-380	381-388	389 +
6'4"	238	250	308 or less	309-320	321-332	333-349	350-357	358-365	366-382	383-390	391-398	399 +
6'5"	244	257	316 or less	317-328	329-341	342-358	359-366	367-375	376-392	393-400	401-408	409+
6'6"	251	264	324 or less	325-337	338-350	351-367	368-376	377-385	386-402	403-411	412-419	420 +
6'7"	258	272	332 or less	333-346	347-359	360-377	378-386	387-395	396-412	413-421	422-430	431 +
6'8"	266	280	341 or less	342-355	356-368	369-386	387-395	396-405	406-423	424-432	433-441	442 +
6'9"	274	288	349 or less	350-363	364-377	378-396	397-405	406-415	416-433	434-443	444-452	453 +

## Juvenile build chart

Individual coverage only					Child rider only	
Ratings	Table B	Standard	Table B	Table D	Individual consideration	Standard
Age in years	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	24.5-28.9	29.0-33.9	34.0+	14.0-33.9
12	14.0-14.4	14.5-26.0	25.9-29.9	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

## Nonmedical conditions

Condition	Factors considered	Best possible class
Aviation	Experience Yearly hours logged Total solo hours logged Type of flying Aircraft flown	Nontobacco Preferred
Racing (e.g., cars, trucks, motorcycles and boats)	Speed Location (type/class) Frequency	Nontobacco Preferred
Scuba Diving	Depth of dives Frequency location (type/class) Experience	Nontobacco Preferred

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## Medical conditions

Condition	Factors considered	Best possible class	
Alcohol/Drug Abuse	Treatment Relapses Length of abstinence (decline if within three years)	Nontobacco Preferred	
Arthritis	Treatment Type	Nontobacco Preferred	
Asthma <sup>3</sup>	Treatment Hospitalization Smoking	Nontobacco Preferred	
Basal Cell Skin Cancer	Single episode Location	Time since event Grade/staging	Nontobacco Preferred Plus
Cancer <sup>3</sup> - includes skin cancer (except basal cell skin cancer) and all other internal types (e.g., melanoma or breast cancer)	Single episode Location Time since event Grade/staging	Nontobacco Standard	
Cholesterol	Cholesterol/HDL ratio Medication	Nontobacco Preferred Plus	
Diabetes <sup>3</sup>	Treatment Age at onset Control	Nontobacco Standard (age ≤50/type 2/non-insulin-dependent diabetes) Table B (age >50/type 1/insulin-dependent diabetes)	
Epilepsy	Treatment Date of last episode	Nontobacco Standard	
Heart Attack/Bypass/Angioplasty <sup>3</sup>	Age Number of vessels Time since event	Table B (age > 50)	
Hypertension (high blood pressure)	Control	Nontobacco Preferred	
Marijuana use	Use Other drug/alcohol use Mental illness Criminal history	Tobacco Preferred	
Mental Illness	Treatment Hospitalization (decline if within two years) Loss of work	Nontobacco Preferred (anxiety) Nontobacco Standard (depression) Table B (all others, including depression/bipolar)	
Sleep Apnea	Treatment and control	Nontobacco Preferred	
Stroke	Age Time since event (decline if within one year) Residuals	Nontobacco Standard	

<sup>3</sup> 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.

## Common medical conditions and questions to ask:

<b>Asthma</b>	
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 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 type of 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 emergency room visits for asthma or asthma-related symptoms?	

<b>Cancer</b>	
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?

<b>Diabetes</b>	
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 last 12 months? (Please list type and date last used)
What is your most recent blood glucose reading and glycosylated hemoglobin (HgA1c)?	How often do you see your physician? (Please list date of late 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)	

<b>Heart attack/bypass/angioplasty</b>	
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 date 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 — number of vessels involved and date performed)	Name, address and phone number of physicians and hospitals consulted? (Please include dates you saw them and why)

# 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 Nontobacco Preferred Plus or Nontobacco Preferred rates if they're otherwise healthy and qualify.

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

- They don't smoke more than one cigar a month or 12 cigars a year for Nontobacco Preferred Plus, or more than one cigar a week or five cigars a month for Nontobacco Preferred
- They disclose their cigar use on the application
- They test negative for tobacco use

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

# Wellness credits

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 see if they're eligible for wellness credits; when one meets the criteria listed below, we automatically apply the credits — there are no forms to submit
- An insured may be credited up to one classification, including from Preferred to Preferred Plus, and wellness credits can improve substandard ratings

Wellness credits are available for insureds with favorable:		
Build/BMI	Blood pressure readings	Routine physical and wellness exams
Stress test/exercise capacity	Family history	Lab results

## The wellness credit program is open to:

- All ages
- All face amounts

## The wellness credit program has the following restrictions:

- It's not available for insureds with known or suspected cardiovascular disease, chronic obstructive pulmonary disease, coronary artery disease, peripheral arterial/vascular disease, cerebrovascular disease, renal disease, diabetes mellitus, connective tissue disorders, progressive muscular disorders or progressive neurological disorders
- It's not applicable for alcohol or drug risks
- No credits may be applied against permanent or temporary flat extras
- It's not available for avocation, criminal, foreign national or driving risks
- It's not available on the long-term care rider, waiver rider or accidental death benefit rider
- Cases already using Nationwide's Placement Improvement Program are not eligible for wellness credits

# Placement Improvement Program (PIP)

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

## The Placement Improvement Program is open to:

- Insureds ages 15 to 70
- Policies with specified amounts totaling between \$100,000 and \$10 million
- Policy increases where the original policy was issued at a Table C or better
- Available on the following Nationwide YourLife® products only: Whole Life series, Accumulation VUL, Protection VUL and Survivorship VUL

## The Placement Improvement Program has 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

# Term + Perm program

## What sets Term + Perm apart?

### A streamlined life insurance buying process

The Term + Perm program allows clients with an eligible term policy to buy a new permanent life insurance policy from Nationwide without current medical requirements.

### Flexibility with existing coverage

Policyholders can get a separate permanent policy — they're not required to exchange their term life insurance for permanent coverage.

### Higher face amount options

Up to \$2.5 million in permanent insurance is available to clients. Permanent policy may be issued with a face amount that is equal to or less than the existing term policy.

### A short list of ineligible companies

See below for a list of the companies whose term policies are not eligible for our program.

