



Nationwide® life insurance

Competitor match program

Competitor match program guidelines and requirements

As we discussed, Nationwide® is extending an exclusive competitor match program to you.

Nationwide will match trial or formal applications from the carriers listed. Please see the additional eligibility requirements listed below.

Parameters:

- Two matching offers are required (accelerated underwriting programs are excluded):
 - Offer letter or email must be dated and include any specifics regarding the offers
 - Offers must be dated within 90 days of the Nationwide new business application
 - All underwriting requirements used to assess the risk must be included
- Ages 25 – 70
- Permanent products only (does *not* include Term or Nationwide YourLife CareMatters®)
- Up to face amount of \$2.5 million
- The competitors' offers must be better than Nationwide's offer
- Nationwide's underwriting assessment must be rated Table C or better
- Long-term care riders will continue to be underwritten separately

Qualifying carriers:

- AXA
- Brighthouse Financial
- John Hancock
- Lincoln Financial Group
- MassMutual
- Minnesota Life
- Mutual of Omaha
- New York Life
- Northwestern Mutual
- Ohio National Financial Services
- Pacific Life
- Penn Mutual
- Principal Financial
- Protective Financial Services
- Prudential
- Symetra
- Voya

Additional details:

- Subject to fully completed application, including medical questions, MIB, MVR and RX
- If the underwriting class is not offered by Nationwide, your wholesaler will run a comparison illustration to match the closest class to the competitor offer

If you have questions about our competitor match program, please contact us at:



Brokerage General Agents (BGA) — 1-888-767-7373



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