

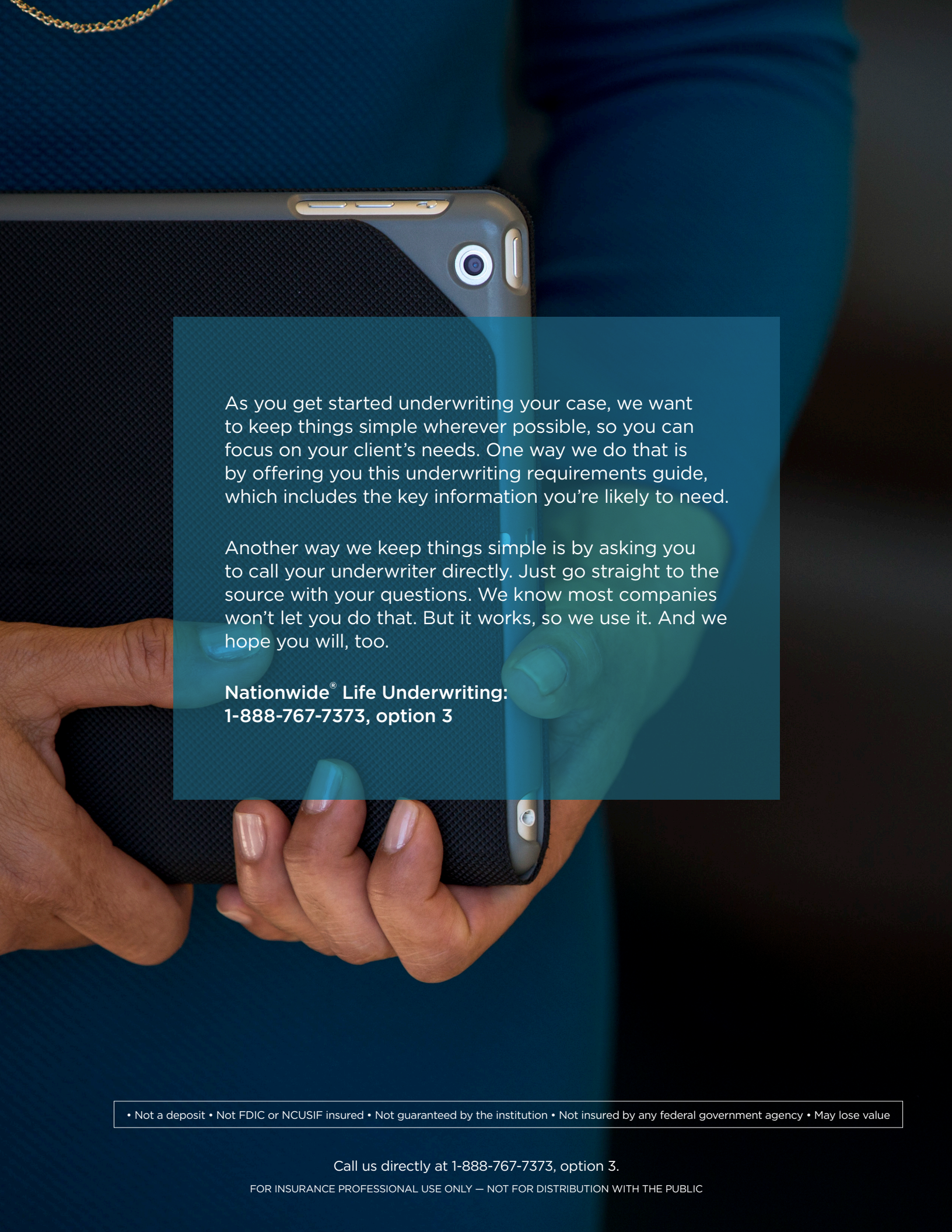


Nationwide YourLife®

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 a way that the back of the case is visible. A semi-transparent teal rectangular box is overlaid on the phone, containing white text. The background is a dark teal color with a subtle pattern.

As you get started 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 3

• 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 3.

