

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 and Standard Plus risk guidelines for all products **except** Nationwide YourLife Guaranteed Level Term and Whole Life products

Preferred Plus/Preferred/Standard Plus risk guidelines				
Ages 18 - 70				
Criteria	Nontobacco Preferred Plus	Nontobacco Preferred	Tobacco Preferred	Nontobacco Standard Plus
Nicotine/tobacco use	No use within past 5 years	No use within past 24 months	Use within past 12 months	No 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		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		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 ≤280 and ≤6.0 ages 61 to 70		Treated cholesterol acceptable ≤300 and ≤6.5 ages 60 and under ≤300 and ≤7.0 ages 61 to 70
Moving violations	≤1 in the past 3 years	≤2 in the past 3 years		No rating
DUI/DWI	No conviction in the past 5 years	No conviction in the past 5 years		No conviction in the past 3 years for ages ≥21, otherwise no rating
Drug/alcohol abuse	No history of abuse	No history of abuse within 10 years		No history of abuse within 7 years, otherwise no rating
Family history	No death prior to age 60 in parent or sibling from cardiovascular disease or cancer	No death prior to age 60 in parent or sibling from cardiovascular disease or cancer		1 death prior to age 60 acceptable in parent or sibling from cardiovascular disease or cancer
Personal history	No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer)			<ul style="list-style-type: none"> No history of coronary artery disease or stroke Diabetes acceptable, no ratings Cancer history, treatment completed >10 years, no ratings
Felony conviction	No history of felony conviction	No history of felony conviction		No felony conviction ≤10 years
Aviation	Commercial pilots eligible if no other forms of aviation activity; all other forms of aviation are ineligible	Commercial pilots eligible if no other forms of rated aviation activity; all other nonrated aviation eligible		Commercial pilots eligible if no other forms of rated aviation activity; all other nonrated aviation eligible
Avocation	Hazardous avocation risks are not eligible (except nonrated scuba diving)	Nonrated avocations eligible		Nonrated avocations eligible
Foreign travel	No rating for travel/residence risks			
Build	See build chart			

Preferred and Standard Plus risk guidelines for all products **except** Nationwide YourLife Guaranteed Level Term and Whole Life products

Preferred Plus/Preferred/Standard Plus risk guidelines				
Ages 71 and older				
Criteria	Nontobacco Preferred Plus	Nontobacco Preferred	Tobacco Preferred	Nontobacco Standard Plus
Nicotine/tobacco use	No use within past 5 years	No use within past 24 months	Use within past 12 months	No use within past 12 months
Blood pressure readings	Not to exceed 140/90	Not to exceed 150/90		Not to exceed 150/90
Blood pressure treatment	No blood pressure treatment	Treated blood pressure acceptable if well controlled for at least one year		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		Treated cholesterol acceptable ≤ 330 and ≤ 7.5 Must be ≥ 160 unless treated
Serum Albumin	≥ 4.2	≥ 4.0		≥ 3.8
Personal history	No history of cardiovascular disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer)			<ul style="list-style-type: none"> • No history of coronary artery disease or stroke • