

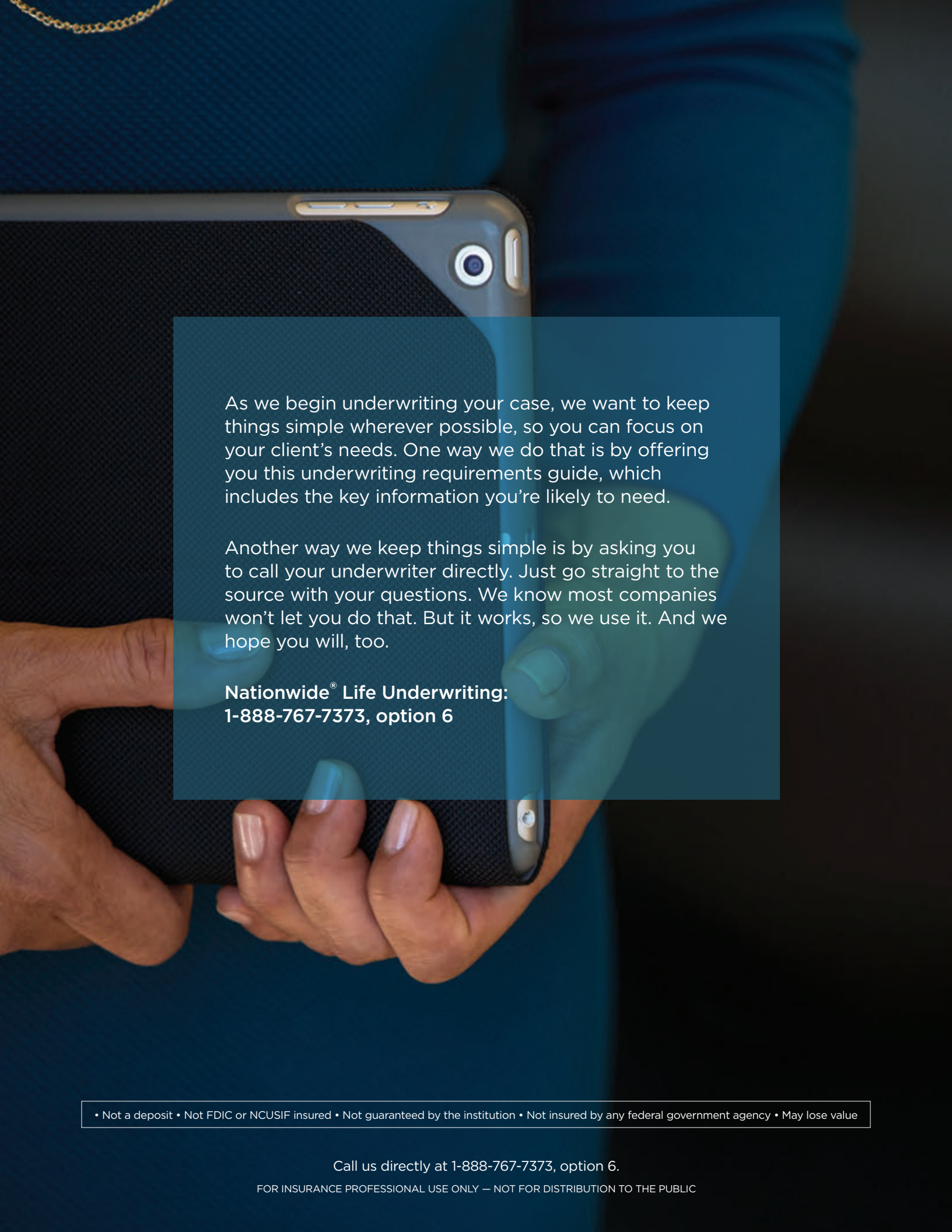


Nationwide® life insurance

Underwriting requirements



Get your case off
to a great start

A person is holding a smartphone with a black textured case. The phone is held in both hands, with the thumbs resting on the screen. A semi-transparent teal rectangular box is overlaid on the phone's screen, containing white text. The background is a dark teal color with a subtle pattern.

As we begin underwriting your case, we want to keep things simple wherever possible, so you can focus on your client's needs. One way we do that is by offering you this underwriting requirements guide, which includes the key information you're likely to need.

Another way we keep things simple is by asking you to call your underwriter directly. Just go straight to the source with your questions. We know most companies won't let you do that. But it works, so we use it. And we hope you will, too.

Nationwide[®] Life Underwriting:
1-888-767-7373, option 6

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

Call us directly at 1-888-767-7373, option 6.

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What's inside?

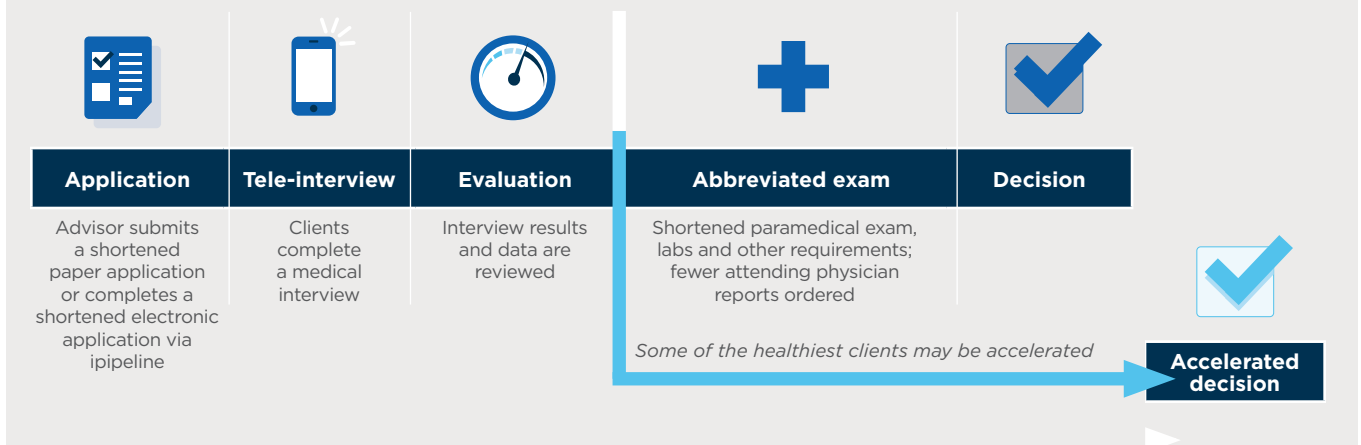
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Nationwide® Intelligent Underwriting

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

- Faster time to an underwriting decision
- Fewer attending physician statements and less need for additional underwriting requirements
- Accelerated process for some of the healthiest clients by eliminating exams and labwork¹
- Less time spent on application paperwork, thereby reducing your time spent gathering your clients' medical history

How does it work?



Completing the tele-interview

Option 1: After completing the electronic application, please have your client call the phone number provided on the Medical Tele-Interview screen in iPipeline to complete the interview right away.

Option 2: While completing the electronic application, select the option to “Schedule interview now” and follow the prompts to electronically select a date and time window to complete the interview.

The interview will be recorded, and the client signs via electronic voice signature. Relatively healthy clients can expect an average interview time of 25 minutes, but time may vary significantly depending on client health and ability to provide detailed information on medical history.

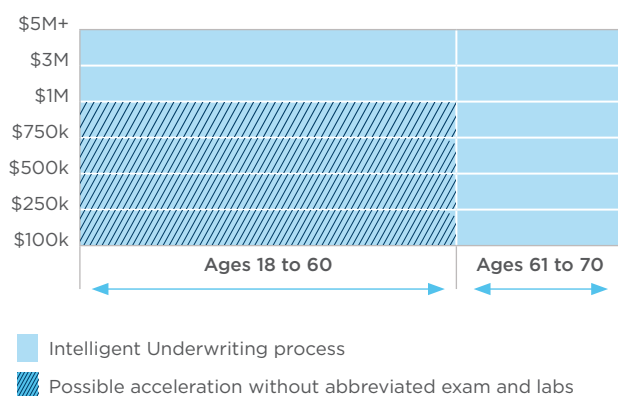
Nationwide will notify you regarding additional underwriting requirements within 48 hours of completion of the tele-interview.

During the medical visit, the examiner will collect:

- Height, weight, blood pressure and pulse information
- Urine and blood samples

¹ U.S. citizens and permanent residents (10-year green card status) ages 18 - 60 applying for face amounts \$100,000 - \$1 million are eligible for possible acceleration for Preferred or better rate classes.

Eligibility guidelines²



Acceleration guidelines

- Ages 18 – 60
- Face amounts of \$100,000 to \$1 million on eligible products
- U.S. citizen or permanent resident (10-year green card status)
- Risk classes of Nontobacco Preferred Plus, Nontobacco Preferred and Tobacco Preferred

Major medical conditions excluded from acceleration include, but are not limited to:

- | | |
|----------------------------------|---|
| Alcohol abuse and/or treatment | Hepatitis |
| Atrial fibrillation | Hypertension (diagnosed within past six months) |
| Bipolar disorder | Kidney disease |
| Cancer (except basal cell skin) | SLE/lupus |
| COPD | Melanoma |
| Crohn's disease | Multiple sclerosis |
| Diabetes | Parkinson's disease |
| Drug abuse and/or treatment | Peripheral artery disease |
| Epilepsy/seizure disorder | Rheumatoid arthritis |
| Gastric bypass/lap band | Sleep apnea |
| Heart disease/surgery, all forms | Stroke/transient ischemic attack |
| | Ulcerative colitis |

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. Preferred and Preferred Plus underwriting classifications are still available, even if clients are not eligible for acceleration.

Products eligible for Intelligent Underwriting

| Term life | Whole life | Universal life | Variable universal life |
|---|---|---|--|
| Nationwide YourLife® Guaranteed Level Term (10, 15, 20, 30) | Nationwide YourLife® WL 100 Nationwide YourLife® 20-pay WL | Nationwide Indexed UL Accumulator II or Protector II Nationwide YourLife® Indexed UL Accumulator or Protector Nationwide No-Lapse Guarantee UL II Nationwide YourLife® No-Lapse Guarantee UL Nationwide YourLife® Current Assumption UL | Nationwide VUL Accumulator Nationwide VUL Protector |

| Why Nationwide Intelligent Underwriting | | |
|---|--|---------------------|
| No prescreen checklist | Long-Term Care Rider, 1035 exchange and replacement all available for acceleration | No random hold-outs |

² Face amounts and issue ages pertain to the Nationwide Intelligent Underwriting application process. Products may be available at amounts and ages outside of these parameters using standard application processes.

Nationwide Intelligent Underwriting and eligible products are subject to state and firm approvals.

Call us directly at 1-888-767-7373, option 6.

Medical requirements

For all products **except** Nationwide YourLife CareMatters®

Requirements are based on the age of the proposed insured at the time of application.

| Age/amount ³ | Age of insured | | |
|---------------------------|----------------|---|--|
| | 0-17 | 18-39 | 40-50 |
| \$0 - \$24,999 | N/A | Urine HIV, Rx check | Urine HIV, Rx check |
| \$25,000 - \$99,999 | Nonmedical | Urine HIV, Rx check | Urine HIV, Rx check |
| \$100,000 - \$250,000 | Nonmedical | Paramed, BCP, HOS, MVR, Rx check | Paramed, BCP, HOS, MVR, Rx check |
| \$250,001 - \$499,999 | APS, Rx check | Paramed, BCP, HOS, MVR, Rx check | Paramed, BCP, HOS, MVR, Rx check |
| \$500,000 - \$1 million | APS, Rx check | Paramed, BCP, HOS, MVR, Rx check | Paramed, BCP, HOS, MVR, Rx check |
| \$1,000,001 - \$2 million | APS, Rx check | Paramed, BCP, HOS, MVR, Rx check | Paramed, BCP, HOS, MVR, Rx check |
| \$2,000,001 - \$5 million | APS, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check |
| \$5,000,001 and up | APS, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check, EIR, CDI Insp ⁴ | Paramed, BCP, HOS, EKG, MVR, APS, Rx check, EIR, CDI Insp ⁴ |

³ When determining the medical requirements for age and amount, "REQUIREMENTS" are based on current age, and "AMOUNT" is equal to the amount of insurance applied for currently with Nationwide plus any amount of insurance placed in force within the past three years with Nationwide.

⁴ See client direct interview inspection section located on Page 8 for details.

