



Underwriting guidelines for farm and ranch clients

From our founding in 1926 by the Ohio Farm Bureau through our farm and agribusiness insurance to the Land As Your Legacy® program, Nationwide has always had a special bond with American farmers and ranchers.

With our experience in this market, Nationwide is lowering some of the barriers to life insurance for active farmers and ranchers. We're helping to support family farm and ranch operations by offering more flexible underwriting guidelines.

Who can qualify

The following underwriting guidelines apply to:

- Farmers and ranchers
- Immediate family members of farmers and ranchers
- Any individual who would qualify for a Nationwide Agribusiness policy

Be sure to mark the application as **farmer** or **rancher** under "Occupation." In addition, consider submitting a cover letter with the application to clarify a family member's interest in the farm or ranch, or any other information that will help your underwriter understand the case.

Tobacco use

Standard non-tobacco rates may be offered for cases when use of chew, snuff or cigars is included on the application or in the examination (no other tobacco use including cigarettes, pipes, vaping, etc). This applies to all life insurance products, including Nationwide CareMattersSM.

Build rating upgrades

Due to the active lifestyle of farmers and ranchers, we will consider a rating upgrade of 50 credits on Build or BMI (in isolation) for the following:

- Substandard cases only
- All ages
- All spouse riders and all products except Nationwide CareMattersSM

Qualification requirements:

- No tobacco use in the past five years
- No history of diabetes or coronary artery disease (CAD)
- No ratable hypertension, lipids, CAD or other ratable co-morbidities

APS guidelines

Attending physician statements (APS) are based only on proposed insured's age and amount of insurance.

- APS guidelines for those 18 – 50 years old based on age/amount start at \$2,000,001 (previously from \$1 million)
- APS may still be needed for medical histories that would normally require records for any face amount

Why Nationwide

Nationwide began in 1926 as the Farm Bureau Mutual Insurance Company to provide automobile insurance at a lower rate for Ohio farmers who drove less and had fewer accidents than city residents. We remain committed to serving the agricultural community:

- Nationwide is the leading insurer of farms and agricultural cooperatives in the United States¹
- Nationwide's Board of Directors includes farmers and agricultural cooperative leaders
- Nationwide is a proud sponsor of Annie's Project®, bringing financial and business education programs to women in agribusiness



Put our updated underwriting guidelines to work
for your farmers and ranchers.

Questions? Contact an underwriter today: 1-866-678-LIFE (5433);
Option 3 for NFN; Option 4 for Nonaffiliated; Option 5 for BGAs.

¹ 2016 SNL Financial Report, based on statutory data.

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