



Quick reference

Keep this information at your fingertips and save time for your most valuable activities.

Quick Quotes	<ul style="list-style-type: none"> • Submit a short summary of the case with the pertinent facts for review • 3 pages of records may be attached if personal identifiable information is redacted prior to submission • Any product • Age up to 85 • Any Face amount up to jumbo • Anticipated turn around within 48 hours • Submit to QQuotes@nationwide.com 			
Trial	<ul style="list-style-type: none"> • Permanent products only • Minimum Face amount = \$1,000,000 • Maximum Age = 70 • No “second looks” – We will not accept informal inquiries on cases that have been previously shopped and rated Table D or higher by another carrier. • No “third looks” on additional mail on an existing trial 			
Care Matters	<p>BGAs or producers may contact an underwriter at 1-855-381-5729 or send an email to CMScreen@nationwide.com for pre-screens prior to submission</p>			
Methods of submission	<p>Electronic application</p> <ul style="list-style-type: none"> • iGOFORMS from iPipeline: Enables you to fill out, sign and submit formal applications from anywhere you have Internet access • PaperClip: Subscribers to PaperClip can submit formal and trial applications • ExamOne: Subscribers to ExamOne can submit formal and trial applications <p>Paper application</p> <p>For anything you send directly to Nationwide®, mark it “Attn: New Business” or “Attn: Life Underwriting.” Fax: 1-888-677-7393</p> <p>If you fax or electronically submit your application, please do not mail all of the originals; most often we do not need them upfront. For applications with external 1035 exchanges, please work with your case to determine the best time to submit the original 1035 form(s) — additional materials may be required; we will be sure to let you know.</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 33%; vertical-align: top;"> <p>Regular mail: Nationwide Life Insurance P.O. Box 182835 Columbus, OH 43218-2835</p> </td> <td style="width: 33%; vertical-align: top;"> <p>Express delivery— fixed life applications: Nationwide Life Insurance 3400 Southpark Place, Suite A DSPF-D4 Grove City, OH 43123-4856</p> </td> <td style="width: 33%; vertical-align: top;"> <p>All variable universal life applications — send overnight to: Nationwide Life Insurance 1050 Yard Street, GI-1-NSL2 Grandview Heights, OH 43212</p> </td> </tr> </table>	<p>Regular mail: Nationwide Life Insurance P.O. Box 182835 Columbus, OH 43218-2835</p>	<p>Express delivery— fixed life applications: Nationwide Life Insurance 3400 Southpark Place, Suite A DSPF-D4 Grove City, OH 43123-4856</p>	<p>All variable universal life applications — send overnight to: Nationwide Life Insurance 1050 Yard Street, GI-1-NSL2 Grandview Heights, OH 43212</p>
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<p>Submitting your trial or formal application</p>	<p>Include detailed cover letter with the following information:</p> <ul style="list-style-type: none"> • Benefits and riders being requested • Purpose of the coverage and details of any special or unusual needs • Details of the proposed insured’s medical history, especially any known “trouble spots,” pending surgery, treatment or diagnostic testing • An overview of the client’s finances, including personal income, net worth, amount of coverage in force and how the amount applied for was determined • Details if you’re submitting companion applications simultaneously, such as for family members or business partners, so they can be assigned to the same underwriter and case manager • Details of the client’s experience with other carriers, including: <ul style="list-style-type: none"> – Status of current or recent applications – Any standing offers or problems obtaining the desired offer – Information that has been difficult to obtain – Total amount to be placed with all carriers • Payment method, i.e., single, level, 1035 exchange • On difficult cases, present possible alternatives or creative ideas to secure an offer <p>Please let us know if you’re submitting companion applications simultaneously, such as for family members or business partners, so they can be assigned to the same underwriter and case manager.</p> <p>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.</p>	
<p>Confirming the paperwork to send with your application</p>	<ul style="list-style-type: none"> • Illustration or signed No Illustration Acknowledgment Form (An Illustration may be required depending on state) • All required forms, including Long-term Care Rider Supplement, if applied for • HIV consent form • Life Financial Supplement, if required • Producer’s certificate • Copy of quick quote or trial offer, if you requested one <p>Note: We’ll need additional forms in certain situations, so check the instructions in your application packet to see what your specific case may require. Also, be sure to review the Temporary Insurance Agreement to verify the proposed insured qualifies for temporary insurance before submitting premium with the application.</p>	
<p>Completing your life insurance application</p>	<p>Remember these must-haves on your application:</p> <p>Insured and owner information</p> <p>Note: If the owner is not the proposed insured, please complete all questions for the owner and obtain his or her signature. We also need spouse and child information and signatures if you’re including riders for them.</p> <ul style="list-style-type: none"> • First and last name • Social Security number¹ • Complete address • Sex • Date of birth • State of birth • Phone number • Driver’s license number/state of issue <p>Beneficiary information</p> <ul style="list-style-type: none"> • First and last name • Relationship to insured • Designated death benefit percentage for each beneficiary <p>Life insurance plan information</p> <ul style="list-style-type: none"> • Product name • Specified amount 	<p>In-force and applied-for insurance information</p> <p>Names and signatures²</p> <ul style="list-style-type: none"> • Insured and owner <ul style="list-style-type: none"> • Include acknowledgement • Include location and date • Insurance professional <p>Foreign national applicants</p> <p>In addition to previously listed must-haves, please include:</p> <ul style="list-style-type: none"> • Foreign questionnaire • Copy of valid documentation, which may include: <ul style="list-style-type: none"> • Green card • Visa • Passport • Consular ID