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Medical requirements

For all products except Nationwide YourLife CareMatters®

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

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

¹ 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.

APS = attending physician statement

BCP = blood chemistry profile

EKG = electrocardiogram

HOS = home office specimen (urinalysis)

MVR = motor vehicle report

Rx check = Pharmacy database check

51 – 60	61 – 70	71 – 80	81+
Paramed, Urine HIV	Paramed, BCP, HOS, R _x check	Paramed, BCP, HOS, MVR, APS, R _x check	Paramed, BCP, HOS, MVR, APS, R _x check
Paramed, Urine HIV	Paramed, BCP, HOS, R _x check	Paramed, BCP, HOS, MVR, APS, R _x check	Paramed, BCP, HOS, MVR, APS, R _x check
Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR, R _x check	Paramed, BCP, HOS, MVR, APS, R _x check	Paramed, BCP, HOS, MVR, APS, R _x check
Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR, R _x check	Paramed, BCP, HOS, MVR, APS, R _x check	Paramed, BCP, HOS, MVR, APS, R _x check
Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR, APS, R _x check	Paramed, BCP, HOS, MVR, APS, R _x check	Paramed, BCP, HOS, MVR, APS, R _x check
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Paramed, BCP, HOS, EKG, MVR, APS, R _x check	Paramed, BCP, HOS, EKG, MVR, APS, R _x check	Paramed, BCP, HOS, EKG, MVR, APS, R _x check	Paramed, BCP, HOS, EKG, MVR, APS, R _x check

Note: Medical requirements on those age 69 and younger may be used for up to 12 months from date completed.

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: Let us order the requirements for you, so you can move on to something else. Simply note on your agent's certificate that you want us to handle on your behalf. If you'd rather do it yourself, please use one of our authorized paramedical providers:

APPS 1-800-635-1677

EMSI 1-800-872-3674

Remember to tell clients to expect a call from the paramedical company.

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Nonmedical requirements

Client direct interview inspections

Issue age	Specified amount
18-70	\$5,000,000 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	Age 18 – 70 and amounts of \$1,000,001 – \$10,000,000 ² Age 71+ and amounts of \$100,001 – \$10,000,000 ²
Business life financial supplement	Amounts of \$500,001 or more ²
Third-party financials	All ages and amounts of \$10,000,001 or more ²

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 short, 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.

² 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 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	Earned income multiplier based on profession/occupation (maximum)
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, with future taxes likely to increase, 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 8%

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

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.

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 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 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 		
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)		
Build	See build chart		

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 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 		
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		

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Adult build chart

Height	Preferred Plus	Preferred	Standard or better	Table B	Table C	Table D	Table E	Table F	Table H	Table J	Table L	Decline
5'0"	152	161	192 or less	193-199	200-207	208-217	218-222	223-227	228-238	239-243	244-248	249 +
5'1"	156	165	198 or less	199-206	207-214	215-224	225-230	231-235	236-246	247-251	252-256	257 +
5'2"	161	170	205 or less	206-213	214-221	222-232	233-237	238-243	244-254	255-259	260-265	266 +
5'3"	166	175	211 or less	212-220	221-228	229-239	240-245	246-251	252-262	263-268	269-273	274 +
5'4"	171	180	218 or less	219-227	228-235	236-247	248-253	254-259	260-270	271-276	277-282	283 +
5'5"	175	185	225 or less	226-234	235-243	244-255	256-261	262-267	268-279	280-285	286-291	292 +
5'6"	180	190	232 or less	233-241	242-250	251-263	264-269	270-275	276-288	289-294	295-300	301 +
5'7"	185	195	239 or less	240-249	250-258	259-271	272-277	278-284	285-296	297-303	304-309	310 +
5'8"	190	200	246 or less	247-256	257-266	267-279	280-286	287-292	293-305	306-312	313-318	319 +
5'9"	195	205	253 or less	254-264	265-274	275-287	288-294	295-301	302-314	315-321	322-328	329 +
5'10"	200	210	261 or less	262-271	272-282	283-296	297-303	304-310	311-324	325-331	332-338	339 +
5'11"	205	216	268 or less	269-279	280-290	291-304	305-311	312-319	320-333	334-340	341-347	348 +
6'0"	211	222	276 or less	277-287	288-298	299-313	314-320	321-328	329-342	343-350	351-357	358 +
6'1"	218	229	284 or less	285-295	296-306	307-322	323-329	330-337	338-352	353-360	361-367	368 +
6'2"	224	236	292 or less	293-303	304-315	316-331	332-338	339-346	347-362	363-369	370-377	378 +
6'3"	231	243	300 or less	301-312	313-324	325-340	341-348	349-356	357-372	373-380	381-388	389 +
6'4"	238	250	308 or less	309-320	321-332	333-349	350-357	358-365	366-382	383-390	391-398	399 +
6'5"	244	257	316 or less	317-328	329-341	342-358	359-366	367-375	376-392	393-400	401-408	409+
6'6"	251	264	324 or less	325-337	338-350	351-367	368-376	377-385	386-402	403-411	412-419	420 +
6'7"	258	272	332 or less	333-346	347-359	360-377	378-386	387-395	396-412	413-421	422-430	431 +
6'8"	266	280	341 or less	342-355	356-368	369-386	387-395	396-405	406-423	424-432	433-441	442 +
6'9"	274	288	349 or less	350-363	364-377	378-396	397-405	406-415	416-433	434-443	444-452	453 +

