

Making it easier for you to do business

Nationwide® Life Underwriting Desk Reference

For Broker/Dealer Use Only —
Not For Use With The Public



Nationwide®
On Your Side

EasyMed[®] or Regular Underwriting?

Determine which underwriting process to use:
EasyMed[®], the simplified application process, or
regular underwriting.

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

Easy to use EasyMed®?

If you prefer not to collect medical information from your client, you can utilize the EasyMed® simplified application process. A Nationwide® EasyMed representative will contact your client for an interview, gather the medical information and order the appropriate medical requirements. Refer to the EasyMed brochure LAM-0148AO-PV, available separately, for detailed information.

Regular underwriting

If you do not wish to use the EasyMed simplified application process, or cannot because your case does not qualify, then obtain the current state-specific life insurance application and other situational underwriting and supplemental forms and follow these steps:

1. When filling out the application, provide as much information as possible about any history to which your client answered “yes.”
2. If your client has a history of asthma, cancer, coronary artery disease or diabetes, use NFS-1952, “Start with the facts,” available separately for additional questions to ask your clients.
3. Always provide attending physician’s first and last name, address and phone number for clients answering “yes” to any medical questions.
4. To determine medical requirements, see “Life Underwriting Requirements” inside.
5. Order medical requirements by calling one of Nationwide’s authorized paramedical providers:
 - Exam One 1-877-933-9261
 - Portamedic 1-800-456-3888
 - American Para Professional Systems (APPS) 1-800-635-1677
6. When submitting an application, please remember to include any state-specific or supplemental forms. Forms are available on our website at nationwidefinancial.com. If policy number is known, please include this when faxing or mailing documents to underwriting. Provide a cover letter for cases with unusual medical history or large specified amount.

Preferred risk guidelines — Nationwide Financial® products¹

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
Minimum face amount	\$250,000 The Best of America Protection® FPVUL (for registered representatives only) and Nationwide YourLife SM series only \$1000,000		\$100,000
Minimum age	18/21 depending on product		18/21 depending on product
Maximum age	75		75/80 depending on product
Blood pressure readings	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
Blood pressure treatment	No blood pressure treatment		Treated blood pressure acceptable if well controlled for at least one year
Total cholesterol & HDL ratio	No cholesterol treatment ≤ 210 and ≤ 4.5 ≤ 220 and ≤ 4.0 Ages 71+ must be ≥ 160		Treated cholesterol acceptable ≤ 230 and ≤ 6.5 ≤ 250 and ≤ 5.5 ≤ 270 and ≤ 4.5 Ages 71+ must be ≥ 160 unless treated
Moving violations	No more than 1 in the past 3 years		No more than 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. Not applicable for ages ≥ 71		
Felony conviction	No history of felony conviction		
Aviation/Avocation/ Foreign travel	No rating for aviation (civil exclusion is eligible), hazardous avocation risk or foreign travel/residence risks (Any aviation [excluding commercial pilots] or hazardous avocation risk is not eligible for Preferred Plus)		
Personal history	No history of coronary artery disease, diabetes, stroke, or cancer (except basal cell-skin)		
Build	See chart below		

Build (Height/Weight chart)

Height	Weight limit	
	Pref+	Pref
5.0	152	161
5.1	156	165
5.2	161	170
5.3	166	175
5.4	171	180
5.5	175	185
5.6	180	190

Height	Weight limit	
	Pref+	Pref
5.8	190	200
5.9	195	205
5.10	200	210
5.11	205	216
6.0	211	222
6.1	218	229
6.2	224	236

Height	Weight limit	
	Pref+	Pref
6.4	238	250
6.5	244	257
6.6	251	264
6.7	258	272
6.8	266	280
6.9	274	288
6.10	281	296

¹ Nationwide® Options Select, Nationwide YourLifeSM Ultimate, Survivorship Universal Life, Nationwide YourLifeSM Term

Preferred risk guidelines — Nationwide Financial Network® products²

To qualify for Preferred consideration, the applicant must:

- Have completed a Paramed exam with a full BCP and HOS
- Have no liver enzyme elevations on blood profile
- Have no DUI/DWI convictions with three years
- Must not be ratable for any reason

Note: Nontobacco Preferred Plus and Tobacco Preferred classes not available for these products.