- | | |
|--|--|
| <p>APS = attending physician statement</p> <p>BCP = blood chemistry profile</p> <p>CDI Insp = client direct interview inspection</p> <p>EIR = electronic inspection report</p> <p>EKG = electrocardiogram</p> | <p>HOS = home office specimen (urinalysis)</p> <p>MVR = motor vehicle report</p> <p>Paramed = paramedical exam</p> <p>Rx check = pharmacy database check</p> |
|--|--|

| 51 - 60 | 61 - 70 | 71 - 80 | 81+ |
|--|--|--|--|
| Paramed, Urine HIV, Rx check | Paramed, BCP, HOS, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check, CDI Insp ⁴ |
| Paramed, Urine HIV, Rx check | Paramed, BCP, HOS, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check, CDI Insp ⁴ |
| Paramed, BCP, HOS, MVR, Rx check | Paramed, BCP, HOS, MVR, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check, CDI Insp ⁴ |
| Paramed, BCP, HOS, MVR, Rx check | Paramed, BCP, HOS, MVR, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check, CDI Insp ⁴ |
| Paramed, BCP, HOS, MVR, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check | Paramed, BCP, HOS, MVR, APS, Rx check, CDI Insp ⁴ | Paramed, BCP, HOS, MVR, APS, Rx check, CDI Insp ⁴ |
| Paramed, BCP, HOS, EKG, MVR, APS, Rx check | Paramed, BCP, HOS, EKG, MVR, APS, Rx check | Paramed, BCP, HOS, EKG, MVR, APS, Rx check, CDI Insp ⁴ | Paramed, BCP, HOS, EKG, MVR, APS, Rx check, CDI Insp ⁴ |
| Paramed, BCP, HOS, EKG, MVR, APS, Rx check | Paramed, BCP, HOS, EKG, MVR, APS, Rx check | Paramed, BCP, HOS, EKG, MVR, APS, Rx check, CDI Insp ⁴ | Paramed, BCP, HOS, EKG, MVR, APS, Rx check, CDI Insp ⁴ |
| Paramed, BCP, HOS, EKG, MVR, APS, Rx check, EIR, CDI Insp ⁴ | Paramed, BCP, HOS, EKG, MVR, APS, Rx check, EIR, CDI Insp ⁴ | Paramed, BCP, HOS, EKG, MVR, APS, Rx check, EIR, CDI Insp ⁴ | Paramed, BCP, HOS, EKG, MVR, APS, Rx check, EIR, CDI Insp ⁴ |

- Note:** Medical requirements may be used for up to 12 months from date completed for those age 69 and younger and for up to six months from date completed for those age 70 and older.
- Note:** If a survivorship policy with a specified amount greater than \$1 million is applied for, to determine "AMOUNT," use half of the new survivorship's specified amount, the full amount of any other insurance policies applied for currently with Nationwide, plus the full amount of any individual or survivorship policies placed in force within the past three years with Nationwide.
- Note:** Nationwide YourLife® Guaranteed Level Term for Brokerage starts at \$100,000. For states that have not approved this product, Nationwide YourLife Term II in Brokerage starts at \$125,000.
- 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.
- Note:** Please use one of our authorized paramedical providers listed below, or you can order the exam online at www.appslive.com:
 APPS 1-800-635-1677
 EMSI 1-800-872-3674
- Remember to tell clients to expect a call from the paramedical company.

Nonmedical requirements

Client direct interview inspections

| Issue age | Specified amount |
|-----------|-----------------------|
| 18-70 | \$10,000,001 or more |
| 71-80 | \$500,000 or more |
| 81+ | All specified amounts |

A client direct interview (CDI) is conducted over the phone by a specially trained associate who contacts the customer directly to gather the additional information we need.

Financial supplements

| | |
|---|---|
| Personal life financial supplement | Ages 18 - 70 and amounts of \$2,000,001 - \$10,000,000 ⁵ Age 71+ and amounts of \$100,001 - \$10,000,000 ⁵ |
| Business life financial supplement | Amounts of \$500,001 or more ⁵ |
| Third-party financials | All ages and amounts of \$10,000,001 or more ⁵ |

We reserve the right to request additional financial information if the applicant is outside of these parameters. For example, we may ask the applicant to fill out IRS Form 4506-T: Request for Transcript of Tax Return or provide copies of financial statements that validate assets and/or net worth so that we can verify the income stated on the life application. The applicant completes a one-page authorization form during the application process. Our underwriting department submits it to the IRS, and we receive the transcript within about 48 hours.

Reinsurance automatic and jumbo limits

Large and complex cases can be difficult to manage, but we stand ready to make them easier for you with our automatic binding and jumbo limits.

Automatic binding limits

| Individual and survivorship life cases | |
|--|--------------------|
| Issue ages | Standard - Table C |
| 0-24 | \$25,000,000 |
| 25-70 | \$50,000,000 |
| 71-75 | \$15,000,000 |
| 76-80 | \$5,000,000 |
| 81+ | \$1,000,000 |

Jumbo limits

| Individual products | |
|---------------------|--------------|
| Issue ages | Jumbo limit |
| 0-24 | \$30,000,000 |
| 25-75 | \$65,000,000 |
| 76-80 | \$35,000,000 |
| 81+ | \$15,000,000 |

| Survivorship products | |
|-----------------------|--------------|
| Issue ages | Jumbo limit |
| All ages | \$65,000,000 |

⁵ Amount is equal to the amount of insurance applied for currently with Nationwide, plus any amount placed in force in the past three years with Nationwide.

Note: Nationwide respects the information and privacy of its members and those applying to become a member. As a result, any information provided, financial or otherwise, will not be shared with outside sources. Any information obtained will be used solely to determine eligibility regarding the specific products, coverage amounts or Riders applied for.

Financial underwriting requirements

Income replacement

As you help your clients select the life insurance that meets their needs, you may have questions about typical coverage amounts. Use our guidelines for some common life insurance scenarios to help answer them. Please keep in mind, though, that we may consider your clients for amounts outside these guidelines on an individual basis. Also, remember that we reserve the right to adjust these guidelines at any time.

| Age | Multiply annual earned income by: |
|---------|-----------------------------------|
| 20 - 30 | 30x |
| 31 - 40 | 25x |
| 41 - 50 | 20x |
| 51 - 60 | 15x |
| 61 - 70 | 10x |
| 71+ | 5x |

Estate protection

We base coverage levels for estate protection on applicable state and federal estate and inheritance taxes. At rates of 55% and higher, you may calculate the amount of insurance necessary using reasonable estate growth projections:

- Time horizons of up to 15 years (or your client’s life expectancy if it’s less)
- Current interest rates of up to 6%

Keep in mind, however, that you should value all estate assets on a current or near-current basis for older clients.

Juvenile

For individual juvenile coverage, ages 15 days through 17 years, the maximum amount of coverage may not exceed the amount of life coverage in force on the parent or legal guardian up to a maximum of \$1 million⁶ for all states except Washington and New York. Washington and New York laws limit the amount of coverage on juveniles as follows:

Washington state:

- The life coverage may not exceed the household income

New York state:

- Ages under 4½ years — The maximum life coverage may not exceed the greater of \$50,000 or 25% of the amount of insurance in force on the parent/owner
- Ages 4½ years to 17 years — The maximum life coverage may not exceed the greater of \$50,000 or 50% of the amount in force on the parent/owner

The owner of the policy must be a parent, legal guardian, grandparent or noncustodial parent. Parents or guardians who have legal custody must complete and sign the application.⁷

Key person

For key person protection, the maximum amount of coverage is typically five to 10 times the individual’s annual salary. We may consider a higher amount if you attach a full explanation of the need. Additional information you may want to include is the business’s net worth, the proposed insured’s monetary contribution to the business and the in-force coverage on other key personnel.

Buy/sell agreements

Important partners or shareholders should be insured based on their relative worth to the business. Of course, the overall value for all insureds must be realistic in relation to their respective roles and percentage of ownership of the business. We’ll base the amount of insurance coverage on the reasonable appraised value of the business and the proposed insured’s share of it. Typically, the amount of coverage for operating entities is up to 10 times the net income amount.

⁶ Amounts over \$1 million in all states except Washington and New York will be considered on an individual basis.

⁷ If the face amount is \$25,000 or less and the grandparent has custody of the child, the signature of the parent is not required.

Factors and conditions

We consider the following conditions and factors when evaluating each proposed insured. As you review this list, remember that it's just a quick reference and does not include everything that could affect our final underwriting decision. Also, some rated classifications may qualify for the Placement Improvement Program (depending on the product), so please contact your underwriter for more details.

Preferred guidelines for all products **except** Nationwide No-Lapse Guarantee UL II, Nationwide Indexed UL Accumulator II and Nationwide Indexed UL Protector II

| Preferred Plus/Preferred risk guidelines | | | |
|--|--|--|---------------------------|
| Ages 18 – 70 | | | |
| Criteria | Nontobacco Preferred Plus | Nontobacco Preferred | Tobacco Preferred |
| Nicotine/tobacco use | No use within past 5 years | No use within past 12 months | Use within past 12 months |
| Blood pressure readings | Age ≤55 Not to exceed 140/80 Age >55 Not to exceed 140/90 | Age ≤55 Not to exceed 145/90 Age >55 Not to exceed 150/90 | |
| Blood pressure treatment | No blood pressure treatment | Treated blood pressure acceptable if well controlled for at least one year | |
| Total cholesterol & HDL ratio | Treated cholesterol acceptable ≤230 and ≤5.0 ≤240 and ≤4.5 ≤250 and ≤4.0 | Treated cholesterol acceptable ≤250 and ≤5.5 ages 60 and under ≤280 and ≤6.0 ages 61 to 70 | |
| Moving violations | ≤1 in the past 2 years | ≤2 in the past 3 years | |
| DUI/DWI | No DUI/DWI conviction in the past 5 years | | |
| Drug/alcohol abuse | No history of abuse | No history of abuse within 10 years | |
| Family history | No death due to cardiovascular disease or cancer in either parent or sibling prior to age 60 | | |
| Felony conviction | No history of felony conviction | | |
| Aviation | <ul style="list-style-type: none"> • No rating for aviation • Civil aviation exclusion can be used (if available in state in which application was signed), with possible consideration for Preferred and Preferred Plus if rest of case qualifies • Any aviation risk (excluding commercial pilots), even if no rating, is not eligible for Preferred Plus | | |
| Avocation | <ul style="list-style-type: none"> • No rating for hazardous avocation risk • Any hazardous avocation risk, even if no rating, is not eligible for Preferred Plus (excluding scuba diving) | | |
| Foreign travel | No rating for foreign travel/residence risks | | |
| Personal history | No history of coronary artery disease, diabetes, stroke or cancer (except basal cell skin cancer) | | |
| Build | See build chart | | |

Preferred guidelines for all products **except** Nationwide No-Lapse Guarantee UL II, Nationwide Indexed UL Accumulator II and Nationwide Indexed UL Protector II

| Preferred Plus/Preferred risk guidelines | | | |
|--|--|---|---------------------------|
| Ages 71 and older | | | |
| Criteria | Nontobacco Preferred Plus | Nontobacco Preferred | Tobacco Preferred |
| Nicotine/tobacco use | No use within past 5 years | No use within past 12 months | Use within past 12 months |
| Blood pressure readings | Not to exceed 140/90 | Not to exceed 150/90 | |
| Blood pressure treatment | No blood pressure treatment | Treated blood pressure acceptable if well controlled for at least one year | |
| Total cholesterol & HDL ratio | Treated cholesterol acceptable ≤ 270 and ≤ 4.5 Must be ≥ 160 unless treated | Treated cholesterol acceptable ≤ 280 and ≤ 6.5 Must be ≥ 160 unless treated | |
| Serum albumin | ≥ 4.2 | ≥ 4.0 | |
| Functional | Has the ability to perform all activities of daily living and instrumental activities of daily living | Has the ability to perform all activities of daily living and instrumental activities of daily living | |
| Cognitive | No evidence of impairment by testing | No evidence of impairment by testing | |
| Moving violations | ≤ 1 in the past 2 years | ≤ 2 in the past 3 years | |
| DUI/DWI | No DUI/DWI conviction in the past 5 years | | |
| Drug/alcohol abuse | No history of abuse | No history of abuse within 10 years | |
| Felony conviction | No history of felony conviction | | |
| Aviation | <ul style="list-style-type: none"> • No rating for aviation • Civil aviation exclusion can be used (if available in state in which application was signed), with possible consideration for Preferred and Preferred Plus if rest of case qualifies • Any aviation risk (excluding commercial pilots), even if no rating, is not eligible for Preferred Plus | | |
| Avocation | <ul style="list-style-type: none"> • No rating for hazardous avocation risk • Any hazardous avocation risk, even if no rating, is not eligible for Preferred Plus (excluding scuba diving) | | |
| Foreign travel | No rating for foreign travel/residence risks | | |
| Personal history | No history of coronary artery disease, diabetes, stroke or cancer (except basal cell skin cancer) | | |
| Build | See build chart | | |

Call us directly at 1-888-767-7373, option 6.

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Adult build chart

For all products **except** Nationwide No-Lapse Guarantee UL II, Nationwide Indexed UL Accumulator II and Nationwide Indexed UL Protector II