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
Racing (e.g., cars, trucks, motorcycles and boats)	Speed Location (type/class) Frequency	Nontobacco Preferred
Scuba diving	Depth of dives Frequency location (type/class) Experience	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	
Asthma ³	Treatment Hospitalization Smoking	Nontobacco Preferred	
Basal cell skin cancer	Single episode Location	Time since event Grade/staging	Nontobacco Preferred Plus
Cancer ³ — includes skin cancer (except basal cell skin cancer) and all other internal types (e.g., melanoma or breast cancer)	Single episode Location Time since event Grade/staging	Nontobacco Standard	
Cholesterol	Cholesterol/HDL ratio Medication	Nontobacco Preferred Plus	
Diabetes ³	Treatment Age at onset Control	Nontobacco Standard (age ≤50/type 2/non-insulin-dependent diabetes) Table B (age >50/type 1/insulin-dependent diabetes)	
Epilepsy	Treatment Date of last episode	Nontobacco Standard	
Heart attack/bypass/angioplasty ³	Age Number of vessels Time since event	Table B (age > 50)	
Hypertension (high blood pressure)	Control	Nontobacco Preferred	
Marijuana use	Use Other drug/alcohol use Mental illness Criminal history	Tobacco Preferred	
Mental illness	Treatment Hospitalization (decline if within two years) Loss of work	Nontobacco Preferred (anxiety) Nontobacco Standard (depression) Table B (all others, including depression/bipolar)	
Sleep apnea	Treatment and control	Nontobacco Preferred	
Stroke	Age Time since event (decline if within one year) Residuals	Nontobacco Standard	

³ 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:

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 (HgA1c)?	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)	

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)

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

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, Waiver rider or Accidental Death Benefit rider
- Cases already using Nationwide's Placement Improvement Program are not eligible for wellness credits

Placement Improvement Program (PIP)

We can 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 can 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
- 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, Accumulation VUL, Protection VUL and 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. 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 last three years for ages 18 to 65; present age cannot exceed 65
- Fully underwritten with either a paramedical exam or fully completed Part II section of the application
- Issued with a specified amount of \$250,000 to \$2.5 million
- Issued at Preferred or Standard rates (tobacco or nontobacco) and not rated
- Not issued through any simplified issue, guaranteed issue 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

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 strong 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

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 guidelines. 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 available for ownership
- No consideration may be given to Japanese citizens for proposed insureds or owners, even if documented to be in the U.S. and living in the U.S.
- Solicitation, application and delivery must occur in the U.S. where 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. <i>Must be used in conjunction with Sections 1, 2, 3, 4 or 5</i> 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 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 (green card issued for 10 years or more):

Time in the U.S.	
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. 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 how documented 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 available for ownership
Amount limits and product specifications	
Normal underwriting limits, rules and product-specific applications apply	
Underwriting classifications for older ages	
Individuals age 60 and older must have established medical care in the U.S. and medical records available for Nationwide's review	
Traveling outside the U.S.	
For individuals meeting the above guidelines but traveling outside the U.S., see Section 7	

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
Individuals with one of the following visa types will be considered for coverage, based on the country of origin:
<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
Notes:
- 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
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. To determine the country code/jurisdiction of an individual, please refer to the country code list.

