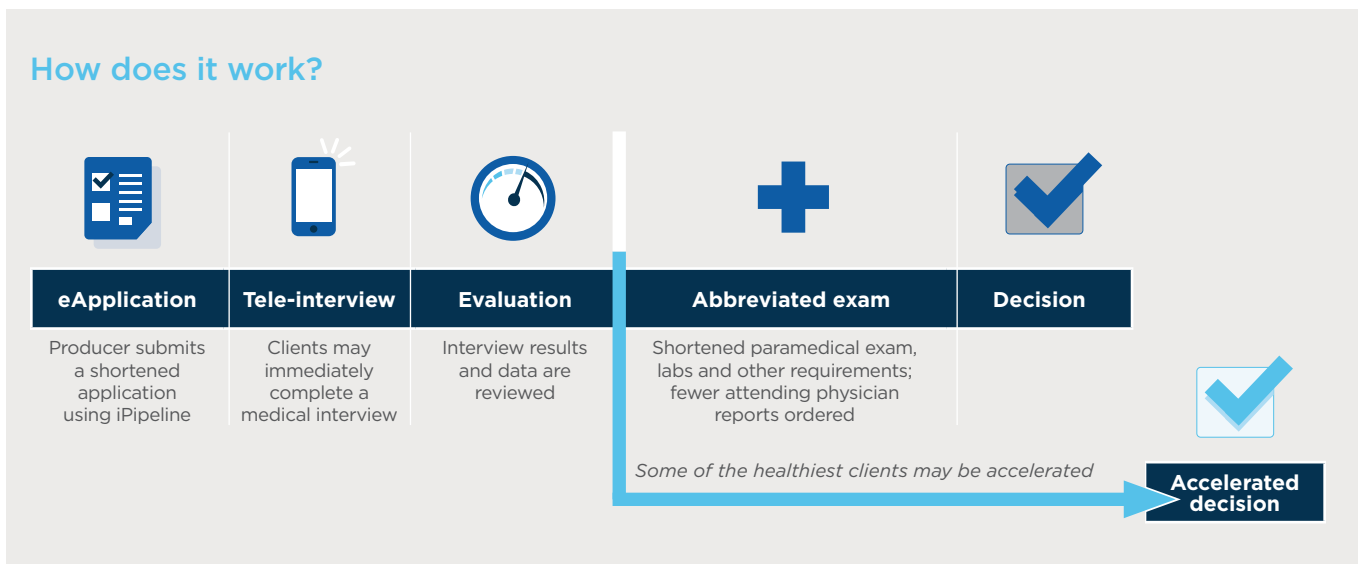


Nationwide® Intelligent Underwriting

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

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



Completing the tele-interview

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

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

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

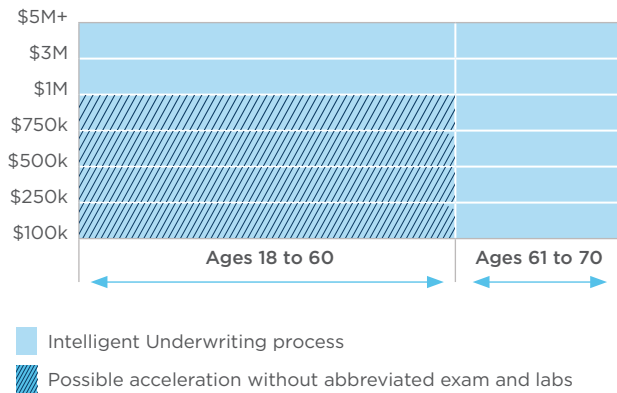
Nationwide will notify you regarding additional underwriting requirements within 48 hours of completion of the tele-interview.

During the medical visit, the examiner will collect:

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

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

Eligibility guidelines²



Acceleration guidelines

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

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

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

Setting eligibility expectations

For some of the healthiest clients, an underwriting decision will be made without the need for additional underwriting requirements.

Some of the healthiest clients will **not** be accelerated simply because we don't have enough information to make a decision. Therefore, additional underwriting requirements will be needed to reach an underwriting decision. Preferred and Preferred Plus underwriting classifications are still available, even if clients are not eligible for acceleration.

Products eligible for Intelligent Underwriting

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

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

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