| Height | Preferred Plus | Preferred | Standard or better | Table B | Table C | Table D | Table E | Table F | Table H | Table J | Table L | Decline |
|--------|----------------|-----------|--------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 4'9" | 140 | 149 | 177 or less | 178-182 | 183-191 | 192-196 | 197-200 | 201-208 | 209-214 | 215-219 | 220-224 | 225+ |
| 4'10" | 144 | 153 | 184 or less | 185-188 | 189-198 | 199-203 | 204-208 | 209-214 | 215-222 | 223-227 | 228-232 | 233+ |
| 4'11" | 148 | 157 | 190 or less | 191-195 | 196-205 | 206-210 | 211-215 | 216-223 | 224-230 | 231-235 | 236-240 | 241+ |
| 5'0" | 152 | 161 | 197 or less | 198-202 | 203-212 | 213-217 | 218-222 | 223-229 | 230-238 | 239-243 | 244-248 | 249+ |
| 5'1" | 156 | 165 | 203 or less | 204-209 | 210-219 | 220-224 | 225-230 | 231-237 | 238-246 | 247-251 | 252-256 | 257+ |
| 5'2" | 161 | 170 | 210 or less | 211-215 | 216-226 | 227-232 | 233-237 | 238-245 | 246-254 | 255-259 | 260-265 | 266+ |
| 5'3" | 166 | 175 | 217 or less | 218-222 | 223-234 | 235-239 | 240-245 | 246-253 | 254-262 | 263-268 | 269-272 | 273+ |
| 5'4" | 171 | 180 | 224 or less | 225-230 | 231-241 | 242-247 | 248-253 | 254-262 | 263-270 | 271-276 | 277-282 | 283+ |
| 5'5" | 175 | 185 | 231 or less | 232-237 | 238-249 | 250-255 | 256-261 | 262-268 | 269-279 | 280-285 | 286-291 | 292+ |
| 5'6" | 180 | 190 | 238 or less | 239-244 | 245-257 | 258-263 | 264-269 | 270-278 | 279-288 | 289-294 | 295-300 | 301+ |
| 5'7" | 185 | 195 | 245 or less | 246-252 | 253-264 | 265-271 | 272-277 | 278-287 | 288-296 | 297-303 | 304-309 | 310+ |
| 5'8" | 190 | 200 | 253 or less | 254-259 | 260-272 | 273-279 | 280-286 | 287-295 | 296-305 | 306-312 | 313-318 | 319+ |
| 5'9" | 195 | 205 | 260 or less | 261-267 | 268-280 | 281-287 | 288-294 | 295-304 | 305-314 | 315-321 | 322-328 | 329+ |
| 5'10" | 200 | 210 | 268 or less | 269-275 | 276-289 | 290-296 | 297-303 | 304-312 | 313-324 | 325-331 | 332-337 | 338+ |
| 5'11" | 205 | 216 | 276 or less | 277-283 | 284-297 | 298-304 | 305-311 | 312-322 | 323-333 | 334-340 | 341-347 | 348+ |
| 6'0" | 211 | 222 | 283 or less | 284-291 | 292-305 | 306-313 | 314-320 | 321-334 | 335-342 | 343-350 | 351-357 | 358+ |
| 6'1" | 218 | 229 | 291 or less | 292-299 | 300-314 | 315-322 | 323-329 | 330-340 | 341-352 | 353-359 | 360-367 | 368+ |
| 6'2" | 224 | 236 | 299 or less | 300-307 | 308-323 | 324-330 | 331-338 | 339-350 | 351-362 | 363-369 | 370-377 | 378+ |
| 6'3" | 231 | 243 | 307 or less | 308-315 | 316-331 | 332-339 | 340-347 | 348-359 | 360-371 | 372-379 | 380-387 | 388+ |
| 6'4" | 238 | 250 | 316 or less | 317-324 | 325-340 | 341-349 | 350-357 | 358-369 | 370-381 | 382-390 | 391-398 | 399+ |
| 6'5" | 244 | 257 | 324 or less | 325-333 | 334-349 | 350-358 | 359-366 | 367-379 | 380-392 | 393-400 | 401-408 | 409+ |
| 6'6" | 251 | 264 | 333 or less | 334-341 | 342-360 | 361-367 | 368-376 | 377-389 | 390-402 | 403-410 | 411-419 | 420+ |
| 6'7" | 258 | 272 | 341 or less | 342-350 | 351-368 | 369-377 | 378-386 | 387-398 | 399-412 | 413-421 | 422-430 | 431+ |
| 6'8" | 266 | 280 | 350 or less | 351-359 | 360-377 | 378-386 | 387-395 | 396-409 | 410-423 | 424-432 | 433-441 | 442+ |
| 6'9" | 274 | 288 | 359 or less | 360-368 | 369-387 | 388-396 | 397-405 | 406-419 | 420-433 | 434-443 | 444-452 | 453+ |

Preferred risk guidelines for Nationwide No-Lapse Guarantee UL II, Nationwide Indexed UL Accumulator II and Nationwide Indexed UL Protector II **only**

| Preferred Plus/Preferred/Standard Plus risk guidelines | | | | |
|--|---|---|---------------------------|--|
| Ages 18 – 70 | | | | |
| Criteria | Nontobacco Preferred Plus | Nontobacco Preferred | Tobacco Preferred | Nontobacco Standard Plus |
| Nicotine/tobacco use | No use within past 5 years | No use within past 24 months | Use within past 12 months | No use within past 12 months |
| Blood pressure readings | Age ≤55 Not to exceed 140/80 Age >55 Not to exceed 140/90 | Age ≤55 Not to exceed 145/90 Age >55 Not to exceed 150/90 | | Age ≤55 Not to exceed 145/90 Age >55 Not to exceed 150/90 |
| Blood pressure treatment | No blood pressure treatment | Treated blood pressure acceptable if well controlled for at least one year | | Treated blood pressure acceptable if well controlled for at least one year |
| Total cholesterol & HDL ratio | Treated cholesterol acceptable ≤230 and ≤ 5.0 ≤240 and ≤ 4.5 ≤250 and ≤ 4.0 | Treated cholesterol acceptable ≤250 and ≤5.5 ages ≤ 60 ≤280 and ≤6.0 ages 61 to 70 | | Treated cholesterol acceptable ≤300 and ≤6.5 ages 60 and under ≤300 and ≤7.0 ages 61 to 70 |
| Moving violations | ≤1 in the past 3 years | ≤2 in the past 3 years | | No rating |
| DUI/DWI | No conviction in the past 5 years | No conviction in the past 5 years | | No conviction in the past 3 years for ages ≥21, otherwise no rating |
| Drug/alcohol abuse | No history of abuse | No history of abuse within 10 years | | No history of abuse within 7 years, otherwise no rating |
| Family history | No death prior to age 60 in parent or sibling from cardiovascular disease or cancer | No death prior to age 60 in parent or sibling from cardiovascular disease or cancer | | 1 death prior to age 60 acceptable in parent or sibling from cardiovascular disease or cancer |
| Personal history | No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer) | | | <ul style="list-style-type: none"> • No history of coronary artery disease or stroke • Diabetes acceptable, no ratings • Cancer history, treatment completed >10 years, no ratings |
| Felony conviction | No history of felony conviction | No history of felony conviction | | No felony conviction ≤10 years |
| Aviation | Commercial pilots eligible if no other forms of aviation activity; all other forms of aviation are ineligible | Commercial pilots eligible if no other forms of rated aviation activity; all other nonrated aviation eligible | | Commercial pilots eligible if no other forms of rated aviation activity; all other nonrated aviation eligible |
| Avocation | Hazardous avocation risks are not eligible (except nonrated scuba diving) | Nonrated avocations eligible | | Nonrated avocations eligible |
| Foreign travel | No rating for travel/residence risks | | | |
| Build | See build chart | | | |

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Preferred risk guidelines for Nationwide No-Lapse Guarantee UL II, Nationwide Indexed UL Accumulator II and Nationwide Indexed UL Protector II **only**

| Preferred Plus/Preferred/Standard Plus risk guidelines | | | | |
|--|---|---|---------------------------|--|
| Ages 71 and older | | | | |
| Criteria | Nontobacco Preferred Plus | Nontobacco Preferred | Tobacco Preferred | Nontobacco Standard Plus |
| Nicotine/tobacco use | No use within past 5 years | No use within past 24 months | Use within past 12 months | No use within past 12 months |
| Blood pressure readings | Not to exceed 140/90 | Not to exceed 150/90 | | Not to exceed 150/90 |
| Blood pressure treatment | No blood pressure treatment | Treated blood pressure acceptable if well controlled for at least one year | | Treated blood pressure acceptable if well controlled for at least one year |
| Total cholesterol & HDL ratio | Treated cholesterol acceptable ≤ 270 and ≤ 4.5 Must be ≥ 160 unless treated | Treated cholesterol acceptable ≤ 280 and ≤ 6.5 Must be ≥ 160 unless treated | | Treated cholesterol acceptable ≤ 330 and ≤ 7.5 Must be ≥ 160 unless treated |
| Serum Albumin | ≥ 4.2 | ≥ 4.0 | | ≥ 3.8 |
| Personal history | No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell-skin) | | | <ul style="list-style-type: none"> • No history of coronary artery disease or stroke • Diabetes acceptable, no ratings • Cancer history, treatment completed >10 years, no ratings |
| Functional | Has the ability to perform all activities of daily living and instrumental activities of daily living | | | |
| Cognitive | No evidence of impairment by testing | | | |
| Moving violations | ≤ 1 in the past 3 years | ≤ 2 in the past 3 years | | No rating |
| DUI/DWI | No conviction in the past 5 years | No conviction in the past 5 years | | No conviction in the past 3 years, otherwise no rating |
| Drug/alcohol abuse | No history of abuse | No history of abuse within 10 years | | No history of abuse within 7 years, otherwise no rating |
| Felony conviction | No history of felony conviction | No history of felony conviction | | No felony conviction ≤ 10 years |
| Aviation | Commercial pilots eligible if no other forms of aviation activity; all other forms of aviation are ineligible | Commercial pilots eligible if no other forms of rated aviation activity; all other nonrated aviation eligible | | Commercial pilots eligible if no other forms of rated aviation activity; all other nonrated aviation eligible |
| Avocation | Hazardous avocation risks are not eligible (except nonrated scuba diving) | Nonrated avocations eligible | | Nonrated avocations eligible |
| Foreign travel | No rating for travel/residence risks | | | |
| Build | See build chart | | | |

Adult build chart

Nationwide No-Lapse Guarantee Universal Life II, Nationwide Indexed UL Accumulator II and Nationwide Indexed UL Protector II **only**

| Height | Preferred Plus | Preferred | Standard Plus | Standard or better | Table B | Table C | Table D | Table E | Table F | Table H | Table J | Table L | Decline |
|--------|----------------|-----------|---------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|
| 4'9" | 140 | 149 | 154 | 177 or less | 178 - 182 | 183 - 191 | 192 - 196 | 197 - 200 | 201 - 208 | 209 - 214 | 215 - 219 | 220 - 224 | 225+ |
| 4'10" | 144 | 153 | 160 | 184 or less | 185 - 188 | 189 - 198 | 199 - 203 | 204 - 208 | 209 - 214 | 215 - 222 | 223 - 227 | 228 - 232 | 233+ |
| 4'11" | 148 | 157 | 165 | 190 or less | 191 - 195 | 196 - 205 | 206 - 210 | 211 - 215 | 216 - 223 | 224 - 230 | 231 - 235 | 236 - 240 | 241+ |
| 5'0" | 152 | 161 | 171 | 197 or less | 198 - 202 | 203 - 212 | 213 - 217 | 218 - 222 | 223 - 229 | 230 - 238 | 239 - 243 | 244 - 248 | 249+ |
| 5'1" | 156 | 165 | 177 | 203 or less | 204 - 209 | 210 - 219 | 220 - 224 | 225 - 230 | 231 - 237 | 238 - 246 | 247 - 251 | 252 - 256 | 257+ |
| 5'3" | 161 | 170 | 183 | 210 or less | 211 - 215 | 216 - 226 | 227 - 232 | 233 - 237 | 238 - 245 | 246 - 254 | 255 - 259 | 260 - 265 | 266+ |
| 5'3" | 166 | 175 | 189 | 217 or less | 218 - 222 | 223 - 234 | 235 - 239 | 240 - 245 | 246 - 253 | 254 - 262 | 263 - 268 | 269 - 272 | 273+ |
| 5'4" | 171 | 180 | 195 | 224 or less | 225 - 230 | 231 - 241 | 242 - 247 | 248 - 253 | 254 - 262 | 263 - 270 | 271 - 276 | 277 - 282 | 283+ |
| 5'5" | 175 | 185 | 201 | 231 or less | 232 - 237 | 238 - 249 | 250 - 255 | 256 - 261 | 262 - 268 | 269 - 279 | 280 - 285 | 286 - 291 | 292+ |
| 5'6" | 180 | 190 | 207 | 238 or less | 239 - 244 | 245 - 257 | 258 - 263 | 264 - 269 | 270 - 278 | 279 - 288 | 289 - 294 | 295 - 300 | 301+ |
| 5'7" | 185 | 195 | 213 | 245 or less | 246 - 252 | 253 - 264 | 265 - 271 | 272 - 277 | 278 - 287 | 288 - 296 | 297 - 303 | 304 - 309 | 310+ |
| 5'8" | 190 | 200 | 220 | 253 or less | 254 - 259 | 260 - 272 | 273 - 279 | 280 - 286 | 287 - 295 | 296 - 305 | 306 - 312 | 313 - 318 | 319+ |
| 5'9" | 195 | 205 | 226 | 260 or less | 261 - 267 | 268 - 280 | 281 - 287 | 288 - 294 | 295 - 304 | 305 - 314 | 315 - 321 | 322 - 328 | 329+ |
| 5'10" | 200 | 210 | 233 | 268 or less | 269 - 275 | 276 - 289 | 290 - 296 | 297 - 303 | 304 - 312 | 313 - 324 | 325 - 331 | 332 - 337 | 338+ |
| 5'11" | 205 | 216 | 240 | 276 or less | 277 - 283 | 284 - 297 | 298 - 304 | 305 - 311 | 312 - 322 | 323 - 333 | 334 - 340 | 341 - 347 | 348+ |
| 6'0" | 211 | 222 | 246 | 283 or less | 284 - 291 | 292 - 305 | 306 - 313 | 314 - 320 | 321 - 334 | 335 - 342 | 343 - 350 | 351 - 357 | 358+ |
| 6'1" | 218 | 229 | 253 | 291 or less | 292 - 299 | 300 - 314 | 315 - 322 | 323 - 329 | 330 - 340 | 341 - 352 | 353 - 359 | 360 - 367 | 368+ |
| 6'2" | 224 | 236 | 260 | 299 or less | 300 - 307 | 308 - 323 | 324 - 330 | 331 - 338 | 339 - 350 | 351 - 362 | 363 - 369 | 370 - 377 | 378+ |
| 6'3" | 231 | 243 | 267 | 307 or less | 308 - 315 | 316 - 331 | 332 - 339 | 340 - 347 | 348 - 359 | 360 - 371 | 372 - 379 | 380 - 387 | 388+ |
| 6'4" | 238 | 250 | 275 | 316 or less | 317 - 324 | 325 - 340 | 341 - 349 | 350 - 357 | 358 - 369 | 370 - 381 | 382 - 390 | 391 - 398 | 399+ |
| 6'5" | 244 | 257 | 282 | 324 or less | 325 - 333 | 334 - 349 | 350 - 358 | 359 - 366 | 367 - 379 | 380 - 392 | 393 - 400 | 401 - 408 | 409+ |
| 6'6" | 251 | 264 | 289 | 333 or less | 334 - 341 | 342 - 360 | 361 - 367 | 368 - 376 | 377 - 389 | 390 - 402 | 403 - 410 | 411 - 419 | 420+ |
| 6'7" | 258 | 272 | 297 | 341 or less | 342 - 350 | 351 - 368 | 369 - 377 | 378 - 386 | 387 - 398 | 399 - 412 | 413 - 421 | 422 - 430 | 431+ |
| 6'8" | 266 | 280 | 304 | 350 or less | 351 - 359 | 360 - 377 | 378 - 386 | 387 - 395 | 396 - 409 | 410 - 423 | 424 - 432 | 433 - 441 | 442+ |
| 6'9" | 274 | 288 | 312 | 359 or less | 360 - 368 | 369 - 387 | 388 - 396 | 397 - 405 | 406 - 419 | 420 - 433 | 434 - 443 | 444 - 452 | 453+ |