Ordering medical requirements	<ul style="list-style-type: none"> All medical requirements have a usable life of 12 months from the signature date through age 69, and six months from the signature date for ages 70+; after that, we'll need new medical requirements If you're using Intelligent Underwriting, Nationwide will order all the medical requirements Please use one of our authorized paramedical providers listed below or you can order the exam on-line at www.appslive.com: <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Attending physician statements (APS) Examination Management Services, Inc. (EMS): 1-800-530-0560 Express Imaging Services (EIS): 1-888-846-8804</p> <ul style="list-style-type: none"> - Do not order APS' related to FAA, DOT, military. - If you have any questions about which APS' to order reach out to our underwriters. </td> <td style="width: 50%; vertical-align: top;"> <p>Parameds APPS: 1-800-727-2101 EMS: 1-800-872-3674</p> <p>Labs Clinical Reference Lab (CRL): 1-800-882-1922</p> </td> </tr> </table>	<p>Attending physician statements (APS) Examination Management Services, Inc. (EMS): 1-800-530-0560 Express Imaging Services (EIS): 1-888-846-8804</p> <ul style="list-style-type: none"> - Do not order APS' related to FAA, DOT, military. - If you have any questions about which APS' to order reach out to our underwriters. 	<p>Parameds APPS: 1-800-727-2101 EMS: 1-800-872-3674</p> <p>Labs Clinical Reference Lab (CRL): 1-800-882-1922</p>
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Requesting an APS reimbursement <i>(On formal cases only)</i>	<p>For cases that undergo formal review, just send an invoice and your proof of payment or receipt to us as we've noted below. For any request over \$120, the underwriter reviewing the case will need to approve it.</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Email: lifeapps@nationwide.com Fax: 1-888-677-7393</p> <ul style="list-style-type: none"> Be sure to include the policy number </td> <td style="width: 50%; vertical-align: top;"> <p>Regular or overnight mail: Nationwide Attn: Vendor Relations 3400 Southpark Place, Suite A DSPF-D4 Grove City, OH 43123-4856</p> </td> </tr> </table> <p>If you order an APS and have submitted the application to multiple carriers, we ask that you only send in reimbursement if you place the case with Nationwide.</p> <p>Note: APS reimbursement is available only for formal cases within 12 months of the application date. There is no APS reimbursement for trial cases.</p>	<p>Email: lifeapps@nationwide.com Fax: 1-888-677-7393</p> <ul style="list-style-type: none"> Be sure to include the policy number 	<p>Regular or overnight mail: Nationwide Attn: Vendor Relations 3400 Southpark Place, Suite A DSPF-D4 Grove City, OH 43123-4856</p>
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Contact your underwriting team	<ul style="list-style-type: none"> You can check on your case anytime online at nationwide.com/BGA For underwriting questions regarding CareMatters please contact an underwriter at 1-855-381-5729. <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Phone: 1-866-678-LIFE (5433), Monday through Thursday, 8 a.m. to 8 p.m., and on Friday, 8 a.m. to 6 p.m. Eastern time.</p> </td> <td style="width: 50%; vertical-align: top;"> <p>Fax: 1-888-677-7393 Email: lifeapps@nationwide.com Trial application status: tstatus@nationwide.com</p> </td> </tr> </table>	<p>Phone: 1-866-678-LIFE (5433), Monday through Thursday, 8 a.m. to 8 p.m., and on Friday, 8 a.m. to 6 p.m. Eastern time.</p>	<p>Fax: 1-888-677-7393 Email: lifeapps@nationwide.com Trial application status: tstatus@nationwide.com</p>
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¹ Entering an invalid number (e.g., 111-11-1111) as a place holder may delay the underwriting process.

² Applications are usable for six months from the date signed.



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

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

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NFM-8839AO-BG.11 (07/18)