## Term policy requirements

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

- Issued in the last three years for ages 18 to 65; present age cannot exceed 65
- Fully underwritten with either a paramedical exam or fully completed Part II section of the application
- Issued with a specified amount of \$250,000 to \$2.5 million
- Issued 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

American Bankers	Balboa Life	Great West	Penn Mutual
AFLAC	E-Life	Household Life	Phoenix Life
American International Life Assurance Company of New York	Fidelity Life	HSBC Life	Principal Life
Americo Companies	Fidelity Security Life	Minnesota Life	Sagicor
Assurity Life	First Central Life Insurance Company of New York	Mutual of Omaha	Symetra
		Old Mutual	USAA

# 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 strong automatic binding and jumbo limits.

## Automatic binding limits

Individual and survivorship life cases	
Issue ages	Standard - Table C
0-24	\$25,000,000
25-70	\$50,000,000
71-75	\$15,000,000
76-80	\$5,000,000
81+	\$1,000,000

## Jumbo limits

Individual products	
Issue ages	Jumbo limit
0-24	\$30,000,000
25-75	\$65,000,000
76-80	\$35,000,000
81+	\$15,000,000

Survivorship products	
Issue ages	Jumbo limit
All ages	\$65,000,000

# International underwriting guidelines

## 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 living in the United States. Life exposure risks in other parts of the world may be different. Consequently, foreign nationals and resident aliens may present risk profiles not assumed in our pricing. Each risk is unique and will be assessed on an individual basis.

- The application must be submitted in the U.S. in the state in which the producer is licensed
- It is preferable that the underwriting process (examination requirements, interviews, inspections, etc.), as well as the final decision, be completed while the proposed insured is in the U.S. or a U.S. territory where the producer is licensed
  - Occasionally, it may be necessary for the medical examination requirements to be completed elsewhere, such as a base or U.S.-sponsored enclave; ExamOne has a foreign program and can assist with any requirements outside the U.S.
- The Foreign Travel and Residence Supplement must be submitted with the application when there is travel outside the U.S. or Canada, or when the proposed insured’s citizenship is other than the U.S. or Canada
- Copy of documentation to be in the U.S.
- Proposed insured must have an acceptable nexus to the U.S.; examples include:
  - Owning a home or business in the U.S.
  - Immediate family living in the U.S.
  - U.S. investments or assets

It is important to remember that current events in the world could change Nationwide’s guidelines before we are able to update our guidelines. If a current event in or with a specific country may have changed the risk for that country, please contact Nationwide Underwriting for guidance.

Please note the additional requirements and guidelines that apply for individuals who fall within the following categories:

1. U.S./Canadian citizens and permanent residents (green card holders issued for 10 years)
2. Individuals residing in the U.S. with acceptable visa types (not traveling outside the U.S. or Canada)
3. Individuals residing in an “A” country
4. Individuals residing in a “B” country
5. Individuals residing in “C” or “D” countries
6. Individuals traveling outside the U.S. or Canada <ul style="list-style-type: none"> <li>6a. U.S./Canadian citizens or permanent residents (green card holders)</li> <li>6b. Individuals residing in the U.S. with acceptable visa types as noted in Section 2</li> <li>6c. Individuals residing in an “A” country</li> <li>6d. Individuals residing in a “B” country</li> <li>6e. Individuals residing in a “C” or “D” country</li> </ul>
7. Additional considerations regarding international underwriting guidelines

## 1. U.S./Canadian citizens and permanent residents (green card holders issued for 10 years)

Applications on permanent residents (green card holders) issued 10 years or more will be handled the same as citizens of the U.S. or Canada, with the following limitations:

<b>Time in the U.S.</b>
Must have resided in the U.S. a minimum of 12 months; if not, the individual will be handled as a foreign national residing in his or her country of origin. See Section 3, 4 or 5 based on country/jurisdiction of origin. To determine the country code/jurisdiction of an individual, please refer to the country code list.
<b>Additional requirements</b>
<ul style="list-style-type: none"><li>• Complete Foreign Travel and Residence Supplement</li><li>• Foreign amendment(s) are required for application; all forms and documents if the individual cannot understand English</li><li>• You are responsible for ordering, obtaining and paying for Attending Physician Statements and other necessary requirements needed from the country of origin; if the policy is placed in force, we will reimburse up to our normal and customary APS fee</li><li>• Any requirements received from the country of origin must be translated into English at your expense; there will be no reimbursement for translation into English</li></ul>
<b>Amount limits and product specifications</b>
Normal underwriting limits, rules and product specifications apply
<b>Underwriting classifications for older ages</b>
Individuals over age 70 who have resided in the U.S. for less than two years must have a personal physician in the U.S. to be considered on an individual basis
<b>Traveling outside the U.S. or Canada</b>
For individuals meeting the above guidelines, but traveling outside the U.S. or Canada, see Section 6

## 2. Individuals residing in the U.S. with acceptable visa types

For these individuals, we'll base our decision to accept the case on a variety of factors, with the key factor being evidence that they will stay in the U.S. and not travel outside the U.S. or Canada. Canadian citizens are considered the same as U.S. citizens for underwriting purposes.

<b>Acceptable visa types</b>
Individuals with one of the following visa types will be considered for coverage, based on the country of origin: <ul style="list-style-type: none"><li>• H1B: Specialty workers</li><li>• H2B: Nonagricultural workers</li><li>• H1C: Nurses</li><li>• H4: Spouses and children (if the spouse holds a H1B or H1C visa)</li><li>• E1/E2: Treaty trader/treaty investor</li><li>• K1/K2: Fiancee or fiance of U.S. citizen/child of K1</li><li>• L1/L2: Intercompany transferee/spouse or child of L1</li><li>• Temporary permanent resident (green card holders issued less than 10 years)</li><li>• O: Temporary worker with extraordinary ability</li><li>• V1/V2: Spouse/child of a legal permanent resident</li><li>• Any others will be considered on an individual basis</li></ul>
<b>Time in the U.S.</b>
Must have resided in the U.S. a minimum of 12 months; if not, the individual will be handled as a foreign national residing in his or her country/jurisdiction of origin. See Section 3, 4 or 5 based on country/jurisdiction of origin. To determine the country code/jurisdiction of an individual, please refer to the country code list.
<b>Amount limits and classification; resided in U.S. minimum 12 months; no travel outside the U.S.</b>
Underwriting classification will be based on the country/jurisdiction of origin (see country code list) <ul style="list-style-type: none"><li>• A Country: Autobind up to \$10 million, possible Preferred if available on product</li><li>• B Country: Autobind up to \$5 million, Standard (possible Preferred in select countries if otherwise qualifies for Preferred Plus)</li><li>• C/D Country: individual consideration basis</li></ul>
<b>Product specifications</b>
No supplemental benefits (e.g., Waiver, ADB, Child rider or LTC)