Criteria	
Nicotine/tobacco use	No tobacco use within past 12 months; urinalysis must be negative for nicotine
Minimum face amount	\$100,000
Minimum age	21
Maximum age	85
Blood pressure readings	140/90
Blood pressure treatment	Treated blood pressure acceptable if well controlled for at least one year
Total cholesterol	250
Cholesterol / HDL ratio	Not to exceed 5.5
Moving violations	No more than 2 in the past 3 years
Family history	No death by either parent prior to age 60; except by accidental means
Build	See chart below

Build (Height/Weight chart)

Height	Weight limit	
	Male	Female
5.0	163	147
5.1	170	151
5.2	174	155
5.3	178	159
5.4	182	162
5.5	186	165
5.6	190	168
5.7	195	173
5.8	199	177
5.9	203	182

Height	Weight limit	
	Male	Female
5.10	207	187
5.11	213	192
6.0	218	197
6.1	224	202
6.2	230	207
6.3	236	212
6.4	241	217
6.5	247	222
6.6	253	227

² Options® Elite, Options® Premier, Survivor Options® Premier/Elite, Whole Life II, Portfolio II and UL100

Life underwriting requirements

Non-medical limits and medical examination, inspection and financial requirements

Medical requirements							
Age of Insured							
Age/Amount ¹	0 – 17	18 – 39	40 – 50	51 – 60	61 – 70	71 – 80	81 – 90
\$0 – \$49,999	Non-medical	Urine HIV	Urine HIV	Paramed, Urine HIV	Paramed, BCP, HOS	Paramed, BCP, HOS, MVR, APS	Paramed, BCP, HOS, MVR, APS
\$50,000 – \$99,999	Non-medical	Urine HIV	Urine HIV	Paramed, Urine HIV	Paramed, BCP, HOS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS
\$100,00 – \$499,999	Non-medical	Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS
\$500,000 – \$1,000,000	IC	Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, MVR	Paramed, BCP, HOS, EKG, MVR	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS
\$1,000,001 – \$5,000,000	IC	Paramed, BCP, HOS, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS
\$5,000,001 – \$10,000,000	IC	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS
\$10,000,001 and Up	IC	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, Stress EKG, MVR, APS	Paramed, BCP, HOS, Stress EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS	Paramed, BCP, HOS, EKG, MVR, APS

APS — Attending Physician Statement
BCP — Blood Chemistry Profile

HOS — Home Office Urine Specimen
MVR — Motor Vehicle Report

IC — Individual Consideration
Stress EKG — Treadmill

¹ When determining the medical requirements for age and amount, "Amount" is equal to the amount of insurance applied for currently, plus any amount of insurance placed in force within the past three (3) years with Nationwide®.

Inspection report		Life financial supplement (fixed and traditional life)	Customer account questionnaire form (variable life for registered representatives only)
18 – 70	\$5,000,000 or more	Personal insurance Age 18 – 70 and amount \$1,000,000 or more Age 71+ and amount \$100,000 or more	All ages and specified amounts
71 – 80	\$500,000 or more	Business insurance: amount \$500,000 or more	
81 – 90	All specified amounts		

Product specifications

For product specifications, see the Nationwide Financial® Life Product Highlights Kit — K-PR-PRODHIGH.

Does my case qualify for EasyMed®?

- Maximum issue age for EasyMed® is age 70
- Ages 0 – 50 with specified amounts of \$100,000 – \$5 million
- Ages 51 – 70 for specified amounts up to \$5 million

When evaluating the purchase of a variable life insurance product, your clients should be aware that variable products are long-term investment vehicles designed for retirement purposes; will fluctuate in value and investing involves market risk, including possible loss of principal. Care should be taken to ensure that variable life insurance products are suitable for your clients that have a long-term life insurance need.

Regular mail:

Nationwide Life Insurance Company
P.O. Box 182835
Columbus, OH 43218-2835

Express mail:

Nationwide Financial Life Operations
RR1-04-D4
5100 Rings Road
Dublin, OH 43017-1522

Fax your underwriter:

1-614-249-2090

Check status of pending cases at nationwidefinancial.com by policy number or client name. Status is updated in real time.

Life underwriting:

1-877-223-0795

For more information, please contact our national sales center at 1-877-223-0795.

No claim is made to the exclusive right to use "Protection FPVUL" or "Protection Survivorship" or "Universal Life" apart from the marks as shown.

Securities offered through **Nationwide Securities, LLC** P.O. Box 183137, Columbus, OH 43218, (888) 753-7364. Member FINRA, SIPC. DBA Nationwide Advisory Services, Inc. in AR, FL, IL, WV. DBA Nationwide Advisory Services in MA, NY, OK.

Nationwide, the Nationwide framemark, Nationwide Financial, Nationwide Financial Network and On Your Side are federally registered service marks of Nationwide Mutual Insurance Company. Nationwide YourLife is a service mark of Nationwide Mutual Insurance Company. EasyMed, The Best of America Protection and Options are federally registered service marks of Nationwide Life Insurance Company.

© 2006, 2008, Nationwide Financial Services, Inc. All rights reserved.

NFM-3530AO-PV.5 (06/08)



Nationwide[®]
On Your Side