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Juvenile build chart

| Individual coverage only | | | | | | Child Rider only |
|--------------------------|-----------|-----------|-----------|-----------|--------------------------|------------------|
| Ratings | Table B | Standard | Table B | Table D | Individual consideration | Standard |
| Age in years | BMI | | | | | |
| 2 | 14.0-14.4 | 14.5-19.5 | 19.6-24.9 | 25.0-29.9 | 30.0+ | 14.0-29.9 |
| 3 | 14.0-14.4 | 14.5-19.0 | 19.1-23.9 | 24.0-28.9 | 29.0+ | 14.0-28.9 |
| 4 | 13.0-13.4 | 13.5-18.5 | 18.6-23.9 | 24.0-28.9 | 29.0+ | 13.0-28.9 |
| 5 | 13.0-13.4 | 13.5-18.5 | 18.6-23.9 | 24.0-28.9 | 29.0+ | 13.0-28.9 |
| 6 | 13.0-13.4 | 13.5-19.0 | 19.1-23.9 | 24.0-28.9 | 29.0+ | 13.0-28.9 |
| 7 | 13.0-13.4 | 13.5-20.0 | 20.1-24.9 | 25.0-29.9 | 30.0+ | 13.0-29.9 |
| 8 | 13.0-13.4 | 13.5-21.0 | 21.1-25.9 | 26.0-30.9 | 31.0+ | 13.0-30.9 |
| 9 | 13.0-13.4 | 13.5-22.5 | 22.6-26.9 | 27.0-31.9 | 32.0+ | 13.0-31.9 |
| 10 | 13.0-13.4 | 13.5-23.5 | 23.6-27.9 | 28.0-32.9 | 33.0+ | 13.0-32.9 |
| 11 | 14.0-14.4 | 14.5-24.5 | 24.6-28.9 | 29.0-33.9 | 34.0+ | 14.0-33.9 |
| 12 | 14.0-14.4 | 14.5-26.0 | 26.1-29.9 | 30.0-34.9 | 35.0+ | 14.0-34.9 |
| 13 | 15.0-15.4 | 15.5-29.5 | 29.6-30.0 | 30.1-35.9 | 36.0+ | 15.0-35.9 |
| 14 | 15.0-15.4 | 15.5-32.5 | 32.6-34.0 | 34.1-36.9 | 37.0+ | 15.0-36.9 |
| 15 | 16.0-16.4 | 16.5-34.5 | 34.6-35.0 | 35.1-37.9 | 38.0+ | 16.0-37.9 |

Nonmedical conditions

| Condition | Factors considered | Best possible class |
|--|--|---------------------------|
| Aviation | Experience Yearly hours logged Total solo hours logged Type of flying Aircraft flown | Nontobacco Preferred |
| Sky diving/ parachuting | Experience Number of jumps | Nontobacco Preferred |
| Racing (e.g., cars, trucks, motorcycles and boats) | Speed Type/class Location Frequency | Nontobacco Preferred |
| Scuba diving | Experience Type/cass Depth of dives Frequency Location | Nontobacco Preferred Plus |
| Climbing and mountaineering | Experience Location Equipment used Height, length, grade and rating of climb | Nontobacco Preferred |

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Medical conditions

| Condition | Factors considered | Best possible class |
|---|--|---|
| Alcohol/drug abuse | Treatment Relapses Length of abstinence (decline if within three years) | Nontobacco Preferred |
| Arthritis | Treatment Type | Nontobacco Preferred Plus |
| Asthma ⁸ | Treatment Hospitalization Smoking | Nontobacco Preferred |
| Basal cell and squamous cell skin cancer | Single episode Location Time since event Grade/staging | Nontobacco Preferred Plus |
| Cancer ⁸ — includes skin cancer (except basal cell and squamous cell skin cancer) and all other internal types (e.g., melanoma or breast cancer) | Single episode Location Time since event Grade/staging Treatment | Nontobacco Standard |
| Cholesterol | Cholesterol/HDL ratio Medication | Nontobacco Preferred Plus |
| Diabetes ⁸ | Treatment Age at onset Control | Nontobacco Preferred (age >50/type 2/non-insulin-dependent diabetes) Table B (age ≥60/type 1/insulin-dependent diabetes) |
| Epilepsy | Treatment Date of last episode | Nontobacco Preferred |
| Heart attack/bypass/coronary artery disease ⁸ | Age of onset Number of vessels Severity of disease Time since last event Treatment Continued cardiac care | Nontobacco Standard (age > 50) |
| Hypertension ⁸ (high blood pressure) | Control | Nontobacco Preferred |
| Mental illness | Treatment Hospitalization (decline if within two years) Loss of work | Nontobacco Preferred (anxiety) Nontobacco Preferred (depression) Table B (all others, including depression/bipolar) |
| Sleep apnea ⁸ | Treatment and control | Nontobacco Preferred |
| Stroke | Age Time since event (decline if within one year) Residuals | Table B |

⁸ For these medical conditions, please note the additional questions on the next page that you can ask to help further clarify the risk.

Note: This chart is a guide to help you determine the best possible underwriting class. The ultimate underwriting decision is based on the individual insured and overall underwriting assessment.

Common medical conditions and questions to ask:

| Anxiety/Depression | |
|--|---|
| Date of diagnosis? | History of suicide attempt? |
| Date of last episode? | History of alcohol/substance abuse? |
| Any hospitalizations, ER visits or urgent care visits? | Have ever been seen or treated by a psychiatrist, psychologist, therapist, counselor or any other mental health professional? |
| What treatment have you received and when? | Name, address and phone number of physician(s) consulted? |

| Asthma | |
|---|---|
| Date of diagnosis and last attack? | Have you ever used tobacco in any form (type and when used)? |
| Type of asthma (e.g., seasonal, allergic, exercise or cold-induced)? | Have you ever been diagnosed as having any other respiratory disorder or disease (e.g., chronic bronchitis, emphysema, sleep apnea or recurring pneumonia)? |
| What type of symptoms do you experience? | Has a pulmonary function test (breathing test) ever been done? (If yes, please list the most recent results) |
| Current medications used for asthma or related symptoms? | Name, address and phone number of physician(s) consulted? |
| Dates of hospitalizations or emergency room visits for asthma or asthma-related symptoms? | |

| Cancer | |
|---|--|
| Date of diagnosis? | Any metastasis or nodal involvement? (please give details) |
| Type or location of tumor? | Any recurrence? (please give details) |
| How was the cancer treated (surgery, chemotherapy, radiation therapy or other)? | Are you currently taking any medications? (please give details) |
| Time since treatment last ended? | Do you have any other major health problems? (please give details) |
| What was the grade and stage? | Name, address and phone number of physician who has complete records, including operative and pathology reports? |

| Diabetes | |
|--|--|
| Date of diagnosis? | Have you experienced any symptoms of, or been diagnosed with, hypertension, coronary artery disease, stroke or peripheral vascular disease? (please provide dates and details) |
| How are you being treated (diet, oral medication or insulin)? (please list medication and dosage) | Have you smoked cigarettes in the last 12 months? (please list type and date last used) |
| What is your most recent blood glucose reading and glycosylated hemoglobin (HbA1c) reading? | How often do you see your physician? (please list date of late visit) |
| Do you monitor your own blood sugar readings? | Name, address and phone number of physician who has your complete medical records? |
| Have you experienced any medical complications related to diabetes (e.g., vision concerns, skin ulcers, kidney problems, diabetic coma, insulin shock)? (please explain) | |

Common medical conditions and questions to ask: *(continued)*

| Heart attack/bypass/angioplasty | |
|---|---|
| Date chest pain first occurred? | Are you currently taking any medications? (please give details) |
| What was the final diagnosis (e.g., heart attack, ischemia)? | Have you had any recurrent chest pain or shortness of breath? (please provide date and details) |
| What tests were performed (e.g., stress EKG, thallium stress EKG, stress echo)? (please list the results) | Any medical history of diabetes, high blood pressure, high cholesterol or family history of heart disease? |
| Was a cardiac catheterization completed? (please list details and results) | Have you ever used tobacco in any form? (please note type and date last used) |
| Was a surgical procedure performed? (please list the type — angioplasty, bypass, atherectomy — number of vessels involved and date performed) | Name, address and phone number of physicians and hospitals consulted? (please include dates you saw them and why) |

| Hepatitis | |
|--|---|
| Date of diagnosis? | Have you ever had a liver biopsy? |
| Type of hepatitis: A, B, C, D or E? | When was your last imaging test (e.g., ultrasound, CT, MRI, FibroScan) and what were the results? |
| What treatment have you received and when? | Name, address and phone number of physician(s) consulted? |

| High blood pressure | |
|--|---|
| Date of diagnosis? | What was your last reading in your physician's office? |
| Have you had any cardiac testing (e.g., stress test, echo) | Name, address and phone number of physician(s) consulted? |

| Sleep apnea | |
|---|---|
| Date of diagnosis? | Was it classified as mild, moderate or severe? |
| What treatment have you received, and are you compliant with the treatment? | Name, address and phone number of physician(s) consulted? |

Marijuana use

Recreational marijuana users may qualify for Nontobacco Standard or Tobacco Preferred depending on age of the client and frequency of use (regardless of method of delivery):

- Clients 41 or older who use marijuana on a recreational basis of five times or fewer a month may qualify for Nontobacco Standard
- Clients ages 19 and older who use marijuana up to four times a week may qualify for Tobacco Preferred

Subject to the following restrictions:

- The marijuana use must be disclosed on the application
- There can be no alcohol or other drug abuse history
- There can be no current use of other drugs of abuse, including controlled substances prescribed by a physician
- There can be no complications related to marijuana use
- There can be no current medical or psychiatric disorders
- There can be no criminal history or significant motor vehicle violations
- The client must have a stable environment, lifestyle and occupation

Medical marijuana may be considered depending on the underlying impairment.

Celebratory cigar program

Some clients are going to celebrate with a cigar every once in a while. We understand that, and we don't think it should keep them from qualifying for Nontobacco Preferred Plus or Nontobacco Preferred rates if they're otherwise healthy and qualify.

Occasional cigar smokers can still qualify for Nontobacco Preferred Plus or Nontobacco Preferred rates if:

- They don't smoke more than one cigar a month or 12 cigars a year for Nontobacco Preferred Plus, or more than one cigar a week or five cigars a month for Nontobacco Preferred
- They disclose their cigar use on the application
- They test negative for tobacco use

Please note that these guidelines apply to cigar use only. No other form of tobacco use is eligible.

Wellness credits

For your customers who maintain a healthy lifestyle, our wellness credits could result in a better underwriting classification and price for their life insurance. Here's how the program works:

- We automatically review all cases to see if they're eligible for wellness credits; when one meets the criteria listed below, we automatically apply the credits — there are no forms to submit
- An insured may be credited up to one classification, including from Preferred to Preferred Plus, and wellness credits can improve substandard ratings

| Wellness credits are available for insureds with favorable: | | |
|---|-------------------------|-------------------------------------|
| Build/BMI | Blood pressure readings | Routine physical and wellness exams |
| Stress test/exercise capacity | Family history | Lab results |

The wellness credit program is open to:

- All ages
- All face amounts
- All products except Nationwide YourLife Simplified, Nationwide YourLife CareMatters, or any Express Issue underwriting case

The wellness credit program has the following restrictions:

- It's not available for insureds with known or suspected cardiovascular disease, chronic obstructive pulmonary disease, coronary artery disease, peripheral arterial/vascular disease, cerebrovascular disease, renal disease, diabetes mellitus, connective tissue disorders, progressive muscular disorders or progressive neurological disorders
- It's not applicable for alcohol or drug risks
- No credits may be applied against permanent or temporary flat extras
- It's not available for avocation, criminal, foreign national or driving risks
- It's not available on the Long-Term Care Rider II, Waiver Rider or Accidental Death Benefit Rider
- Cases already using Nationwide's Placement Improvement Program are not eligible for wellness credits

Call us directly at 1-888-767-7373, option 6.

Placement Improvement Program (PIP)

We may be able to help you place a greater number of your cases with our Placement Improvement Program. With it, your clients who would be rated a Table C or better with traditional company underwriting procedures may be able to receive a Standard rating on select permanent products.

The Placement Improvement Program is open to:

- Insureds ages 15 to 70
- Policies with specified amounts totaling between \$100,000 and \$10 million, depending on product
 - Nationwide Accumulator VUL and Protector VUL specified amount are limited to \$5 million
- Policy increases where the original policy was issued at a Table C or better
- Available on the following Nationwide YourLife® products only: **Whole Life series, Accumulator VUL, Protector VUL, Current Assumption UL, Survivorship VUL**

The Placement Improvement Program has the following restrictions:

- Any offer obtained from reinsurance on a facultative basis
- Any case in which the client already has in-force coverage with Nationwide that was obtained through facultative reinsurance
- Any risk rated with a flat extra (flat extras cannot be converted to table ratings to qualify)
- Risks involving ratable avocations and aviation
- Foreign risks that are ratable
- Reissued cases, conversions, internal exchanges or any situations in which full underwriting is not required
- Re-evaluation for rating reductions
- Any cases utilizing PIP will not be eligible for preferred underwriting
- Cannot be used in conjunction with wellness credits

Term + Perm program

What sets Term + Perm apart?