## 2. Individuals residing in the U.S. with acceptable visa types (continued)

Additional requirements	
<ul style="list-style-type: none"> <li>• Complete Foreign Travel and Residence Supplement</li> <li>• Social Security number, tax ID number or W-8BEN</li> <li>• Foreign amendment(s) are required for application; all forms and documents if the individual cannot understand English</li> </ul>	<ul style="list-style-type: none"> <li>• You are responsible for ordering, obtaining and paying for Attending Physician Statements and other necessary requirements needed from the country of origin; if the policy is placed in force, we will reimburse up to our normal and customary APS fee</li> <li>• Any requirements received from the country of origin must be translated into English at your expense; there will be no reimbursement for translation into English</li> </ul>
Underwriting classifications for older ages	
Individuals over age 70 who have resided in the U.S. for less than two years must have a personal physician in the U.S. to be considered on an individual basis	
Traveling outside the U.S. or Canada	
For individuals meeting the above guidelines, but traveling outside of the U.S. or Canada, see Section 6	

## 3. Individuals residing in an “A” country

U.S. citizens (green card holders)/Canadians/citizens of “A” countries residing outside the U.S. in an “A” country

Acceptability will be based on the factors listed below.

Country/jurisdiction
<ul style="list-style-type: none"> <li>• “A” country code only</li> <li>• To determine the country code/jurisdiction of an individual, please refer to the country code list</li> </ul>
Product specifications
<ul style="list-style-type: none"> <li>• Permanent coverage</li> <li>• No supplemental benefits (e.g., Waiver, ADB, Child rider or LTC)</li> </ul>
Age limits
18 – 70 <sup>4</sup>
Classification
Rating Table D or less <sup>4</sup>
Best underwriting class available
Preferred if available on product <sup>4</sup>
Auto binding
Up to and including \$10 million <sup>4</sup>
Jumbo
Up to and including \$35 million <sup>4</sup>
Travel
Travel to U.S., Canada or “A” countries only <sup>4</sup>
Proposed insured specifications
<ul style="list-style-type: none"> <li>• Occupation should be technical, professional or executive in nature</li> <li>• Should have a pattern of visiting the U.S. or should own property, have a business or investment interests or be an employee of a U.S.-based company and show a need for a U.S.-based policy</li> </ul>
Unacceptable proposed insured
<ul style="list-style-type: none"> <li>• Missionaries or foreign aid/relief workers</li> <li>• Judges, politicians, union leaders, foreign government leaders/employees, diplomats</li> <li>• Journalists</li> <li>• Military personnel, police or security personnel/body guards</li> <li>• Professional athletes, public figures/celebrities or other high-profile occupations</li> <li>• Private pilots</li> <li>• Trade union officials and arms dealers</li> </ul>
Premium
The premium must be paid in U.S. dollars.

### 3. Individuals residing in an “A” country (continued)

Requirements	
<ul style="list-style-type: none"> <li>• Application must be taken in the U.S. state where you are licensed to do business</li> <li>• Foreign amendment is required for application; all forms and documents if the individual cannot understand English</li> <li>• A clear copy of a current passport must accompany the application</li> <li>• A Foreign Travel and Residence Supplement is required</li> <li>• Social Security number, tax ID number or W-8BEN</li> <li>• If owner is a business, a tax ID number must be provided</li> <li>• If owner is a trust or LLC, a copy of the trust agreement or LLC agreement must be provided</li> </ul>	<ul style="list-style-type: none"> <li>• Medical exams should be completed on U.S. soil, including Guam or Puerto Rico; individuals living abroad should have medical exams completed at a U.S. embassy, consulate or paramedical company approved by Nationwide</li> <li>• You are responsible for ordering, obtaining and paying for Attending Physician Statements and other necessary requirements needed from the foreign country; if the policy is placed in force, we will reimburse up to our normal and customary APS fee</li> <li>• All requirements from a foreign country must be translated into English at your expense; there will be no reimbursement for translation into English</li> </ul>

### 4. Individuals residing in a “B” country

U.S. citizens (green card holders)/Canadians/citizens of “B” countries residing outside of the U.S. in a “B” country

Acceptability will be based on the factors listed below.

Country/jurisdiction
<ul style="list-style-type: none"> <li>• “B” country code only</li> <li>• To determine the country code/jurisdiction of an individual, please refer to the country code list</li> </ul>
Product specifications
<ul style="list-style-type: none"> <li>• Permanent coverage</li> <li>• No supplemental benefits (e.g., Waiver, ADB, Child rider or LTC)</li> </ul>
Age limits
18 – 70 <sup>5</sup>
Classification
Rating Table D or less <sup>4</sup>
Best underwriting class available
Standard <sup>5</sup> (possible Preferred in select countries if otherwise qualifies for Preferred Plus)
Auto binding
Auto Binding – Up to and including \$5 million <sup>4</sup>
Jumbo
Up to and including \$35 million <sup>4</sup>
Proposed insured specifications
<ul style="list-style-type: none"> <li>• Occupation should be technical, professional or executive in nature</li> <li>• Should have a pattern of visiting the U.S. or should own property, have a business or investment interests or be an employee of a U.S.-based company and show a need for a U.S.-based policy</li> </ul>
Unacceptable proposed insured
<ul style="list-style-type: none"> <li>• Missionaries or foreign aid/relief workers</li> <li>• Judges, politicians, union leaders, foreign government leaders/employees, diplomats</li> <li>• Journalists</li> <li>• Military personnel, police or security personnel/body guards</li> <li>• Professional athletes, public figures/celebrities or other high-profile occupations</li> <li>• Private pilots</li> <li>• Trade union officials and arms dealers</li> </ul>
Premium
The premium must be paid in U.S. dollars

<sup>4</sup> Individual consideration will be given if outside of these limits.

<sup>5</sup> Possible Preferred underwriting class for individuals who otherwise qualify for Preferred Plus in Brazil, China, Israel (not including Israel's Gaza Strip or West Bank, which will be considered on an individual basis) and Mexico. Other “B” countries may qualify for Standard.