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	
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.	
If unacceptable visa type from a "C" country and has resided in the U.S. 12 months or more, possible consideration may be given at Standard rate class up to and including \$1 million.	
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 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 available for ownership
Amount limits and classification; resided in U.S. minimum 12 months; no travel outside the U.S.	
Underwriting classification will be based on the country/jurisdiction of origin (see country code list)	
<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	
Supplemental benefits availability	
<ul style="list-style-type: none"> • Spouse rider • Term rider • Extended Death Benefit Guarantee (EDBG) rider 	
Note: No Waiver, Accidental Death Benefit, Child or Long-term Care rider	
Underwriting classifications for older ages	
Individuals age 60 and older must have established medical care in the U.S. and medical records available for Nationwide's review	
Traveling outside the U.S.	
See Section 7 for any international travel	

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 	
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, 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 available 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 rider - Term rider - Extended Death Benefit Guarantee (EDBG) rider <p>Note: No Waiver, Accidental Death Benefit, Child or Long-term Care rider</p>
U.S. residency requirement⁴
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.
Age limits⁴
18 - 70
Classification⁴
Rating Table D or less
Best underwriting class available⁵
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 binding⁴
Up to and including \$10 million
Jumbo⁴
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 and owner
No consideration may be given to Japanese citizens for proposed insureds or owners
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 • Public figures/celebrities or other high-profile occupations • Private pilots • Trade union officials and arms dealers

⁴ Individual consideration will be given if outside of these limits.

⁵ Possible Preferred underwriting class 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 how documented 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 available for ownership
Product specifications	
<ul style="list-style-type: none"> • Permanent coverage • Supplemental benefits availability <ul style="list-style-type: none"> - Spouse rider - Term rider - Extended Death Benefit Guarantee (EDBG) rider <p>Note: No Waiver, Accidental Death Benefit, Child or Long-term Care rider</p>	
U.S. residency requirement⁴	
<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 limits⁴	
18 - 70	
Classification⁴	
Rating Table D or less	
Best underwriting class available⁵	
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 binding⁴	
Up to and including \$5 million	
Jumbo⁴	
<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

⁴ Individual consideration will be given if outside of these limits.

⁵ Possible Preferred underwriting class 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 how documented 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 available 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 rider <p>Note: No Waiver, Accidental Death Benefit, Child or Long-term Care rider</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 auto bind limit or less, age 18 – 70 or rating Table D or less ⁴	
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 less ⁴	
Country/jurisdiction	Best underwriting classification if available on product
C	Standard
D	Individual consideration

⁴ 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 less⁴

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 less⁴

Country/jurisdiction	Best underwriting classification if available on product
B	Standard ⁵
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 countries he or she is visiting
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 less⁴

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 less⁴

Country/jurisdiction	Best underwriting classification if available on product
B	Standard ⁵
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 less⁴

Country/jurisdiction	Best underwriting classification if available on product
A	Preferred
B	Standard ⁵
C, D	Individual consideration

⁴ Individual consideration will be given if outside of these limits.

⁵ Possible Preferred underwriting class 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 less⁴

Country/jurisdiction	Best underwriting classification if available on product
A, B	Standard ⁵
C, D	Individual consideration

E. Travel for individual residing in a “C” or “D” country

Any duration, amount, age, class or rating⁴

Country/jurisdiction	Best underwriting classification if available on product
A, B, C, D	Individual consideration

⁴ Individual consideration will be given if outside of these limits.