A streamlined life insurance buying process

The Term + Perm program allows clients with an eligible term policy to buy a new permanent life insurance policy from Nationwide without current medical requirements.

Flexibility with existing coverage

Policyholders can get a separate permanent policy — they're not required to exchange their term life insurance for permanent coverage.

Higher face amount options

Up to \$2.5 million in permanent insurance is available to clients. A permanent policy may be issued with a face amount that is equal to or less than the existing term policy.

A short list of ineligible companies

See below for a list of the companies whose term policies are not eligible for our program.

Term policy requirements

To issue a new permanent policy, a client's term policy must have been:

- Issued in the past three years for ages 18 to 65; present age cannot exceed 65
- Fully underwritten with both of the following:
 - Either a paramedical exam OR Part II of the application fully completed
 - Blood profile with urinalysis
- Issued with a specified amount of \$250,000 to \$2.5 million
- Issued at Standard rates or better
- Not issued through any simplified issue, guaranteed issue, accelerated or table shave program

Ineligible companies

| | | |
|-------------------|------------------------|----------------|
| AFLAC | Fidelity Security Life | Penn Mutual |
| Americo Companies | Great-West | Phoenix Life |
| Assurity Life | Manhattan Life (Texas) | Principal Life |
| Fidelity Life | Mutual of Omaha | Sagicor |

Competitor match program

At Nationwide, we are committed to being your carrier of choice. We'll match trial or formal applications from select carriers.

You must submit a fully completed application, including medical questions, MIB, MVR and Rx check. If the other carrier offers an underwriting class not offered by Nationwide, ask your wholesaler to run a comparison illustration to match the closest class.

Parameters

- Two offers are required (accelerated underwriting programs and Quick Quotes are excluded):
 - Offer letters or emails must be dated and include any specifics regarding the offer
 - Offers must be dated within 90 days of the Nationwide new business application
 - All underwriting requirements that were 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' rate class 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 | Mutual of Omaha | Principal |
| BrightHouse | New York Life | Protective |
| John Hancock | Northwestern Mutual | Prudential |
| Lincoln | Ohio National | Symetra |
| MassMutual | Pacific Life | Voya |
| Minnesota Life | Penn Mutual | |

The qualifying carrier list is not all-inclusive. Please contact your underwriter if your company is not listed to see whether consideration can be made.

Trial submission guidelines

- Maximum age of 70⁹
- Minimum specified amount of \$1 million
- Available for permanent products only (no trial reviews for term products)
- Previous declines and offers greater than Table D/4 or 200% from other carriers do not qualify
- Anticipated turnaround time is seven days

⁹ If you have a trial opportunity above age 70 and Nationwide is a lead carrier, we will review as an exception provided we receive a copy of an illustration, confirmation on where the Nationwide product shows up on your pricing spreadsheet and details on what offer is needed to place the case with Nationwide.

For questions about our new trial submission guidelines, please call the BGA Sales Support team at 1-888-767-7373, option 2.

Long-term Care (LTC) Rider II

This information does not apply to the Nationwide YourLife CareMatters product.

Underwriting long-term care coverage differs greatly from general life insurance underwriting and is available only to U.S. citizens and permanent residents (green card holders) who reside in the U.S. and plan to become citizens of the U.S. without prolonged periods of time outside the U.S. This does not include those who hold a conditional permanent resident card issued for fewer than 10 years. Underwriting decisions are based on the medical conditions indicated. If a proposed insured has multiple medical conditions (termed “comorbidities”), the long-term care risk may be compounded, and that risk may be rated or deemed unacceptable. The quality of recovery from an impairment, proper control and level of stability are weighed heavily when determining these risks. The Long-Term Care Rider II is available only on life policies rated Table E or better, and Underwriting reserves the right to ask for additional information at any time.

The Long-Term Care Rider II is not available in all states. In states where it is not yet approved, our original Long-Term Care Rider is available.

The long-term care underwriting process

At the time of the original life policy application

1. Submit a long-term care supplemental application along with the life application.
2. Medical requirements for the Rider are identical to those listed for the life policy (based upon age and amount).
3. If we need more medical information to evaluate your case, we'll let you know what we need.
4. We conduct routine follow-ups and notify you of any status change.

After the life policy is in force

1. Submit a supplemental application (available through our website) along with the policy adjustment application.
2. Submit any needed authorizations to obtain medical records.
3. For applicants age 51 and over, we'll require a current paramedical exam and urine specimen if the policy adjustment application and supplemental application are dated six months after the date of the life application or the date of the exam for the life policy. For applicants age 50 and below, we reserve the right to obtain additional medical requirements based on the medical history.
4. Nationwide reserves the right to assess a \$200 processing fee for the application.

Applicants ages 71 and over

1. Must have been examined by a physician within the last two years prior to the application date.
2. Or, must have a complete physical examination, including lab values, at their own expense.
3. After the exam, must send us the application, and we'll request the medical records.

Factors that are unique to long-term care underwriting

| | |
|---|---|
| Cognitive impairment | A deficiency in short- or long-term memory; person, place and time orientation; deductive or abstract reasoning; or safety awareness judgment (other factors include nervous or mental disorders of organic origin, including Alzheimer's or senile dementia, determined by clinical diagnosis or tests) |
| Functional capacity | The ability to perform activities of daily living (ADLs): <ul style="list-style-type: none"> • Bathing • Dressing • Control of bowel/bladder (continence) • Using the toilet • Transferring out of bed/chair • Eating • Ambulating/mobility (inside and outside) |
| Mobility | Osteoporosis, falls and fractures |
| Multiple medications | The use of multiple medications can cause adverse drug reactions, interactions and prescribing cascade, and may decrease quality of life, mobility and cognition |
| Frailty | Relatively minor accidents and illnesses may cause serious disabilities |
| Comorbid | More significance is attached to multiple medical problems than to each individual problem (e.g., obesity and diabetes are comorbid of heart disease) |
| Chronological vs. physiological age | The applicant may seem much younger or older than their actual age |
| Favorable factors in maintaining personal independence | <ul style="list-style-type: none"> • Working, either full or part time • A spouse in good health • Participating in hobbies and outside activities • The current ability to drive • The ability to travel and visit independently • Exercising several times a week • Family member or friend living in the same household |

Automatic uninsurability situations for the Long-Term Care Rider II

Some situations will automatically lead us to declare a customer uninsurable for the Long-Term Care Rider II. They include, but are not limited to:

| | |
|---|--|
| <p>Deficits in activities of daily living (ADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following ADLs:</p> | <ul style="list-style-type: none"> • Bathing • Dressing • Control of bowel/bladder (continence) • Using the toilet • Transferring out of bed/chair • Eating • Ambulating/mobility (inside and outside) |
| <p>Deficits in instrumental activities of daily living (IADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following IADLs:</p> | <ul style="list-style-type: none"> • Using the telephone • Managing finances • Handling transportation • Shopping • Doing laundry • Doing housework • Taking all medications • Preparing meals/cooking |
| <p>Currently using any type of long-term care services:</p> | <ul style="list-style-type: none"> • Assisted living • Home health care • Nursing care • Adult day care |
| <p>Currently receiving any of these payment types:</p> | <ul style="list-style-type: none"> • Long-term disability • Social Security disability • Medicaid benefits |
| <p>Currently granting power of attorney to another individual:</p> | <p>Power of attorney (POA) is currently in effect (being used)</p> |
| <p>Currently using durable medical equipment (DME):</p> | <ul style="list-style-type: none"> • Walker • Hospital bed • Stair or chair lift • Wheelchair • Hoyer lift • Ventilator/respirator/oxygen/adaptive servo ventilation (ASV) equipment (does not include CPAP — continuous positive airway pressure) • Four-pronged (quad) cane • Motorized cart |

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Uninsurable conditions for the Long-Term Care Rider II

The following uninsurable conditions have a high risk of future health deterioration leading to deficits in activities of daily living (ADLs). **Please note that this list is not all-inclusive.**

| | | |
|---|--|--|
| Acquired immune deficiency syndrome (AIDS) | Esophageal varices | Paraparesis |
| Acromegaly | Fall, unexplained | Paraplegia |
| Acute transverse myelitis | Frailty | Parkinson's disease |
| AIDS-related complex (ARC) | Giant cell arteritis | Peripheral neuropathy |
| Alzheimer's disease | Heart attack — multiple | Physical Therapy (current) |
| Amputations — multiple limbs or due to disease | Heart transplant | Polyarteritis nodosa |
| Amyotrophic lateral sclerosis (ALS)/ Lou Gehrig's disease | Hemiplegia | Progressive muscular atrophy |
| Ankylosing spondylitis | HIV-positive status | Psychosis |
| Arteritis | Hunter syndrome | Pulmonary hypertension |
| Ascites | Huntington's disease/chorea | Quadriplegia |
| Ataxia (unstable gait) | Hydrocephalus | Reflex sympathetic dystrophy syndrome (RSDS) |
| Atrophy (brain) | Ileitis | Renal disease — end stage |
| Autonomic insufficiency | Incontinence | Rheumatoid arthritis |
| Autonomic neuropathy | Intellectual disability | Schizophrenia |
| Berger's disease | Kidney failure or transplant | Scleroderma |
| Balance disorder | Liver transplant | Senility — all forms |
| Bowel incontinence | Leukemia — acute lymphocytic and acute/chronic myelogenous | Sickle cell anemia |
| Chronic organic brain disease | Lou Gehrig's disease | Spinal cord atrophy |
| Chronic pain | Lymphoma — non-Hodgkins | Spinal cord injury/myelitis |
| Cirrhosis of the liver | Mental retardation | Spinal muscle atrophy |
| Cognitive impairment | Mixed connective tissue disease | Surgery — pending |
| Congestive heart failure | Mobility impairment with ADL or IADL limitations | Systemic lupus erythematosus (SLE) |
| Connective tissue disease | Multiple myeloma | Systemic sclerosis |
| Cor pulmonale | Multiple sclerosis | Thalassemia major |
| CREST syndrome | Muscular dystrophy | Uremia |
| Cystic fibrosis | Myasthenia gravis | Varices — esophageal |
| Decubitus ulcers | Myelofibrosis | Vasculitis — all forms |
| Defibrillator use | Nebulizer use | Von Recklinghausen's disease |
| Dementia | Nephrosclerosis | Von Willebrand disease |
| Demyelinating disease | Nephrotic syndrome | Walker use |
| Dermatomyositis | Neurofibromatosis | Wegener's granulomatosis |
| Dialysis | Neurogenic arthropathy | Wernicke-Korsakoff syndrome |
| Down syndrome | Neurogenic bladder | Wheelchair confined |
| Drug trial/study participant | Organic brain syndrome | Whipple's disease |
| | Oxygen use | |

Uninsurable medications for Long-Term Care Rider II

If a client is taking any of the medications below, it will probably disqualify them from the Long Term Care Rider II, as it may reveal an underlying condition that is not insurable. Please note that this list is not all-inclusive.

| Medication | Condition |
|-----------------------------|--------------------------|
| Abilify | Mental disorder |
| Acthar | Multiple sclerosis |
| Adriamycin | Cancer |
| Agrylin | Blood disorder |
| Akineton | Parkinson's disease |
| Alkeran | Cancer |
| Antabuse | Alcohol abuse |
| Apokyn | Parkinson's disease |
| Aptivus | AIDS |
| Arava | Rheumatological disorder |
| Aricept | Dementia/Alzheimer's |
| Arimidex | Cancer |
| Artane | Parkinson's disease |
| Atgam | Immune disorder |
| Avonex | Multiple sclerosis |
| Azilect | Parkinson's disease |
| AZT | AIDS |
| Baraclude | Hepatitis |
| Betaferon | Multiple sclerosis |
| Betaseron | Multiple sclerosis |
| BicNU | Cancer |
| Blenoxane | Cancer |
| Busulfex (busulfan) | Cancer |
| Campral | Alcohol abuse |
| Carbex | Parkinson's disease |
| Casodex | Prostate cancer |
| CeeNU | Cancer |
| CellCept | Immune disorder |
| Cerefolin | Dementia/Alzheimer's |
| Cerubidine | Cancer |
| Clozapine | Mental disorder |
| Clozaril | Mental disorder |
| Cogentin | Parkinson's disease |
| Cognex (tacrine) | Dementia/Alzheimer's |
| Comtan | Parkinson's disease |
| Copaxone | Multiple sclerosis |
| Copegus | Hepatitis |
| Cortef (hydrocortisone) | Immune disorder |
| Cuprimine (D-penicillamine) | Rheumatological disorder |
| Cytosar | Cancer |

| Medication | Condition |
|--------------------------|--------------------------|
| Cytoxan | Cancer |
| Dantrium | Multiple sclerosis |
| Decadron | Multiple myeloma |
| Deltasone (prednisone) | Immune disorder, Crohn's |
| Demerol | Pain |
| Dilaudid (hydromorphone) | Pain |
| Dolophine (methadone) | Pain |
| Dopar | Pain |
| Dostinex | Parkinson's disease |
| Doxil | Cancer |
| DTIC | Cancer |
| Duragesic (fentanyl) | Pain |
| Eldepryl | Parkinson's disease |
| Eligard | Prostate cancer |
| Emcyt | Cancer |
| Enbrel | Rheumatological disorder |
| Equetro | Mental disorder |
| Eskalith (lithium) | Mental disorder |
| Eulexin (flutamide) | Prostate cancer |
| Exelon | Dementia/Alzheimer's |
| Faslodex | Cancer |
| Fazaclo | Mental disorder |
| Foscavir | AIDS |
| Gengraf | Immune disorder |
| Geodon | Mental disorder |
| Gerimal | Dementia/Alzheimer's |
| Gleevec | Cancer |
| Gold therapy | Rheumatological disorder |
| Haldol | Mental disorder |
| Hepsera | Hepatitis |
| Herceptin | Cancer |
| Humira | Rheumatological disorder |
| Hydergine (ergoloid) | Dementia/Alzheimer's |
| Hydrea | Blood disorder |
| Ifex | Cancer |
| Imuran (azathioprine) | Rheumatological disorder |
| Incivek (telaprevir) | Hepatitis |
| Infergen | Hepatitis |
| Interferon | Hepatitis |
| Intron | Cancer |