## 4. Individuals residing in a “B” country (continued)

Requirements	
<ul style="list-style-type: none"> <li>• Application must be taken in the U.S. state where you are licensed to do business</li> <li>• Foreign amendment is required for application; all forms and documents if the individual cannot understand English</li> <li>• A clear copy of a current passport must accompany the application</li> <li>• A Foreign Travel and Residence Supplement is required</li> <li>• Social Security number, tax ID number or W-8BEN</li> <li>• If owner is a business, a tax ID number must be provided</li> <li>• If owner is a trust or LLC, a copy of the trust agreement or LLC agreement must be provided</li> </ul>	<ul style="list-style-type: none"> <li>• Medical exams should be completed on U.S. soil; individuals living abroad should have medical exams completed at a U.S. embassy, consulate or paramedical company approved by Nationwide</li> <li>• You are responsible for ordering, obtaining and paying for Attending Physician Statements and other necessary requirements needed from the foreign country; if the policy is placed in force, we will reimburse up to our normal and customary APS fee</li> <li>• All requirements from a foreign country must be translated into English at your expense; there will be no reimbursement for translation into English</li> </ul>

## 5. Individuals residing in “C” or “D” countries

Any individual residing outside the U.S. in “C” or “D” countries, regardless of country of origin

To determine the country code/jurisdiction of an individual, please refer to the country code list.

Proposed insured specifications	
<ul style="list-style-type: none"> <li>• Occupation should be technical, professional or executive in nature</li> <li>• Should have a pattern of visiting the U.S. or should own property, have a business or investment interests or be an employee of a U.S.-based company and show a need for a U.S.-based policy</li> </ul>	
Unacceptable proposed insured	
<ul style="list-style-type: none"> <li>• Missionaries or foreign aid/relief workers</li> <li>• Judges, politicians, union leaders, foreign government leaders/employees, diplomats</li> <li>• Journalists</li> <li>• Military personnel, police or security personnel/body guards</li> </ul>	<ul style="list-style-type: none"> <li>• Professional athletes, public figures/celebrities or other high-profile occupations</li> <li>• Private pilots</li> <li>• Trade union officials and arms dealers</li> </ul>
Product specifications	
<ul style="list-style-type: none"> <li>• Permanent coverage only</li> <li>• No supplemental benefits (e.g., Waiver, ADB, Child rider or LTC)</li> </ul>	
Country/jurisdiction	
These cases will be considered on an individual basis	
Premium	
The premium must be paid in U.S. dollars and billed to a U.S. bank or other institution with a U.S. address	
Requirements	
<ul style="list-style-type: none"> <li>• Application must be taken in the U.S. state where you are licensed to do business</li> <li>• Foreign amendment is required for application; all forms and documents if the individual cannot understand English</li> <li>• A clear copy of a current passport must accompany the application</li> <li>• A Foreign Travel and Residence Supplement is required</li> <li>• Social Security number, tax ID number or W-8BEN</li> </ul>	<ul style="list-style-type: none"> <li>• Medical exams should be completed on U.S. soil, including Guam or Puerto Rico; individuals living abroad can have medical exams completed at a U.S. embassy or consulate</li> <li>• You are responsible for ordering, obtaining and paying for Attending Physician Statements and other necessary requirements needed from the foreign country; if the policy is placed in force, we will reimburse up to our normal and customary APS fee</li> <li>• All requirements from a foreign country must be translated into English at your expense; there will be no reimbursement for translation into English</li> </ul>

## 6. Individuals traveling outside the U.S. or Canada

Travel outside the U.S. is assessed by how the individual is documented to be in the U.S., the country(ies) of travel, length of stay in each country, total time outside the U.S., amounts of consideration, ratings and age of individual. Please see appropriate sections below for each proposed insured. For country/jurisdiction, please refer to the country code list.

A. Travel for U.S./Canadian citizens or permanent residents (green card holders)	
Less than 60 days a year, amounts up to auto bind limit or less, age 18 – 70 or rating Table D or less <sup>6</sup>	
Country/jurisdiction	Best underwriting classification if available on product
A	Preferred Plus
B	Preferred Plus (travel to Israel's Gaza Strip or West Bank will be considered on an individual basis)
Less than 60 days a year, amounts \$5 million or less, age 18 – 70 or rating Table D or less <sup>6</sup>	
Country/jurisdiction	Best underwriting classification if available on product
C	Standard
D	Individual consideration
Greater than 60 days but less than or equal to 6 months a year, amounts \$10 million or less, age 18 – 70 or rating Table D or less <sup>6</sup>	
Country/jurisdiction	Best underwriting classification if available on product
A	Preferred
Greater than 60 days but less than or equal to 6 months a year, amounts \$5 million or less, age 18 – 70 or rating Table D or less <sup>6</sup>	
Country/jurisdiction	Best underwriting classification if available on product
B	Standard <sup>7</sup> (possible Preferred in select countries if otherwise qualifies for Preferred Plus)
C, D	Individual consideration
Greater than 6 months a year, any amount, any age, any class or rating	
Country/jurisdiction	Best underwriting classification if available on product
A, B	The individual will be handled as if residing in the countries he or she is visiting
C, D	Individual consideration

<sup>6</sup> Individual consideration will be given if outside of these limits.

**B. Travel for individuals residing in the U.S. with acceptable visa types as noted in Section 2**

1. Determine the initial underwriting classification based on the country/jurisdiction of origin as noted in Section 2
2. If traveling outside the U.S. or Canada, use the following criteria to determine if the initial underwriting classification is affected by the travel to the applicable country/jurisdiction

Any duration, amounts \$10 million or less, age 18 – 70 or rating Table D or less<sup>7</sup>

Country/jurisdiction	Best underwriting classification if available on product
A	Preferred

Any duration, amounts \$5 million or less, age 18 – 70 or rating Table D or less<sup>7</sup>

Country/jurisdiction	Best underwriting classification if available on product
B	Standard <sup>8</sup> (possible Preferred in select countries if otherwise qualifies for Preferred Plus)
C	Individual consideration

**C. Travel for individuals residing in an “A” country**

Any duration, amounts \$10 million or less, age 18 – 70 or rating Table D or less<sup>7</sup>

Country/jurisdiction	Best underwriting classification if available on product
A	Preferred
B	Standard <sup>8</sup> (possible Preferred in select countries if otherwise qualifies for Preferred Plus)
C, D	Individual consideration

**D. Travel for individuals residing in a “B” country**

Any duration, amounts \$5 million or less, age 18 – 70 or rating Table D or less<sup>7</sup>

Country/jurisdiction	Best underwriting classification if available on product
A, B	Standard <sup>8</sup> (possible Preferred in select countries if otherwise qualifies for Preferred Plus)
C, D	Individual consideration

**E. Travel for individuals residing in a “C” or “D” country**

Any duration, amount, age, class or rating<sup>7</sup>

Country/jurisdiction	Best underwriting classification if available on product
A, B, C, D	Individual consideration

<sup>7</sup> Individual consideration will be given if outside of these limits.

