

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.

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

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:** 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 listed below, or you can order the exam online at www.appslive.com:

AAPS 1-800-635-1677
 EMSI 1-800-872-3674

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

Call us directly at 1-866-678-LIFE (5433).