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Uninsurable medications for Long-Term Care Rider II *(continued)*

| Medication | Condition |
|-----------------------|--------------------------|
| Kemadrin | Parkinson's disease |
| Kineret | Rheumatological disorder |
| Larodopa | Parkinson's disease |
| Leukeran | Cancer |
| Leukine | Cancer |
| Lioresal (baclofen) | Multiple sclerosis |
| Loxitane | Mental disorder |
| Lupron | Prostate cancer |
| Lysodren | Cancer |
| Matulane | Cancer |
| Medrol | Lupus |
| Megace | AIDS |
| Mellaril | Mental disorder |
| Mestinon | Immune disorder |
| Methotrexate | Rheumatological disorder |
| Mirapex | Parkinson's disease |
| Moban | Mental disorder |
| Moditen | Mental disorder |
| MS Contin (morphine) | Pain |
| Mutamycin (mitomycin) | Cancer |
| Myfortic | Immune disorder |
| Myleran | Cancer |
| Mytelase | Immune disorder |
| Namenda | Dementia/Alzheimer's |
| Navane | Mental disorder |
| Neoral (cyclosporine) | Rheumatological disorder |
| Neupro | Parkinson's disease |
| Nilandron | Prostate cancer |
| Niloric | Dementia/Alzheimer's |
| Nipent | Cancer |
| Novantrone | Multiple sclerosis |
| Orencia | Rheumatological disorder |
| Orthoclone | Immune disorder |
| Oxycontin (oxycodone) | Pain |
| Parcopa (levodopa) | Parkinson's disease |
| Parlodel | Parkinson's disease |
| Pegasys | Hepatitis |
| Pegatron | Hepatitis |
| Percocet | Pain |
| Percodan | Pain |

| Medication | Condition |
|-------------------------|--------------------------|
| Permitil | Mental disorder |
| Plaquenil | Rheumatological disorder |
| Platinol | Cancer |
| Plenaxis | Prostate cancer |
| Prograf | Immune disorder |
| Proleukin | Cancer |
| Prolixin (fluphenazine) | Mental disorder |
| Prostigmin | Immune disorder |
| Purinethol | Cancer |
| Razadyne | Dementia/Alzheimer's |
| Rebetron | Hepatitis |
| Rebif | Multiple sclerosis |
| Regonol | Immune disorder |
| Remicade | Rheumatological disorder |
| Reminyl | Dementia/Alzheimer's |
| Requip | Parkinson's disease |
| Revia (naltrexone) | Mental disorder |
| Ribapak | Alcohol abuse |
| Ribasphere | Hepatitis |
| Ribatab | Hepatitis |
| Ribavirin | Hepatitis |
| Risperdal | Mental disorder |
| Rituxan | Rheumatological disorder |
| Roferon | Hepatitis |
| Rubex | Cancer |
| Sandimmune | Immune disorder |
| Serentil | Mental disorder |
| Seroquel | Mental disorder |
| Simulect | Immune disorder |
| Sinemet (carbidopa) | Parkinson's disease |
| Stalevo | Parkinson's disease |
| Stelazine | Mental disorder |
| Symadine | Parkinson's disease |
| Symmetrel | Parkinson's disease |
| Taractan | Mental disorder |
| Tarceva | Cancer |
| Tasmar | Parkinson's disease |
| Thioplex | Cancer |
| Thioridazine | Mental disorder |
| Thymoglobulin | Immune disorder |

Uninsurable medications for Long-Term Care Rider II *(continued)*

| Medication | Condition |
|-------------------------|---------------------|
| Timespan | Immune disorder |
| Toposar (etoposide) | Cancer |
| Trelstar | Prostate cancer |
| Trihexane | Parkinson's disease |
| Trilafon (perphenazine) | Mental disorder |
| Tysabri | Multiple sclerosis |
| Tyzeka | Hepatitis |
| Vantas | Prostate cancer |
| Velban | Cancer |
| VePesid | Cancer |
| Vesprin | Mental disorder |
| Viadur | Prostate cancer |

| Medication | Condition |
|------------------------|---------------------|
| Vicodin (hydrocodone) | Pain |
| Videx | AIDS |
| Victrelis (boceprevir) | Hepatitis |
| Wellcovorin | Cancer |
| Wellferon | Hepatitis |
| Xeloda | Cancer |
| Zanosar | Cancer |
| Zelapar | Parkinson's disease |
| Zenapax | Immune disorder |
| Zoladex | Prostate cancer |
| Zyprexa | Mental disorder |

LTC Rider II height and weight guide (for men and women)

An applicant with functional or physical impairment complicated by being overweight or underweight is considered a high risk to the LTC Rider II. Therefore, applicants falling above or below the height and weight guidelines may be considered at higher rates, or they may be uninsurable if they have other comorbid impairments.

| Height | Minimum weight | Maximum weight |
|--------|----------------|----------------|
| 4' 8" | 75 | 171 |
| 4' 9" | 77 | 177 |
| 4' 10" | 80 | 184 |
| 4' 11" | 83 | 190 |
| 5' 0" | 85 | 197 |
| 5' 1" | 88 | 203 |
| 5' 2" | 91 | 210 |
| 5' 3" | 94 | 217 |

| Height | Minimum weight | Maximum weight |
|--------|----------------|----------------|
| 5' 4" | 97 | 224 |
| 5' 5" | 100 | 231 |
| 5' 6" | 103 | 238 |
| 5' 7" | 106 | 245 |
| 5' 8" | 110 | 253 |
| 5' 9" | 113 | 260 |
| 5' 10" | 116 | 268 |
| 5' 11" | 120 | 276 |

| Height | Minimum weight | Maximum weight |
|--------|----------------|----------------|
| 6' 0" | 123 | 283 |
| 6' 1" | 126 | 291 |
| 6' 2" | 130 | 299 |
| 6' 3" | 133 | 308 |
| 6' 4" | 137 | 316 |
| 6' 5" | 140 | 324 |
| 6' 6" | 144 | 333 |

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Impairments frequently encountered

The following guide will help you determine our potential underwriting decision for the Long-Term Care Rider II based on some common impairments:

| Arthritis | |
|--|--------------------------|
| Asymptomatic, treatment free, no ADL or IADL limitations | Standard |
| History of physical therapy, occupational therapy or compression fracture | Individual consideration |
| History of joint replacement | Not insurable |
| Symptomatic, multiple intra-articular injections, severe or chronic treatment | Not insurable |
| Arthritis (rheumatoid, osteoarthritis, psoriatic) | |
| Completely asymptomatic, normal range of motion, in remission for 12 months | Individual consideration |
| Treatment with history of joint replacement, severe joint deformity | Not insurable |
| Juvenile rheumatoid arthritis | Not insurable |
| Back disorders | |
| Back/cervical/lumbar strain or sprain, fully recovered for 6 months, no treatment | Standard |
| Degenerative disc disease, controlled without injections or narcotics | Individual consideration |
| Herniated disc or laminectomy, single surgery (without hardware), fully recovered for 12 months | Individual consideration |
| Spondylolisthesis, spondylitis, spondylosis or fractures | Individual consideration |
| Any of the above with ongoing treatment or symptomatic | Not insurable |
| BMI (low) | |
| BMI 18.4 - 16.6 | Individual consideration |
| BMI 16.5 or less | Not insurable |
| Cancer – with full pathology report(s) | |
| Breast, uterine or ovarian – after 60 months, no recurrence, no metastases | Individual consideration |
| Bladder, cervical, colon, testicular or thyroid – after 36 months, no recurrence, no metastases | Individual consideration |
| Colon, liver, lung – after 60 months, no recurrence, no metastases | Individual consideration |
| Pancreatic, esophageal, lymphoma – after 60 months | Individual consideration |
| Melanoma – length of time since surgery | Individual consideration |
| Melanoma in situ (definite diagnosis with full pathology) | Standard |
| Metastatic (spread from original site) | Not insurable |
| Recurrent cancer (same organ or site) | Not insurable |
| Skin cancer (basal cell or squamous) | Standard |
| Prostate with prostatectomy | Individual consideration |
| Depression | |
| Situational, no medical treatment, recovered for a minimum of six months, no ADL or IADL limitations | Standard |
| Chronic, stable with minimum of six months of successful medical treatment, no ADL or IADL limitations | Individual consideration |

| Depression (cont.) | |
|--|--------------------------|
| History of hospitalization for psychiatric care, minimum of two years under control | Individual consideration |
| Suicide attempt | Not insurable |
| Uncontrolled | Not insurable |
| Depression (manic disorder) | |
| Mild — controlled, no attacks in last three years, not confined to home, no functional impairment, no hospitalization or suicide attempts in last five years | Individual consideration |
| Moderate to severe | Not insurable |
| Diabetes | |
| Newly discovered — after six months | Individual consideration |
| Type 2/non-insulin dependent — well controlled for at least six months | Individual consideration |
| Type 1/insulin dependent | Not insurable |
| History of nephropathy, neuropathy, blindness, amputation or neuropathic ulcers | Not insurable |
| Uncontrolled or with comorbid conditions (atrial fibrillation, cardiomyopathy, ischemic heart disease, peripheral vascular disease, stroke or transient ischemic attack) | Not insurable |
| Fibromyalgia (chronic fatigue syndrome) | |
| In remission for a minimum of 12 months, completely asymptomatic without treatment | Individual consideration |
| Symptomatic, clinical depression or ADL or IADL limitations, steroids or narcotics | Not insurable |
| Heart attack (myocardial infarction) | |
| Single heart attack after minimum 12-month recovery, stable, no ADL or IADL limitations | Individual consideration |
| Multiple heart attacks | Not insurable |
| Hepatitis | |
| Acute hepatitis A | Standard |
| Hepatitis B/C resolved | Individual consideration |
| Current or chronic hepatitis B/C/D/E | Not insurable |
| Hip/joint disorders | |
| Hip/joint replacement due to trauma | Individual consideration |
| Hip/joint replacement, multiple or due to a chronic disorder | Not insurable |
| Hypertension (high blood pressure) | |
| Well controlled for at least six months | Individual consideration |
| Untreated, poorly controlled or newly discovered | Not insurable |
| Osteoporosis | |
| Mild to moderate, minimum 24 months of stable bone density tests, no history of fractures, no ADL or IADL limitations | Individual consideration |
| Severe, history of fractures, abnormal bone density tests (T-score -2.5 or greater) | Not insurable |

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International underwriting guidelines

Resident aliens, foreign nationals, foreign residence and foreign travel of U.S. citizens and non-U.S. citizens

Nationwide products are priced based on mortality experience, cultural factors, medical care, geography, demographic factors and other relevant assumptions for U.S. citizens living in the United States. Life exposure risks in other parts of the world may be different. Consequently, foreign nationals and resident aliens may present risk profiles not assumed in our pricing. Each risk is unique and will be assessed on an individual basis.

It is important to remember that current events in the world could change Nationwide's guidelines before we are able to update our literature. If a current event in or with a specific country may have changed the risk for that country, please contact Nationwide Underwriting for guidance.

Mandatory requirements and general rules that apply to international risks

- Proposed insureds and owners, if different, **must have a U.S. Social Security number or U.S. taxpayer identification number**
- If the insureds or individual owners are residing in the U.S. with a temporary green card, unacceptable visa type or no visa or green card, each individual **must have established U.S. residency of three years or more**; if the proposed insureds or individual owners have not resided in the U.S. for three years or more, the specified amount must be \$500,000 or more, and **each individual must provide a copy of a valid government photo identification, own U.S. residential property, have documented earned U.S. income and have proof of assets in U.S. banks**
- If the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; **non-U.S. trusts or companies are not acceptable for ownership**
- Consideration may be given to Japanese citizens who hold a **permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. at least 12 months**
- Proposed insureds must have established medical care in the U.S. and medical records available for Nationwide's review:
 - U.S. citizens age 71 and older must have seen a physician in past 2 years
 - All other individuals age 60 and older
- Solicitation, application and delivery **must occur in the U.S. where the producer is licensed and valid nexus exists for that contract to be issued in that state**
- **Application, examination requirements, interviews, inspections, etc., must be completed in the U.S.**
- Proposed insureds and owners **must have an acceptable nexus to the U.S.**; examples include:
 - Owning U.S. residential property or U.S. company
 - Documented earned U.S. income and proof of assets in U.S. banks
- The policy must be **paid in U.S. dollars and funded from U.S.-domiciled bank**
- Specified total line of **life insurance must be based on U.S. income and estate tax considerations**
- You are responsible for ordering, obtaining and paying for attending physician statements and other necessary requirements needed from countries outside the U.S.; if the policy is placed in force, we will reimburse up to our normal and customary APS fee
- Any requirements received from countries outside the U.S. must be **translated into English at your expense**; there will be no reimbursement for translation into English

Guidance for specific international risks follows.