<sup>8</sup> Possible Preferred underwriting class for individuals who otherwise qualify for Preferred Plus in Brazil, China, Israel (not including Israel's Gaza Strip or West Bank, which will be considered on an individual basis) and Mexico. Other “B” countries may qualify for Standard.

## 7. Additional considerations regarding international underwriting guidelines

- Initial premium should not be collected on individuals traveling outside the U.S. or Canada within the next 60 days
- For quoting purposes only; each case will be individually underwritten and assessed
- Country list and/or ratings will change as world conditions change
- Insured's foreign residence should be in a major metropolitan area
- Foreign nationals ideally should have financial ties or obligations to the U.S.
- A tax ID number, Social Security number or W-8BEN should be provided
- We generally will not offer coverage to individuals residing in, or traveling to, countries or jurisdictions under a current U.S. State Department travel warning
- Countries or jurisdictions or any risks not covered by these guidelines will be considered on an individual basis
- Past travel is not considered
- Additional requirements may be necessary

### Additional guidelines when resident alien does not speak or understand English:

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

An interpreter must assist in the completion of the application. The interpreter must read the application and the supplement questions to the proposed insured and owner 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 serving as an interpreter must complete a foreign 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 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 front of the examination form below the examiner's signature, the interpreter is attesting to the fact that the proposed insured understood and answered the medical exam questions. If the exam form is not countersigned by the interpreter, then the foreign amendment needs to be completed.

## Country classification list

Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code
Afghanistan	D	Djibouti	D	Kyrgyzstan	C	Rwanda	D
Albania	B	Dominica	A	Laos	C	Saint Kitts	A
Algeria	C	Dominican Republic	B	Latvia	A	Saint Lucia	A
American Samoa	A	East Timor	C	Lebanon	C	Saint Vincent and the Grenadines	A
Andorra	A	Ecuador	B	Lesotho	D	Samoa	B
Angola	D	Egypt	C	Liberia	D	San Marino	A
Anguilla	A	El Salvador	C	Libya	D	Sao Tome and Principe	C
Antarctica	D	Equatorial Guinea	D	Liechtenstein	A	Saudi Arabia	B
Antigua	A	Eritrea	D	Lithuania	A	Senegal	D
Argentina	A	Estonia	A	Luxembourg	A	Serbia	B
Armenia	B	Ethiopia	D	Macau	A	Seychelles	B
Aruba	A	Falkland Islands	A	Macedonia	B	Sierra Leone	D
Australia	A	Federated States of Micronesia	B	Madagascar	D	Singapore	A
Austria	A	Fiji	B	Malawi	D	Slovakia	A
Azerbaijan	B	Finland	A	Malaysia	B	Slovenia	A
Bahamas	visiting: A residing: B	France	A	Maldives	B	Solomon Islands	B
Bahrain	C	French Guiana	B	Mali	D	Somalia	D
Bangladesh	C	French Polynesia	A	Malta	A	South Africa	C
Barbados	A	Gabon	D	Marshall Islands	A	South Sudan	D
Barbuda	A	Gambia	D	Martinique	A	Spain	A
Belarus	A	Gaza	D	Mauritania	D	Sri Lanka	C
Belgium	A	Georgia	B	Mauritius	A	Sudan	D
Belize	B	Germany	A	Mexico	B	Suriname	B
Benin	D	Ghana	D	Moldova	B	Swaziland	D
Bermuda	A	Greece	A	Monaco	A	Sweden	A
Bhutan	C	Greenland	A	Mongolia	B	Switzerland	A
Bolivia	C	Greenland	A	Montenegro	B	Syria	D
Bosnia	B	Grenada	A	Montserrat	A	Taiwan	A
Botswana	C	Guadeloupe	A	Morocco	B	Tajikistan	C
Brazil	B	Guam	A	Mozambique	D	Tanzania	D
British Virgin Islands	A	Guatemala	C	Myanmar	D	Thailand	C
Brunei	B	Guinea	D	Namibia	D	Tobago	B
Bulgaria	B	Guinea Bissau	D	Nauru	C	Togo	D
Burkina Faso	D	Guyana	C	Nepal	C	Tonga	C
Burma	D	Haiti	D	Netherlands	A	Trinidad	B
Burundi	D	Honduras	C	Netherlands Antilles	A	Tunisia	B
Caicos	A	Hong Kong	A	Nevis	A	Turkey	B
Cambodia	C	Hungary	A	New Caledonia	A	Turkmenistan	C
Cambodia	C	Iceland	A	New Zealand	A	Turks	A
Cameroon	D	India	C	Nicaragua	C	Tuvalu	C
Canary Islands	A	Indonesia	B	Niger	D	Uganda	D
Cape Verde	B	Iran	D	Nigeria	D	Ukraine	B
Cayman Islands	A	Iraq	D	Niue	B	United Arab Emirates	A
Central African Republic	D	Ireland	A	Northern Mariana Islands	A	United Kingdom	A
Chad	D	Ireland (Northern)	A	Norway	A	Uruguay	A
Chile	A	Israel	Gaza Strip or West Bank: D Otherwise: B	Oman	B	U.S. Virgin Islands	A
China	B	Italy	A	Pakistan	C	Uzbekistan	C
Colombia	C	Ivory Coast/Cote d'Ivoire	D	Palau	A	Vanuatu	C
Comoros	D	Jamaica	visiting: A residing: B	Panama	B	Vatican City	A
Congo	D	Japan	A	Papua New Guinea	C	Venezuela	C
Congo, Democratic Republic of	D	Jordan	B	Paraguay	B	Vietnam	C
Cook Islands	A	Kazakhstan	B	Peru	B	Virgin Islands	A
Costa Rica	A	Kenya	D	Philippines	C	West Bank	C
Cote d'Ivoire	D	Kiribati	C	Poland	A	Western Sahara	D
Croatia	B	Korea, North	D	Portugal	A	Yemen	D
Cuba	C	Korea, South	A	Puerto Rico	A	Zaire	D
Curacao	A	Kosovo	B	Qatar	B	Zambia	D
Cyprus	A	Kuwait	B	Romania	A	Zimbabwe	D
Czech Republic	A			Russian Federation	B		
Denmark	A						

# Nationwide long-term care (LTC) rider

This information does not apply to the Nationwide YourLife CareMatters product.