⁵ Possible Preferred underwriting class 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 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 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	Denmark	A	Kuwait	B	Russian Federation	B
Albania	B	Djibouti	D	Kyrgyzstan	C	Rwanda	D
Algeria	C	Dominica	A	Laos	C	Saint Kitts	A
American Samoa	A	Dominican Republic	B	Latvia	A	Saint Lucia	A
Andorra	A	East Timor	C	Lebanon	C	Saint Vincent and the Grenadines	A
Angola	D	Ecuador	B	Lesotho	D	Samoa	B
Anguilla	A	Egypt	C	Liberia	D	San Marino	A
Antarctica	D	El Salvador	C	Libya	D	Sao Tome and Principe	C
Antigua	A	Equatorial Guinea	D	Liechtenstein	A	Saudi Arabia	B
Argentina	A	Eritrea	D	Lithuania	A	Senegal	D
Armenia	B	Estonia	A	Luxembourg	A	Serbia	B
Aruba	A	Ethiopia	D	Macau	A	Seychelles	B
Australia	A	Falkland Islands	A	Macedonia	B	Sierra Leone	D
Austria	A	Federated States of Micronesia	B	Madagascar	D	Singapore	A
Azerbaijan	B	Fiji	B	Malawi	D	Slovakia	A
Bahamas	visiting: A residing: B	Finland	A	Malaysia	B	Slovenia	A
Bahrain	C	France	A	Maldives	B	Solomon Islands	B
Bangladesh	C	French Guiana	B	Mali	D	Somalia	D
Barbados	A	French Polynesia	A	Malta	A	South Africa	C
Barbuda	A	Gabon	D	Marshall Islands	A	South Sudan	D
Belarus	A	Gambia	D	Martinique	A	Spain	A
Belgium	A	Gaza	D	Mauritania	D	Sri Lanka	C
Belize	B	Georgia	B	Mauritius	A	Sudan	D
Benin	D	Germany	A	Mexico	B	Suriname	B
Bermuda	A	Ghana	D	Moldova	B	Swaziland	D
Bhutan	C	Greece	A	Monaco	A	Sweden	A
Bolivia	C	Greenland	A	Mongolia	B	Switzerland	A
Bosnia	B	Grenada	A	Montenegro	B	Syria	D
Botswana	C	Guadeloupe	A	Montserrat	A	Taiwan	A
Brazil	B	Guam	A	Morocco	B	Tajikistan	C
British Virgin Islands	A	Guatemala	C	Mozambique	D	Tanzania	D
Brunei	B	Guinea	D	Myanmar	D	Thailand	C
Bulgaria	B	Guinea Bissau	D	Namibia	D	Tobago	B
Burkina Faso	D	Guyana	C	Nauru	C	Togo	D
Burma	D	Haiti	D	Nepal	C	Tonga	C
Burundi	D	Honduras	C	Netherlands	A	Trinidad	B
Caicos	A	Hong Kong	A	Netherlands Antilles	A	Tunisia	B
Cambodia	C	Hungary	A	Nevis	A	Turkey	B
Cameroon	D	Iceland	A	New Caledonia	A	Turkmenistan	C
Canada	A	India	C	New Zealand	A	Turks	A
Canary Islands	A	Indonesia	B	Nicaragua	C	Tuvalu	C
Cape Verde	B	Iran	D	Niger	D	Uganda	D
Cayman Islands	A	Iraq	D	Nigeria	D	Ukraine	B
Central African Republic	D	Ireland	A	Niue	B	United Arab Emirates	A
Chad	D	Ireland (Northern)	A	Northern Mariana Islands	A	United Kingdom	A
Chile	A	Israel		Norway	A	Uruguay	A
China	B	Gaza Strip or West Bank: D Otherwise: B		Oman	B	U.S. Virgin Islands	A
Colombia	C	Italy	A	Pakistan	C	Uzbekistan	C
Comoros	D	Ivory Coast/Cote d'Ivoire	D	Palau	A	Vanuatu	C
Congo	D	Jamaica	visiting: A residing: B	Panama	B	Vatican City	A
Congo, Democratic Republic of	D	Japan	A	Papua New Guinea	C	Venezuela	C
Cook Islands	A	Japanese citizens are not insurable		Paraguay	B	Vietnam	visiting: B residing: C
Costa Rica	A	Jordan	B	Peru	B	Virgin Islands	A
Cote d'Ivoire	D	Kazakhstan	B	Philippines	visiting: B residing: C	Western Sahara	D
Croatia	B	Kenya	D	Poland	A	Yemen	D
Cuba	C	Kiribati	C	Portugal	A	Zaire	D
Curacao	A	Korea, North	D	Puerto Rico	A	Zambia	D
Cyprus	A	Korea, South	A	Qatar	B	Zimbabwe	D
Czech Republic	A	Kosovo	B	Romania	A		