Please see the appropriate section for additional requirements and guidelines if your proposed insured falls into one of the following categories.

| |
|--|
| Section 1: U.S. citizen |
| Section 2: Permanent resident (green card issued for 10 years or more) |
| Section 3: Individual residing in the U.S. with a visa, temporary green card (green card issued for less than 10 years) or no visa or green card |
| Section 4: Individual residing in or from an “A” country |
| Section 5: Individual residing in or from a “B” country |
| Section 6: Individual residing in or from a “C” or “D” country |
| Section 7: Individual traveling outside the U.S. (Must be used in conjunction with Sections 1, 2, 3, 4 or 5) 7A: Travel for U.S. citizen or permanent resident (green card holder for 10 years or more) 7B: Travel for individual residing in the U.S. with acceptable visa types as noted in Section 3 7C: Travel for individual residing in an “A” country 7D: Travel for individual residing in a “B” country 7E: Travel for individual residing in a “C” or “D” country |
| Section 8: Additional considerations regarding international underwriting guidelines |

Section 1: U.S. citizen

Applications on U.S. citizen residing or traveling outside of the U.S.:

| |
|--|
| Time in the U.S. |
| If the time in the U.S. is less than 12 months or the citizen is currently living outside the U.S., the individual will be handled as a foreign national residing in that country. See Section 4, 5 or 6 based on nation of residence. To determine the country code/jurisdiction of an individual, please refer to the country code list. |
| Minimum requirements (additional requirements may be necessary) |
| <ul style="list-style-type: none"> • Complete Foreign Travel and Residence Supplement • Foreign interpreter amendment(s) are required for all forms and documents if the individual cannot understand English |
| Amount limits and product specifications |
| Normal underwriting limits, rules and product-specific applications apply |
| Underwriting classifications for older ages |
| Individuals over age 70 must have a personal physician in the U.S. to be considered for coverage |
| Traveling outside the U.S. |
| For individuals meeting the above guidelines but traveling outside the U.S., see Section 7 |

Section 2: Permanent resident (green card issued for 10 years or more)

Applications on permanent resident:

| Time in the U.S. | |
|--|---|
| <p>Time in the U.S. is less than 12 months or currently living outside of the U.S., the individual will be handled as a foreign national residing in his or her country/jurisdiction of origin. See Section 4, 5 or 6.</p> <p>To determine the country code/jurisdiction of an individual, please refer to the country code list.</p> <p>Note: No consideration may be given to Japanese citizens if their time in the U.S. is less than 12 months or if they currently live outside of the U.S.</p> | |
| Minimum requirements (additional requirements may be necessary) | |
| <ul style="list-style-type: none"> • Copy of U.S. Social Security number or U.S. taxpayer identification number for proposed insureds and owners • Copy of documentation to be in the U.S. <ul style="list-style-type: none"> - Clear copy of green card and, if applicable, passport (all pages) • Foreign Travel and Residence Supplement must be submitted | <ul style="list-style-type: none"> • Foreign interpreter amendment(s) are required for all forms and documents if the individual cannot understand English • If owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not acceptable for ownership |
| Amount limits and product specifications | |
| <p>Normal underwriting limits, rules and product-specific applications apply</p> | |
| Underwriting classifications for older ages | |
| <p>Individuals age 60 and older must have established medical care in the U.S. and medical records available for Nationwide's review</p> | |
| Traveling outside the U.S. | |
| <p>For individuals meeting the above guidelines but traveling outside the U.S., see Section 7</p> | |

Section 3: Individual residing in the U.S. with a visa, temporary green card (green card issued for less than 10 years) or no visa or green card

For these individuals, consideration for coverage will be based on a variety of factors, with the key factor being evidence that the proposed insured plans to reside in the U.S.

| Acceptable visa types |
|--|
| <p>Individuals with one of the following visa types will be considered for coverage, based on the country of origin:</p> <ul style="list-style-type: none"> • E1: Treaty trader • E2: Treaty investor • E3: Australian specialty worker • EB5: Investor • H1B: Specialty workers • H1C: Nurses • H2B: Temporary worker for seasonal work • H4: Spouse and children (if spouse holds a H1B or H1C visa) • K1: Fiancée/fiancé of U.S. citizen • K2: Child of K1 • K3: Spouse of K1 • K4: Stepchild of K1 • L1: Intracompany transferee • L2: Spouse or child of L1 • O1: Temporary worker with extraordinary ability • O2: Individual who accompanies an O1 • O3: Spouse or child of O1, O2 • TD: Spouse or child of TN • TN: CA and MEX professional workers through the North American Free Trade Agreement • V1/V2: Spouse/child of a legal permanent resident <p>Notes:</p> <ul style="list-style-type: none"> - EAC/EAD: An employment authorization card on its own is not an acceptable visa type and must be accompanied by a copy of an acceptable visa as indicated above. - A temporary green card (less than 10 years) will be considered as an unacceptable visa type. - Individuals without a visa or green card in the U.S. will be considered to have an unacceptable visa type. |
| If unacceptable visa type or time in the U.S. is less than 12 months |
| <p>If unacceptable visa type or time in the U.S. is less than 12 months or currently living outside of the U.S., the individual will be handled as a foreign national residing in his or her country/jurisdiction of origin. See Section 4, 5 or 6.</p> <p>To determine the country code/jurisdiction of an individual, please refer to the country code list.</p> |

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Section 3: Individual residing in the U.S. with a visa, temporary green card (green card issued for less than 10 years) or no visa or green card *(continued)*

| | |
|--|---|
| If unacceptable visa type and time in the U.S. is 12 months or more | |
| <p>If unacceptable visa type from an “A,” “B” or “D” country and has resided in the U.S. 12 months or more, the individual will be handled as a foreign national residing in his or her country/jurisdiction of origin. See Section 4, 5 or 6.</p> <p>If unacceptable visa type from a “C” country and has resided in the U.S. 3 years or more, possible consideration may be given at Standard rate class for \$500,000 through \$1 million.</p> <p>To determine the country code/jurisdiction of an individual, please refer to the country code list.</p> | |
| Minimum requirements (additional requirements may be necessary) | |
| <ul style="list-style-type: none"> • Copy of U.S. Social Security number or U.S. taxpayer identification number for proposed insureds and owners • Copy of how documented to be in the U.S. <ul style="list-style-type: none"> – Clear copy of green card or visa, and, if applicable, passport (all pages) • Foreign Travel and Residence Supplement must be submitted | <ul style="list-style-type: none"> • Foreign interpreter amendment(s) are required for all forms and documents if the individual cannot understand English • If owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not acceptable for ownership |
| Amount limits and classification; resided in U.S. minimum 12 months; no travel outside the U.S. | |
| <p>Underwriting classification will be based on the country/jurisdiction of origin (see country code list)</p> <ul style="list-style-type: none"> • A country: Autobind up to \$10 million, possible Preferred if available on product • B country: Autobind up to \$5 million, Standard (possible Preferred in select countries if otherwise qualifies for Preferred Plus) • C/D country: <ul style="list-style-type: none"> – Amount ≤\$1 million: Possible Standard – Amount ≥\$1,000,001: Individual consideration | |
| Product specifications | |
| <p>Supplemental benefits availability</p> <ul style="list-style-type: none"> • Spouse Life Insurance Rider • Term Rider • Extended Death Benefit Guarantee (EDBG) Rider <p>Note: No Waiver, Accidental Death Benefit, Child or Long-Term Care Rider II</p> | |
| Underwriting classifications for older ages | |
| <p>Individuals age 60 and older must have established medical care in the U.S. and medical records available for Nationwide’s review</p> | |
| Traveling outside the U.S. | |
| <p>See Section 7 for any international travel</p> | |

Section 4: Individual residing in or from an “A” country

- Proposed insured residing outside the U.S. in an “A” country
- Proposed insured from an “A” country residing in the U.S. less than 12 months
- Proposed insured from an “A” country residing in the U.S. without a visa or green card

Acceptability will be based on the factors listed below.

| | |
|---|---|
| Country/jurisdiction | |
| <ul style="list-style-type: none"> • “A” country code only • To determine the country code/jurisdiction of an individual, please refer to the country code list <p>Note: Consideration may be given to Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. at least 12 months.</p> | |
| Minimum requirements (additional requirements may be necessary) | |
| <ul style="list-style-type: none"> • Copy of U.S. Social Security number or U.S. taxpayer identification number for proposed insureds and owners • Copy of documentation to be in the U.S. <ul style="list-style-type: none"> – Clear copy of green card, visa and/or passport (all pages) • Foreign Travel and Residence Supplement must be submitted | <ul style="list-style-type: none"> • Foreign interpreter amendment(s) are required for all forms and documents if the individual cannot understand English • If owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not acceptable for ownership |

Section 4: Individual residing in or from an “A” country *(continued)*

| | |
|---|--|
| Product specifications | |
| <ul style="list-style-type: none"> • Permanent coverage • Supplemental benefits availability <ul style="list-style-type: none"> - Spouse Life Insurance Rider - Term Rider - Extended Death Benefit Guarantee (EDBG) Rider <p>Note: No Waiver, Accidental Death Benefit, Child or Long-Term Care Rider II</p> | |
| U.S. residency requirement¹⁰ | |
| <p>If the proposed insured is residing in the U.S. with a temporary green card, unacceptable visa type or no visa or green card, the individual must have established U.S. residency of three years or more OR specified amount of at least \$500,000, own U.S. residential property and have documented earned U.S. income. If the proposed insured is a Japanese citizen residing in the U.S. with a permanent green card valid for 10 years or more, the individual must have established U.S. residency of 12 months or more.</p> | |
| Age limits¹⁰ | |
| 18 – 70 | |
| Classification¹⁰ | |
| Rating Table D or better | |
| Best underwriting class available¹¹ | |
| Preferred if available on product | |
| Amount limits | |
| <ul style="list-style-type: none"> • Up to and including \$10 million • Amounts \geq\$1 million: The occupation should be technical, professional or executive in nature • Amounts $<$\$1 million: The occupation does not have to be technical, professional or executive in nature if the amount being requested is financially justified | |
| Auto binding¹⁰ | |
| Up to and including \$10 million | |
| Jumbo¹⁰ | |
| Ages 18 – 24: Up to and including \$30 million | |
| Ages 25 – 70: Up to and including \$35 million | |
| Travel | |
| See Section 7 for any international travel | |
| Unacceptable proposed insured | |
| <ul style="list-style-type: none"> • Missionaries or foreign aid/relief workers • Judges, politicians, union leaders, foreign government leaders/employees, diplomats • Journalists • Military personnel, police or security personnel/body guards | <ul style="list-style-type: none"> • Public figures/celebrities or other high-profile occupations • Private pilots • Trade union officials and arms dealers |

¹⁰ Individual consideration will be given if outside of these limits.

¹¹ The Preferred underwriting class can possibly be available for individuals who otherwise qualify for Preferred Plus in Brazil, China, Israel (not including Israel's Gaza Strip or West Bank, which will be considered on an individual basis) and Mexico. Other “B” countries may qualify for Standard.

Section 5: Individual residing in or from a “B” country

- Proposed insured residing outside the U.S. in a “B” country
- Proposed insured from a “B” country residing in the U.S. less than 12 months
- Proposed insured from a “B” country residing in the U.S. without a visa or green card

Acceptability will be based on the factors listed below.

| | |
|---|---|
| Country/jurisdiction | |
| <ul style="list-style-type: none"> • “B” country code only • To determine the country code/jurisdiction of an individual, please refer to the country code list | |
| Minimum requirements (additional requirements may be necessary) | |
| <ul style="list-style-type: none"> • Copy of U.S. Social Security number or U.S. taxpayer identification number for proposed insureds and owners • Copy of documentation to be in the U.S. <ul style="list-style-type: none"> – Clear copy of green card, visa and/or passport (all pages) • Foreign Travel and Residence Supplement must be submitted | <ul style="list-style-type: none"> • Foreign interpreter amendment(s) are required for all forms and documents if the individual cannot understand English • If owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not acceptable for ownership |
| Product specifications | |
| <ul style="list-style-type: none"> • Permanent coverage • Supplemental benefits availability <ul style="list-style-type: none"> – Spouse Life Insurance Rider – Term Rider – Extended Death Benefit Guarantee (EDBG) Rider <p>Note: No Waiver, Accidental Death Benefit, Child or Long-Term Care Rider II</p> | |
| U.S. residency requirement¹⁰ | |
| <p>If the proposed insured is residing in the U.S. with a temporary green card, unacceptable visa type or no visa or green card, the individual must have established U.S. residency of three years or more OR specified amount of at least \$500,000, own U.S. residential property and have documented earned U.S. income.</p> | |
| Age limits¹⁰ | |
| 18 – 70 | |
| Classification¹⁰ | |
| Rating Table D or better | |
| Best underwriting class available¹¹ | |
| Standard | |
| Amount limits | |
| <ul style="list-style-type: none"> • Up to and including \$5 million • Amounts \geq\$1 million: The occupation should be technical, professional or executive in nature • Amounts $<$\$1 million: The occupation does not have to be technical, professional or executive in nature if the amount being requested is financially justified | |
| Auto binding¹⁰ | |
| Up to and including \$5 million | |
| Jumbo¹⁰ | |
| <p>Ages 18 – 24: Up to and including \$30 million</p> <p>Ages 25 – 70: Up to and including \$35 million</p> | |
| Travel | |
| See Section 7 for any international travel | |
| Unacceptable proposed insured | |
| <ul style="list-style-type: none"> • Missionaries or foreign aid/relief workers • Judges, politicians, union leaders, foreign government leaders/employees, diplomats • Journalists • Military personnel, police or security personnel/body guards | <ul style="list-style-type: none"> • Public figures/celebrities or other high-profile occupations • Private pilots • Trade union officials and arms dealers |

¹⁰ Individual consideration will be given if outside of these limits.

¹¹ The Preferred underwriting class can possibly be available for individuals who otherwise qualify for Preferred Plus in Brazil, China, Israel (not including Israel's Gaza Strip or West Bank, which will be considered on an individual basis) and Mexico. Other “B” countries may qualify for Standard.