Underwriting long-term care coverage differs greatly from general life insurance underwriting and is only available to U.S./Canadian citizens and permanent residents (green card holders) who reside in the U.S. and plan to become citizens of the U.S. without prolonged periods of time outside the U.S. This does not include those who hold a temporary permanent resident card issued for fewer than 10 years. Underwriting decisions are based on the medical conditions indicated. If a proposed insured has multiple medical conditions (termed co-morbid), the long-term care risk may be compounded, and that risk may be rated or be 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 is available only on cases rated Table E or better, and Underwriting reserves the right to ask for additional information at any time.

The long-term care rider may be known by different names in different states and may not be available in every state. Please check the product specifications for the details of the availability of this rider.

## The long-term care underwriting process

### At the time of the original life 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 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 conduct routine follow-ups and notify you of any status change.

### After the life policy is in force

1. Submit a supplemental application (available through our website) along with the policy adjustment application.
2. Submit any needed authorizations to obtain medical records.
3. For applicants age 51 and over, we'll require a current paramedical exam and urine specimen if the policy adjustment application and supplemental application are dated six months after the date of the life application or the date of the exam for the life policy. For applicants age 50 and below, we reserve the right to obtain additional medical requirements based on the medical history.
4. Please submit a \$200 processing fee for the application.

### For applicants ages 71 and over

1. Must have been examined by a physician within the last two years prior to the application date.
2. Or, must have a complete physical examination, including lab values, at their own expense.
3. After the exam, must send us the application, and we'll request the medical records.

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## Factors that are unique to long-term care underwriting

<b>Cognitive impairment</b>	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)
<b>Functional capacity</b>	The ability to perform activities of daily living (ADLs): <ul style="list-style-type: none"> <li>• Bathing</li> <li>• Dressing</li> <li>• Control of bowel/bladder (continence)</li> <li>• Using the toilet</li> <li>• Transferring out of bed/chair</li> <li>• Eating</li> <li>• Ambulating/mobility (inside and outside)</li> </ul>
<b>Mobility</b>	Osteoporosis, falls and fractures
<b>Multiple medications</b>	The use of multiple medications can cause adverse drug reactions, interactions and prescribing cascade, and may decrease quality of life, mobility and cognition
<b>Frailty</b>	Relatively minor accidents and illnesses may cause serious disabilities
<b>Co-morbids</b>	More significance is attached to multiple medical problems than to each individual problem (e.g., overweight and diabetes are co-morbids of heart disease)
<b>Chronological vs. physiological age</b>	The applicant may seem much younger or older than his or her actual age
<b>Favorable factors in maintaining personal independence</b>	<ul style="list-style-type: none"> <li>• Working, either full or part time</li> <li>• A spouse in good health</li> <li>• Participating in hobbies and outside activities</li> <li>• The current ability to drive</li> <li>• The ability to travel and visit independently</li> <li>• Exercising several times a week</li> <li>• Family member or friend living in the same household</li> </ul>

# Automatic uninsurability situations for the long-term care rider

Some situations will automatically lead us to declare a customer uninsurable for the long-term care rider. They include, but are not limited to:

<p><b>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:</b></p>	<ul style="list-style-type: none"> <li>• Bathing</li> <li>• Dressing</li> <li>• Control of bowel/bladder (continence)</li> <li>• Using the toilet</li> <li>• Transferring out of bed/chair</li> <li>• Eating</li> <li>• Ambulating/mobility (inside and outside)</li> </ul>
<p><b>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:</b></p>	<p>For either physical or cognitive reasons, the individual requires help from another person to perform any one of the following IADLs:</p> <ul style="list-style-type: none"> <li>• Using the telephone</li> <li>• Managing finances</li> <li>• Handling transportation</li> <li>• Shopping</li> <li>• Laundry</li> <li>• Housework</li> <li>• Taking all medications</li> <li>• Preparing meals/cooking</li> </ul>
<p><b>Currently using any type of long-term care services:</b></p>	<ul style="list-style-type: none"> <li>• Assisted living</li> <li>• Home health care</li> <li>• Nursing care</li> <li>• Adult day care</li> </ul>
<p><b>Currently receiving any of these payment types:</b></p>	<ul style="list-style-type: none"> <li>• Long-term disability</li> <li>• Social Security disability</li> <li>• Medicaid benefits</li> </ul>
<p><b>Currently granting power of attorney to another individual</b></p>	<p>Power of attorney (POA) is currently in effect (being used)</p>
<p><b>Currently using durable medical equipment (DME):</b></p>	<ul style="list-style-type: none"> <li>• Walker</li> <li>• Hospital bed</li> <li>• Stair or chair lift</li> <li>• Wheelchair</li> <li>• Hoyer lift</li> <li>• Ventilator/respirator/oxygen equipment (does not include CPAP – continuous positive airway pressure)</li> <li>• Four-pronged (quad) cane</li> <li>• Motorized cart</li> </ul>