Call us directly at 1-888-767-7373, option 3.

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Long-term Care (LTC) rider

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 only available 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 temporary 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 co-morbid), the long-term care risk may be compounded, and that risk may be rated or be 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 is available only on cases rated Table E or better, and Underwriting reserves the right to ask for additional information at any time.

The Long-term Care rider may be known by different names in different states and may not be available in every state. Please check the product specifications for the details of the availability of this rider.

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.

For 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
Co-morbid	More significance is attached to multiple medical problems than to each individual problem (e.g., overweight and diabetes are co-morbid of heart disease)
Chronological vs. physiological age	The applicant may seem much younger or older than his or her 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

Some situations will automatically lead us to declare a customer uninsurable for the Long-term Care rider. 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>	<p>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 • Laundry • 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 equipment (does not include CPAP – continuous positive airway pressure) • Four-pronged (quad) cane • Motorized cart

Uninsurable conditions for the Long-term Care rider

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

Impairments frequently encountered

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

Arthritis/Osteoarthritis	
Asymptomatic, treatment free, no ADL or IADL limitations	Standard
History of joint replacement, treatment free, no assistive devices, minimal six months after surgery	Individual consideration
History of physical therapy or occupational therapy or compression fracture	Individual consideration
Symptomatic, multiple intra-articular injections, severe or chronic treatment	Not insurable
Arthritis (rheumatoid)	
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
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, testicle or thyroid — after 36 months, no recurrence, no metastases	Individual consideration
Liver, lung — after 60 months, no recurrence, no metastases	Individual consideration
Pancreas, esophagus, lymphoma — after 48 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, minimal six month recovery, no ADL or IADL limitations	Standard
Chronic, stable with minimal six months of successful medical treatment, no ADL or IADL limitations	Individual consideration
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 co-morbid conditions (atrial fibrillation, cardiomyopathy, ischemic heart disease, peripheral vascular disease, stroke or transient ischemic attack)	Not insurable
Heart attack (myocardial infarction)	
Single heart attack after minimal 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
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, minimal 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

LTC rider 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 for the LTC rider. Because of that, applicants falling above or below the height and weight guide may be considered at higher rates or may be uninsurable if they have other co-morbid 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
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
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

Call us directly at 1-888-767-7373, option 3.

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Common acronyms and abbreviations

The insurance industry is fond of its acronyms, and we've been known to use a few at Nationwide, so we thought you might find this list of common acronyms helpful.

