

The Nationwide® Life Underwriting Guide presents a comprehensive framework for the Intelligent Underwriting process, aimed at simplifying life insurance applications for both insurance professionals and clients. This process is designed to expedite underwriting decisions, particularly for healthier clients who may qualify for accelerated decisions without extensive medical examinations. Clients can complete personal and health interviews online or via telephone, with secure electronic signatures and mobile-friendly access. Eligibility for Intelligent Underwriting encompasses various life insurance products, including term, universal, and whole life policies, with specific face amount thresholds and age criteria for acceleration. Medical requirements for underwriting are categorized by the applicant's age and the coverage amount, detailing necessary evaluations such as Motor Vehicle Reports, medical claims data, and potential attending physician statements. The requirements vary significantly, with more extensive evaluations needed for higher coverage amounts and older applicants. Nationwide reserves the right to request updated medical information and additional requirements as necessary, emphasizing the importance of accurate and timely completion of medical interviews, with the insurance producer responsible for managing these requirements.

The guide specifies that the Intelligent Underwriting process is not available in New York and that all products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company. It concludes with a reminder that the underwriting process is subject to post-issue audits, and any undisclosed information may lead to policy rescission. For further inquiries, insurance professionals are encouraged to contact Nationwide directly. The policy outlines specific medical requirements and underwriting criteria based on coverage amounts and applicant age, detailing necessary assessments such as Paramedical Exams, Blood Chemistry Profiles, and Pharmacy Database Checks. An Attending Physician Statement may be required if the proposed insured has seen a medical professional within two months prior to application, with additional elderly questions for applicants aged 71 and older. A telephone medical interview is mandated for cases exceeding \$5,000,001, although an online interview may be accepted if a prior paramedical

exam is deemed acceptable.

Financial underwriting requirements are also detailed, including guidelines for income replacement, estate protection, juvenile coverage, key person insurance, and buy/sell agreements. Coverage amounts for nonworking spouses or partners can reach up to \$1 million, while juvenile coverage is limited based on state laws. The policy establishes preferred risk classifications for applicants aged 18 to 70, with criteria related to tobacco use, blood pressure, cholesterol levels, moving violations, DUI/DWI convictions, drug/alcohol abuse history, and family medical history. These guidelines are subject to change, and individual circumstances may warrant exceptions.

The document further outlines eligibility criteria and guidelines for various risk categories, emphasizing health history, lifestyle factors, and personal background. Key health criteria include no deaths from cardiovascular disease or cancer in parents or siblings before age 60, and no personal history of coronary artery disease, diabetes, stroke, or cancer (excluding basal cell skin cancer). Felony convictions are not permitted within the last ten years, and aviation activities are restricted. Blood pressure readings must not exceed specified limits, and treated conditions are acceptable if well-controlled for at least one year. The build chart provides height and weight guidelines for determining eligibility across different risk categories, with specific weight limits for each height.

The document also addresses common medical conditions and their impact on underwriting decisions, emphasizing the importance of complete and accurate information to avoid delays. It includes a series of questions for insurance professionals to ask applicants regarding their medical history. The underwriting programs consider marijuana use, where recreational users may qualify for non-tobacco rates based on usage frequency, and the Wellness Credits Program rewards clients maintaining a healthy lifestyle. The Placement Improvement Program aims to enhance the rating of clients typically receiving a Table C rating, while the Term + Perm program allows eligible clients to purchase a new permanent policy without current medical requirements.

Nationwide offers a Competitor Match Program to match better offers from other carriers and the Executive Advantage Program for high-income clients, streamlining the underwriting process for larger face amounts. The document also outlines coverage options for U.S. and non-U.S. citizens, requiring specific documentation and establishing financial ties to the U.S. for non-U.S. applicants. The underwriting guidelines for the Long-Term Care (LTC) Rider II specify eligibility for U.S. citizens, permanent residents, and certain visa holders, focusing on the applicant's medical conditions and requiring a supplemental application alongside the life insurance application.

Specific underwriting factors for the LTC Rider II include cognitive impairment, functional capacity, and mobility issues, with automatic uninsurability situations outlined. The document emphasizes the importance of recovery periods and the absence of complications for various conditions, providing contact information for further assistance. Overall, the guide serves as a detailed resource for insurance professionals regarding the underwriting requirements and considerations for life insurance policies issued by Nationwide Life Insurance Company.