

Nationwide® Underwriting

Top reasons to consider Nationwide underwriting

Nationwide® Underwriting is always evolving to meet your business needs. We are committed to providing you with extraordinary care and service. Here's how.

A \$10 million retention limit

As a strong and stable company, we have the ability to use up to \$10 million of internal retention to help manage risk for larger cases.¹

Teams dedicated to providing extraordinary care

At Nationwide, you have direct access to dedicated Underwriting and New Business teams, including leadership, which makes it easier to discuss outstanding items and additional requirements, and helps decrease miscommunication so that you can get a more competitive offer for your clients.

Transparent underwriting with fewer medical requirements

As part of our commitment to the life insurance business, we empower underwriters to take a critical look at applicants' information. That's because we understand the value of leveraging human judgment to assess the nuances of each application, **rather than solely relying on computer-driven data to make a decision.**

Long-Term Care (LTC) and Living Access Benefits (LABs)

Clients have the option to add our cash indemnity Long-Term Care Rider to their policy post-issue, for an additional cost. If a client is declined for our Long-Term Care Rider, our <u>Chronic and Critical Illness Living Access Benefit</u> may be available in some cases.

Intelligent Underwriting statistics we're proud to share

Placement rate:2

88.7%

Offers of Preferred or better:2

56.6%

IU APS order rate:2

21%

Turnaround time:2

7 days

Acceleration rates:2

70.4% Ages 18-40

49.5%

¹ Ages 70 and younger and Table C and better risk. Special guidelines apply to professional athletes and foreign nationals.

² As of December 2023.

Competitive programs

Our underwriting programs make it simpler for you to handle the diverse needs of your clients.



Placement Improvement Program

Learn more about the qualifications and restrictions of our Placement Improvement Program, a resource designed to help you place more cases at Nationwide.



Wellness Credit Program

Use this guide to find out how clients who maintain a healthy lifestyle have the opportunity to upgrade their underwriting offer and price.



Nationwide Executive Advantage

Learn more about the eligibility requirements of this streamlined underwriting program that offers up to \$20 million in face amounts.

Why Nationwide?

As a mutual company, we answer to our policyholders, not the stock owners. That's why we design and price our life insurance products to deliver a good value and help withstand economic fluctuations and other challenges that may arise over time. We're also proud that we've never increased cost of insurance (COI) rates on our in-force universal life (UL) policies.³



³ "In-force" refers to a policy already purchased and put into effect.

Start an application today

or contact your Nationwide representative to learn more.



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

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.

Keep in mind that, as an acceleration of the death benefit, exercising the Chronic Illness Rider and the Critical Illness Rider payout will reduce both the death benefit and cash value by an amount greater than one dollar for every dollar paid. Make sure that life insurance needs will still be met, even if the rider pays out in full. Though riders that customize a policy to fit individual needs usually carry an additional charge, the Chronic Illness Rider and the Critical Illness Rider have no initial cost or upfront monthly charge when any is included in the policy; however, a cost is incurred if and when the rider is exercised and policy cash values, death benefits and other policy values are reduced. A life insurance purchase should be based on the life policy and not solely on riders or features.

The Chronic Illness and Critical Illness benefit paid will be reduced to pay due and unpaid premium or charges. Additionally, a pro rata portion of the payment will be applied as a policy loan payment if there is any outstanding indebtedness.

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

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