Section 6: Individual residing in or from a “C” or “D” country

Any individual residing outside the U.S. in “C” or “D” countries, regardless of country of origin

To determine the country code/jurisdiction of an individual, please refer to the country code list.

| Country/jurisdiction | |
|--|---|
| These cases will be considered on an individual basis. Please contact your Nationwide Underwriter. | |
| Minimum requirements (additional requirements may be necessary) | |
| <ul style="list-style-type: none"> • Copy of U.S. Social Security number or U.S. taxpayer identification number for proposed insureds and owners • Copy of documentation to be in the U.S. <ul style="list-style-type: none"> – Clear copy of green card and, if applicable, passport (all pages) • Foreign Travel and Residence Supplement must be submitted | <ul style="list-style-type: none"> • Foreign interpreter amendment(s) are required for all forms and documents if the individual cannot understand English • If owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided; non-U.S. trusts or companies are not acceptable for ownership |
| Proposed insured specifications | |
| <ul style="list-style-type: none"> • Occupation should be technical, professional or executive in nature | |
| Unacceptable proposed insured | |
| <ul style="list-style-type: none"> • Missionaries or foreign aid/relief workers • Judges, politicians, union leaders, foreign government leaders/employees, diplomats • Journalists • Military personnel, police or security personnel/body guards | <ul style="list-style-type: none"> • Public figures/celebrities or other high-profile occupations • Private pilots • Trade union officials and arms dealers |
| Product specifications | |
| <ul style="list-style-type: none"> • Permanent coverage only • No supplemental benefits, except Spouse Life Insurance Rider <p>Note: No Waiver, Accidental Death Benefit, Child or Long-Term Care Rider II</p> | |

Section 7: Individual traveling outside the U.S.

Travel outside the U.S. is assessed by how the individual is documented to be in the U.S., the country(ies) of travel, length of stay in each country, total time outside the U.S., amounts of consideration, ratings and age of individual. Please see appropriate sections below for each proposed insured. For country/jurisdiction, please refer to the country code list.

| A. Travel for U.S. citizen or permanent resident (green card holder for 10 years or more) | |
|---|--|
| Less than 60 days a year, amounts up to autobind limit or less, age 18 – 70 or rating Table D or better ¹⁰ | |
| Country/jurisdiction | Best underwriting classification if available on product |
| A | Preferred Plus |
| B | Preferred Plus (travel to Israel's Gaza Strip or West Bank will be considered on an individual basis) |
| Less than 60 days a year, amounts \$5 million or less, age 18 – 70 or rating Table D or better ¹⁰ | |
| Country/jurisdiction | Best underwriting classification if available on product |
| C | Standard (possible consideration for Preferred Plus may be given to individuals traveling to India who are U.S. citizens or permanent green card holders for 10 years or more) |
| D | Individual consideration |

¹⁰ Individual consideration will be given if outside of these limits.

Section 7: Individual traveling outside the U.S. (continued)

Greater than 60 days but less than or equal to 6 months a year, amounts \$10 million or less, age 18 – 70 or rating Table D or better¹⁰

| Country/jurisdiction | Best underwriting classification if available on product |
|----------------------|--|
| A | Preferred |

Greater than 60 days but less than or equal to 6 months a year, amounts \$5 million or less, age 18 – 70 or rating Table D or better¹⁰

| Country/jurisdiction | Best underwriting classification if available on product |
|----------------------|--|
| B | Standard ¹¹ |
| C, D | Individual consideration |

Greater than 6 months a year, any amount, any age, any class or rating

| Country/jurisdiction | Best underwriting classification if available on product |
|----------------------|--|
| A, B | The individual will be handled as if residing in the country(ies) he or she is visiting Note: No consideration may be given to Japanese citizens traveling outside of the U.S. more than 6 months a year. |
| C, D | Individual consideration |

B. Travel for individual residing in the U.S. with acceptable visa type as noted in Section 3

1. Determine the initial underwriting classification based on the country/jurisdiction of origin as noted in Section 3
2. If traveling outside the U.S., use the following criteria to determine if the initial underwriting classification is affected by the travel to the applicable country/jurisdiction

Any duration, amounts \$10 million or less, age 18 – 70 or rating Table D or better¹⁰

| Country/jurisdiction | Best underwriting classification if available on product |
|----------------------|--|
| A | Preferred |

Any duration, amounts \$5 million or less, age 18 – 70 or rating Table D or better¹⁰

| Country/jurisdiction | Best underwriting classification if available on product |
|----------------------|--|
| B | Standard ¹¹ |
| C, D | Individual consideration |

C. Travel for individual residing in an “A” country

Any duration, amounts \$10 million or less, age 18 – 70 or rating Table D or better¹⁰

| Country/jurisdiction | Best underwriting classification if available on product |
|----------------------|--|
| A | Preferred |
| B | Standard ¹¹ |
| C, D | Individual consideration |

¹⁰ Individual consideration will be given if outside of these limits.

¹¹ The Preferred underwriting class can possibly be available for individuals who otherwise qualify for Preferred Plus in Brazil, China, Israel (not including Israel's Gaza Strip or West Bank, which will be considered on an individual basis) and Mexico. Other “B” countries may qualify for Standard.

Section 7: Individual traveling outside the U.S. (continued)

| D. Travel for individual residing in a “B” country | |
|--|--|
| Any duration, amounts \$5 million or less, age 18 – 70 or rating Table D or better ¹⁰ | |
| Country/jurisdiction | Best underwriting classification if available on product |
| A, B | Standard ¹¹ |
| C, D | Individual consideration |

| E. Travel for individual residing in a “C” or “D” country | |
|---|--|
| Any duration, amount, age, class or rating ¹⁰ | |
| Country/jurisdiction | Best underwriting classification if available on product |
| A, B, C, D | Individual consideration |

¹⁰ Individual consideration will be given if outside of these limits.

¹¹ The Preferred underwriting class can possibly be available for individuals who otherwise qualify for Preferred Plus in Brazil, China, Israel (not including Israel’s Gaza Strip or West Bank, which will be considered on an individual basis) and Mexico. Other “B” countries may qualify for Standard.

Section 8: Additional considerations regarding international underwriting guidelines

- Initial premium should not be collected on individuals traveling outside the U.S. within the next 60 days
- For quoting purposes only; each case will be individually underwritten and assessed
- Country list and/or ratings will change as world conditions change
- Foreign residence should be in a major metropolitan area
- We generally will not offer coverage to individuals residing in, or traveling to, countries or jurisdictions under a current U.S. Department of State travel warning
- Countries, jurisdictions and/or any risks not covered by these guidelines will be considered on an individual basis
- Past travel is not considered
- Additional requirements may be necessary

Additional guidelines when resident alien does not speak or understand English

Procedure to be used when producers are not multilingual or write an occasional application on a non-English-speaking individual:

An interpreter must assist in the completion of the application. The interpreter must read the application and the supplement questions to proposed insureds and owners in their primary language, record the answers to any questions and review the prospectus and the terms of the temporary insurance agreement with them. An interpreter must also be present at the time of the examination and provide the answers to any questions asked by the examiner, or a bilingual medical examiner may be employed. A bilingual inspector may also have to be used by the inspection company.

Each individual, including the producer, serving as an interpreter must complete a foreign interpreter amendment denoting this process has been completed. The interpreter's signature must be witnessed and submitted with the application and exam. This amendment will be provided to you by the underwriting department. If multiple interpreters are used on a case, then each interpreter must complete the foreign interpreter amendment for the part of the process that they were the interpreter for, and the special amendment should be forwarded to Underwriting with the item that they interpreted.

If an examination is required and a bilingual examiner is not available, an interpreter (note: we will accept a family member as the interpreter) must be present at the time the examination is completed and act as an interpreter. By countersigning and dating the examination form below the examiner's signature, the interpreter is attesting to the fact that the individual understood and answered the medical exam questions. If the exam form is not countersigned by the interpreter, then the foreign interpreter amendment needs to be completed.

Country classification list

| Country/Jurisdiction | Rating Code | Country/Jurisdiction | Rating Code | Country/Jurisdiction | Rating Code | Country/Jurisdiction | Rating Code |
|-----------------------------------|-------------------------------|--------------------------------|-------------------------------|---------------------------------|-------------------------------|----------------------------------|-------------------------------|
| Afghanistan | D | Cyprus | A | Korea, South | A | Romania | A |
| Albania | B | Czech Republic | A | Kosovo | B | Russian Federation | B |
| Algeria | C | Denmark | A | Kuwait | B | Rwanda | D |
| American Samoa | A | Djibouti | D | Kyrgyzstan | C | Saint Kitts and Nevis | A |
| Andorra | A | Dominica | A | Laos | C | Saint Lucia | A |
| Angola | D | Dominican Republic | B | Latvia | A | Saint Vincent and the Grenadines | A |
| Anguilla | A | East Timor | C | Lebanon | D | Samoa | B |
| Antarctica | D | Ecuador | B | Lesotho | D | San Marino | A |
| Antigua | A | Egypt | C | Liberia | D | Sao Tome and Principe | C |
| Argentina | A | El Salvador | C | Libya | D | Saudi Arabia | B |
| Armenia | B | Equatorial Guinea | D | Liechtenstein | A | Senegal | D |
| Aruba | A | Eritrea | D | Lithuania | A | Serbia | B |
| Australia | A | Estonia | A | Luxembourg | A | Seychelles | B |
| Austria | A | Ethiopia | D | Macedonia | B | Sierra Leone | D |
| Azerbaijan | B | Falkland Islands | A | Madagascar | D | Singapore | A |
| Bahamas | visiting: residing: A B | Federated States of Micronesia | B | Malawi | D | Slovakia | A |
| Bahrain | C | Fiji | B | Malaysia | B | Slovenia | A |
| Bangladesh | C | Finland | A | Maldives | B | Solomon Islands | B |
| Barbados | A | France | A | Mali | D | Somalia | D |
| Barbuda | A | French Guiana | B | Malta | A | South Africa | C |
| Belarus | A | French Polynesia | A | Marshall Islands | A | South Sudan, Republic of | D |
| Belgium | A | Gabon | D | Martinique | A | Spain | A |
| Belize | B | Gambia | D | Mauritania, Islamic Republic of | D | Sri Lanka | C |
| Benin | D | Gaza | D | Mauritius | A | Sudan | D |
| Bermuda | A | Georgia | B | Mexico | B | Suriname | B |
| Bhutan | C | Germany | A | Moldova | B | Swaziland | D |
| Bolivia | C | Ghana | D | Monaco | A | Sweden | A |
| Bosnia | B | Greece | A | Mongolia | B | Switzerland | A |
| Botswana | C | Greenland | A | Montenegro | B | Syria | D |
| Brazil | B | Grenada | A | Montserrat | A | Taiwan | A |
| British Virgin Islands | A | Guadeloupe | A | Morocco | B | Tajikistan | C |
| Brunei | B | Guam | A | Mozambique | D | Tanzania | D |
| Bulgaria | B | Guatemala | C | Myanmar | D | Thailand | C |
| Burkina Faso | D | Guinea | D | Namibia | D | Tobago | B |
| Burma | D | Guinea-Bissau | D | Nauru | C | Togo | D |
| Burundi | D | Guyana | C | Nepal | C | Tonga | C |
| Caicos | A | Haiti | D | Netherlands | A | Trinidad and Tobago | B |
| Cambodia | C | Honduras | C | Netherlands Antilles | A | Tunisia | B |
| Cameroon | D | Hungary | A | Nevis | A | Turkey | D |
| Canada | A | Iceland | A | New Caledonia | A | Turkmenistan | C |
| Canary Islands | A | India | C | New Zealand | A | Turks | A |
| Cape Verde | B | Indonesia | B | Nicaragua | C | Tuvalu | C |
| Cayman Islands | A | Iran | D | Niger | D | Uganda | D |
| Central African Republic | D | Iraq | D | Nigeria | D | Ukraine | B |
| Chad | D | Ireland, Republic of | A | Niue | C | United Arab Emirates | A |
| Chile | A | Ireland (Northern) | A | Northern Mariana Islands | A | United Kingdom | A |
| China | | Israel | | Norway | A | Uruguay | A |
| Hong Kong or Macau: | A | Gaza Strip or West Bank: | D | Oman | B | U.S. Virgin Islands | A |
| Otherwise: | B | Otherwise: | B | Pakistan | D | Uzbekistan | C |
| Colombia | C | Italy | A | Palau | A | Vanuatu | C |
| Comoros | D | Ivory Coast/Cote d'Ivoire | D | Panama | B | Vatican City | A |
| Congo, Republic of the | D | Jamaica | visiting: residing: A B | Papua New Guinea | C | Venezuela | D |
| Congo, Democratic Republic of the | D | Japan | A | Paraguay | B | Vietnam | visiting: residing: B C |
| Cook Islands | A | Jordan | B | Peru | B | Virgin Islands | A |
| Costa Rica | A | Kazakhstan | B | Philippines | visiting: residing: B C | Western Sahara | D |
| Cote d'Ivoire | D | Kenya | D | Poland | A | Yemen, Republic of | D |
| Croatia | B | Kiribati | C | Portugal | A | Zambia | D |
| Cuba | C | Korea, North | D | Puerto Rico | A | Zimbabwe, Republic of | D |
| Curacao | A | | | Qatar | B | | |

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Notes



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P.O. Box 182835
Columbus, OH 43218-2835

Express mail — fixed life applications:

Nationwide Life Insurance
Attn: Life Underwriting
3400 Southpark Place, Suite A
DSPF-D4
Grove City, OH 43123-4856

**All variable universal life applications
— send overnight to:**

Nationwide Life Insurance
1050 Yard Street, GI-1-NSL2
Grandview Heights, OH 43212

**Email: LifeApps@Nationwide.com**

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**Check on your pending cases at
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- Get real-time status updates
- Search by policy number or client name

**Quick Quotes:**

- Submit a short summary (two or three short paragraphs) of the case with the pertinent facts for review
- May attach up to 3 pages of records
- Any product
- Age up to 85
- Any face amount up to jumbo
- Anticipated turn around within 48 hours
- Submit to QQuotes@nationwide.com

**Trial Application:**

- Please do not submit previous declines or offers greater than Table D/4 or 200% from other carriers
- Anticipated turnaround time within seven business days
- \$1 million minimum specified amount
- Maximum age of 75
- Available for permanent life products only (no term)

**CareMatters**

BGAs or producers may contact an underwriter at 1-855-381-5729 for prescreens prior to submission



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