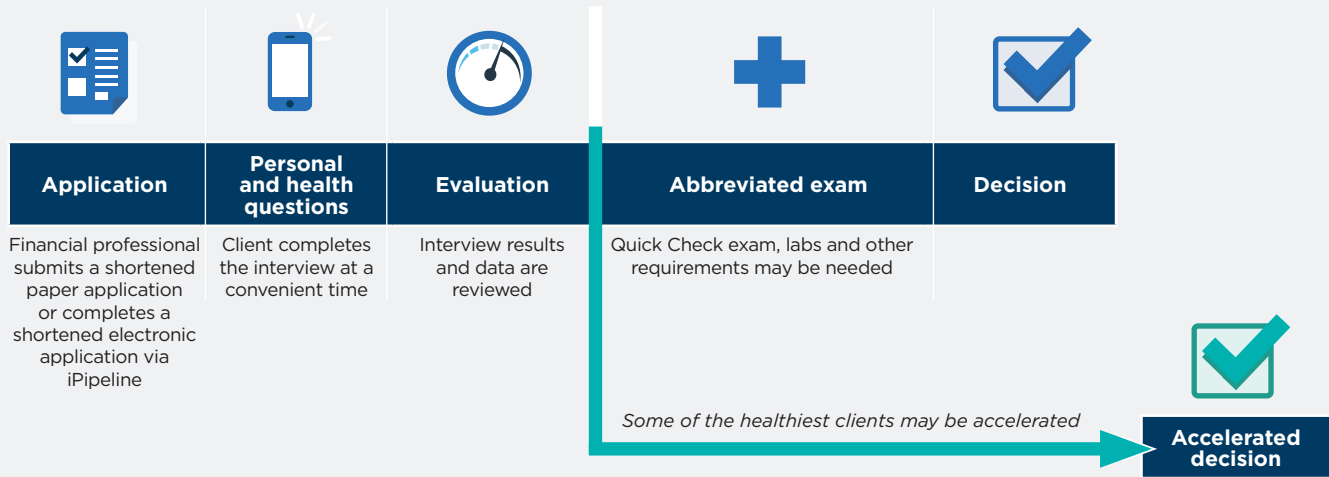


Nationwide® Intelligent Underwriting

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

- Less time required to obtain an underwriting decision
- Fewer attending physician statements and reduced need for additional underwriting requirements
- An accelerated process for some of the healthiest clients by eliminating the exam and labwork¹
- Less time spent on application paperwork, which translates to fewer awkward medical history conversations with your clients

How does it work?



Completing the personal and health information

The process of securing your client’s personal and health information depends on how the application is being submitted.

If submitting an electronic application via iPipeline:

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. The link is valid for 10 days, and 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 completed, the 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.

- Please have the client call the phone number provided on the Application Setup screen in iPipeline to complete the interview right away or select the option to “Schedule interview now” and follow the prompts to electronically select a date and time window to complete the interview.

If submitting a paper application: Once the application has been entered into our system, your client will be contacted by telephone to complete the personal and health interview. If the client is not able to complete the interview at that moment, they can schedule a call for their preferred day and time.

The tele-interview will be recorded, and the 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 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 U.S. citizens and permanent residents (10-year green card status) ages 18 to 50 applying for face amounts of \$100,000 to \$5 million and/or ages 18 to 60 applying for face amounts of \$100,000 to \$1 million are eligible for possible acceleration.

Products eligible for Intelligent Underwriting

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

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, permanent resident (10-year green card status) or acceptable visa status² from an “A” or “B” Country Code³
- Risk classes of Nontobacco Preferred Plus, Nontobacco Preferred, Nontobacco Standard Plus and Tobacco Preferred

Setting eligibility expectations

For some of the healthiest clients, an underwriting decision will be made without the need for additional underwriting requirements.

Some of the healthiest clients will not be accelerated simply because we don’t have enough information to make a decision. Therefore, additional underwriting requirements will 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

All underwriting classes may be available, even if clients are not eligible for acceleration.

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 time of the application, we reserve the right to rescind the policy.

² Acceptable Visa types include: E-1, E-2, E-3, EB-5, H-1B, H-1C, H-2B, H-4, 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.

³ Country Codes are identified in the Country classification list located on page 47 of this guide.