# Uninsurable conditions for the long-term care rider

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)	Esophageal varices	Paraparesis
Acromegaly	Fall, unexplained	Paraplegia
Acute transverse myelitis	Frailty	Parkinson's disease
AIDS-related complex (ARC)	Giant cell arteritis	Peripheral neuropathy
Alzheimer's disease	Heart attack — multiple	Polyarteritis nodosa
Amputations — multiple limbs or due to disease	Heart transplant	Progressive muscular atrophy
Amyotrophic lateral sclerosis (ALS)/ Lou Gehrig's disease	Hemiplegia	Psychosis
Ankylosing spondylitis	HIV-positive status	Pulmonary hypertension
Arteritis	Hunter's syndrome	Quadriplegia
Ascites	Huntington's disease/chorea	Reflex sympathetic dystrophy syndrome (RSDS)
Ataxia (unstable gait)	Hydrocephalus	Renal disease — end stage
Atrophy (brain)	Ileitis	Rheumatoid arthritis
Autonomic insufficiency	Incontinence	Schizophrenia
Autonomic neuropathy	Intellectual disability	Scleroderma
Berger's disease	Kidney failure or transplant	Senility — all forms
Balance disorder	Liver transplant	Sickle cell anemia
Bowel incontinence	Leukemia — acute lymphocytic and acute/chronic myelogenous	Spinal cord atrophy
Chronic organic brain disease	Lou Gehrig's disease	Spinal cord injury/myelitis
Chronic pain	Lymphoma — non-Hodgkin's	Spinal muscle atrophy
Cirrhosis of the liver	Mental retardation	Surgery — pending
Cognitive impairment	Mixed connective tissue disease	Systemic lupus erythematosus (SLE)
Congestive heart failure	Mobility impairment with ADL or IADL limitations	Systemic sclerosis
Connective tissue disease	Multiple myeloma	Thalassemia major
Cor pulmonale	Multiple sclerosis	Uremia
CREST syndrome	Muscular dystrophy	Varices — esophageal
Cystic fibrosis	Myasthenia gravis	Vasculitis — all forms
Decubitus ulcers	Myelofibrosis	Von Recklinghausen's disease
Defibrillator	Nebulizer use	Von Willebrand disease
Dementia	Nephrosclerosis	Walker use
Demyelinating disease	Nephrotic syndrome	Wegener's granulomatosis
Dermatomyositis	Neurofibromatosis	Wernicke-Korsakoff syndrome
Dialysis	Neurogenic arthropathy	Wheelchair confined
Down's syndrome	Neurogenic bladder	Whipple's disease
Drug trial/study participant	Organic brain syndrome	
	Oxygen use	

## Impairments frequently encountered

The following guide will help you determine our potential underwriting decision for the long-term care rider based on some common impairments:

<b>Arthritis/Osteoarthritis</b>	
Asymptomatic, treatment free, no ADL or IADL limitations	Standard
History of joint replacement, treatment free, no assistive devices, minimal six months after surgery	Individual consideration
History of physical therapy or occupational therapy or compression fracture	Individual consideration
Symptomatic, multiple intra-articular injections, severe or chronic treatment	Not insurable
<b>Arthritis (rheumatoid)</b>	
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
<b>BMI (low)</b>	
BMI 18.4 - 16.6	Individual consideration
BMI 16.5 or less	Not insurable
<b>Cancer — with full pathology report(s)</b>	
Breast, uterine or ovarian — after 60 months, no recurrence, no metastases	Individual consideration
Bladder, cervical, colon, testicle or thyroid — after 36 months, no recurrence, no metastases	Individual consideration
Liver, lung — after 60 months, no recurrence, no metastases	Individual consideration
Pancreas, esophagus, lymphoma — after 48 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) Prostate with prostatectomy	Standard
Prostate with prostatectomy	Individual consideration
<b>Depression</b>	
Situational, no medical treatment, minimal six month recovery, no ADL or IADL limitations	Standard
Chronic, stable with minimal six months of successful medical treatment, no ADL or IADL limitations	Individual consideration
History of hospitalization for psychiatric care, minimum of two years under control	Individual consideration
Suicide attempt	Not insurable
Uncontrolled	Not insurable
<b>Depression (manic disorder)</b>	
Mild — controlled, no attacks in last three years, not confined to home, no functional impairment, no hospitalization or suicide attempts in last five years	Individual consideration
Moderate to severe	Not insurable

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<b>Diabetes</b>	
Newly discovered — after six months	Individual consideration
Type 2/non-insulin dependent — well controlled for at least six months	Individual consideration
Type 1/insulin dependent	Not insurable
History of nephropathy, neuropathy, blindness, amputation or neuropathic ulcers	Not insurable
Uncontrolled or with co-morbid conditions (atrial fibrillation, cardiomyopathy, ischemic heart disease, peripheral vascular disease, stroke or transient ischemic attack)	Not insurable
<b>Heart attack (myocardial infarction)</b>	
Single heart attack after minimal 12-month recovery, stable, no ADL or IADL limitations	Individual consideration
Multiple heart attacks	Not insurable
<b>Hypertension (high blood pressure)</b>	
Well controlled for at least six months	Individual consideration
Untreated, poorly controlled or newly discovered	Not insurable
<b>Osteoporosis</b>	
Mild to moderate, minimal 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

## LTC rider height and weight guide (for men and women)

An applicant with functional or physical impairment complicated by being overweight or underweight is considered a high risk for the LTC rider. Because of that, applicants falling above or below the height and weight guide may be considered at higher rates or may be uninsurable if they also have other co-morbid impairments.

Height	Minimum weight	Maximum weight
4' 8"	75	171
4' 9"	77	177
4' 10"	80	184
4' 11"	83	190
5' 0"	85	197
5' 1"	88	203
5' 2"	91	210
5' 3"	94	217
5' 4"	97	224
5' 5"	100	231
5' 6"	103	238
5' 7"	106	245
5' 8"	110	253
5' 9"	113	260
5' 10"	116	268
5' 11"	120	276
6' 0"	123	283
6' 1"	126	291
6' 2"	130	299
6' 3"	133	308
6' 4"	137	316
6' 5"	140	324
6' 6"	144	333

# Nationwide Life Underwriting common acronyms and abbreviations

The insurance industry is fond of its acronyms, and we've been known to use a few at Nationwide, so we thought you might find this list of common acronyms helpful.