A1c	Glycohemoglobin A1c	CML	Chronic myelogenous leukemia
AAA	Aortic abdominal aneurysm	CNS	Central nervous system
ADHD/ADD	Attention deficit hyperactivity disorder	COPD/COLD	Chronic obstructive pulmonary/lung disease
ADL	Activities of daily living	CPAP	Continuous positive airway pressure
AER	Aviation Exclusion Rider	CPE	Complete physical exam
AFIB	Atrial fibrillation	CRI	Chronic renal insufficiency
AIDS	Acquired immune deficiency syndrome	CRL	Clinical Reference Laboratory
ALS	Amyotrophic lateral sclerosis	CTS	Carpal tunnel syndrome
APPS	American Para Professional Systems (paramed)	CVA	Cerebrovascular accident (stroke)
APS	Attending physician statement	CVD	Cerebrovascular disease
APR	Attending physician report	CXR	Chest X-ray
ARC	AIDS-related complex	DDD	Degenerative disk disease
ASD	Atrial septal defect	DJD	Degenerative joint disease
ASHD	Arteriosclerotic heart disease	DM	Diabetes mellitus
ATP	Airline Transport Pilot Certificate	DME	Durable medical equipment
BCC	Basal cell carcinoma	DUI/DWI	Driving under the influence/ Driving while impaired
BCP	Blood chemistry profile	DVT	Deep vein thrombosis
BP	Blood pressure	Dx	Diagnosis
BHP	Benign prostatic hypertrophy	EBCT	Electron beam computed tomography (calcium score)
BUN	Blood urea nitrogen	EEG	Electroencephalogram
Bx	Biopsy	EF	Ejection fraction
CABG	Coronary artery bypass graph	EFT	Electronic funds transfer
CAD	Coronary artery disease	EGD	Esophagogastroduodenoscopy
CDI	Client direct interview	EIS	Express Imaging Services
CBC	Complete blood count	EKG/ECG	Electrocardiogram
CFS	Chronic fatigue syndrome	EMSI	Exam Management Services Inc. (paramedical vendor)
CHF	Congestive heart failure	ER	Emergency room
CHOL	Cholesterol		
CLL	Chronic lymphocytic leukemia		

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ETT	Exercise treadmill test	NIDDM	Non-insulin-dependent diabetes mellitus
FBS	Fasting blood sugar	NIGO	Not in good order
FH	Family history	NHL	Non-Hodgkin's lymphoma
GAD	Generalized anxiety disorder	OA	Osteoarthritis
GERD	Gastroesophageal reflux disease	OCD	Obsessive-compulsive disorder
GFR	Glomerular filtration rate	OSA	Obstructive sleep apnea
GI	Gastrointestinal	OTC	Over the counter
GU	Genitourinary	PAD/PVD	Peripheral arterial/vascular disease
HBP, HTN	High blood pressure, hypertension	Path	Pathology report
HDL	High-density lipoprotein	PFT	Pulmonary function test
HIPAA	Health Insurance Portability and Accountability Act	PIP	Placement Improvement Program
HOS	Home office specimen (urinalysis)	PKD	Polycystic kidney disease
IADL	Instrumental activities of daily living	PMR	Percutaneous myocardial revascularization
IBS	Irritable bowel syndrome	PP	Postpone
IC	Individual consideration	PSA	Prostate specific antigen
IDDM	Insulin-dependent diabetes mellitus	PTCA	Percutaneous transluminal coronary angioplasty
IFG	Impaired fasting glucose	PUD	Peptic ulcer disease
IFR	Instrument flight rating	PVD	Peripheral vascular disease
IGT	Impaired glucose tolerance	RA	Rheumatoid arthritis
INIF	Issued not in force	RAD	Reactive airway disease (asthma)
KFT	Kidney function test	RNA	Risk not acceptable
LFS	Life financial supplement	RSDS	Reflex sympathetic dystrophy syndrome
LFT	Liver function test	Rx	Medication, treatment, therapy, prescription
LTC	Long-term care	SCC	Squamous cell carcinoma
LVH	Left ventricular hypertrophy	SLE	Systemic lupus erythematosus
MD	Muscular dystrophy	Sx	Symptoms
MDD	Major depressive disorder	TB	Tuberculosis
MI	Myocardial infarction (heart attack)	TIA	Temporary insurance agreement
MIB	Medical Information Bureau	TM	Exercise treadmill test
MRI	Magnetic resonance imaging	UC	Ulcerative colitis
MS	Multiple sclerosis	UGI	Upper gastrointestinal x-ray series
MVA	Motor vehicle accident	URI	Upper respiratory infection
MVP	Mitral valve prolapse	UTI	Urinary tract infection
MVR	Motor vehicle report	VFR	Visual flight rating
NI	Not insurable	VSD	Ventral septal defect
		WNL	Within normal limits

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