<b>A1c</b>	Glycohemoglobin A1c	<b>CML</b>	Chronic myelogenous leukemia
<b>AAA</b>	Aortic abdominal aneurysm	<b>CNS</b>	Central nervous system
<b>ADHD/ADD</b>	Attention deficit hyperactivity disorder	<b>COPD/COLD</b>	Chronic obstructive pulmonary/lung disease
<b>ADL</b>	Activities of daily living	<b>CPAP</b>	Continuous positive airway pressure
<b>AER</b>	Aviation Exclusion Rider	<b>CPE</b>	Complete physical exam
<b>AFIB</b>	Atrial fibrillation	<b>CRI</b>	Chronic renal insufficiency
<b>AIDS</b>	Acquired immune deficiency syndrome	<b>CRL</b>	Clinical Reference Laboratory
<b>ALS</b>	Amiotrophic lateral sclerosis	<b>CTS</b>	Carpal tunnel syndrome
<b>APPS</b>	American Para Professional Systems (paramed)	<b>CVA</b>	Cerebrovascular accident (stroke)
<b>APS</b>	Attending physician's statement	<b>CVD</b>	Cerebrovascular disease
<b>APR</b>	Attending physician's report	<b>CXR</b>	Chest X-ray
<b>ARC</b>	AIDS-related complex	<b>DDD</b>	Degenerative disk disease
<b>ASD</b>	Atrial septal defect	<b>DJD</b>	Degenerative joint disease
<b>ASHD</b>	Arteriosclerotic heart disease	<b>DM</b>	Diabetes mellitus
<b>ATP</b>	Airline Transport Pilot Certificate	<b>DME</b>	Durable medical equipment
<b>BCC</b>	Basal cell carcinoma	<b>DUI/DWI</b>	Driving under the influence/ Driving while impaired
<b>BCP</b>	Blood chemistry profile	<b>DVT</b>	Deep vein thrombosis
<b>BP</b>	Blood pressure	<b>Dx</b>	Diagnosis
<b>BHP</b>	Benign prostatic hypertrophy	<b>EBCT</b>	Electron beam computed tomography (calcium score)
<b>BUN</b>	Blood urea nitrogen	<b>EEG</b>	Electroencephalogram
<b>Bx</b>	Biopsy	<b>EF</b>	Ejection fraction
<b>CABG</b>	Coronary artery bypass graph	<b>EFT</b>	Electronic funds transfer
<b>CAD</b>	Coronary artery disease	<b>EGD</b>	Esophagogastroduodenoscopy
<b>CDI</b>	Client direct interview	<b>EIS</b>	Express Imaging Services
<b>CBC</b>	Complete blood count	<b>EKG/ECG</b>	Electrocardiogram
<b>CFS</b>	Chronic fatigue syndrome	<b>EMSI</b>	Exam Management Services Inc. (paramedical vendor)
<b>CHF</b>	Congestive heart failure	<b>ER</b>	Emergency room
<b>CHOL</b>	Cholesterol		
<b>CLL</b>	Chronic lymphocytic leukemia		

*Continued on Page 32*

<b>ETT</b>	Exercise treadmill test	<b>NIDDM</b>	Non-insulin-dependent diabetes mellitus
<b>FBS</b>	Fasting blood sugar	<b>NIGO</b>	Not in good order
<b>FH</b>	Family history	<b>NHL</b>	Non-Hodgkin's lymphoma
<b>GAD</b>	Generalized anxiety disorder	<b>OA</b>	Osteoarthritis
<b>GERD</b>	Gastroesophageal reflux disease	<b>OCD</b>	Obsessive-compulsive disorder
<b>GFR</b>	Glomerular filtration rate	<b>OSA</b>	Obstructive sleep apnea
<b>GI</b>	Gastrointestinal	<b>OTC</b>	Over the counter
<b>GU</b>	Genitourinary	<b>PAD/PVD</b>	Peripheral arterial/vascular disease
<b>HBP, HTN</b>	High blood pressure, hypertension	<b>Path</b>	Pathology report
<b>HDL</b>	High-density lipoprotein	<b>PFT</b>	Pulmonary function test
<b>HIPAA</b>	Health Insurance Portability and Accountability Act	<b>PIP</b>	Placement Improvement Program
<b>HOS</b>	Home office specimen (urinalysis)	<b>PKD</b>	Polycystic kidney disease
<b>IADL</b>	Instrumental activities of daily living	<b>PMR</b>	Percutaneous myocardial revascularization
<b>IBS</b>	Irritable bowel syndrome	<b>PP</b>	Postpone
<b>IC</b>	Individual consideration	<b>PSA</b>	Prostate specific antigen
<b>IDDM</b>	Insulin-dependent diabetes mellitus	<b>PTCA</b>	Percutaneous transluminal coronary angioplasty
<b>IFG</b>	Impaired fasting glucose	<b>PUD</b>	Peptic ulcer disease
<b>IFR</b>	Instrument flight rating	<b>PVD</b>	Peripheral vascular disease
<b>IGT</b>	Impaired glucose tolerance	<b>RA</b>	Rheumatoid arthritis
<b>INIF</b>	Issued not in force	<b>RAD</b>	Reactive airway disease (asthma)
<b>KFT</b>	Kidney function test	<b>RNA</b>	Risk not acceptable
<b>LFS</b>	Life financial supplement	<b>Rx</b>	Medication, treatment, therapy, prescription
<b>LFT</b>	Liver function test	<b>SCC</b>	Squamous cell carcinoma
<b>LTC</b>	Long-term care	<b>SLE</b>	Systemic lupus erythematosus
<b>LVH</b>	Left ventricular hypertrophy	<b>Sx</b>	Symptoms
<b>MD</b>	Muscular dystrophy	<b>TB</b>	Tuberculosis
<b>MDD</b>	Major depressive disorder	<b>TIA</b>	Temporary insurance agreement
<b>MI</b>	Myocardial infarction (heart attack)	<b>TM</b>	Exercise treadmill test
<b>MIB</b>	Medical Information Bureau	<b>UC</b>	Ulcerative colitis
<b>MRI</b>	Magnetic resonance imaging	<b>UGI</b>	Upper gastrointestinal x-ray series
<b>MS</b>	Multiple sclerosis	<b>URI</b>	Upper respiratory infection
<b>MVA</b>	Motor vehicle accident	<b>UTI</b>	Urinary tract infection
<b>MVP</b>	Mitral valve prolapse	<b>VFR</b>	Visual flight rating
<b>MVR</b>	Motor vehicle report	<b>VSD</b>	Ventral septal defect
<b>NI</b>	Not insurable	<b>WNL</b>	Within normal limits





**Regular mail:**

Nationwide Life Insurance Company  
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P.O. Box 182835  
Columbus, OH 43218-2835

**Express mail — fixed life applications:**

Nationwide Life Operations  
Attn: Life Underwriting  
5100 Rings Road, RR1-04-D4  
Dublin, OH 43017-1522

**All variable universal life applications — send overnight to:**

Nationwide Securities, LLC  
10 West Nationwide Blvd., 5-01-103  
Columbus, OH 43215



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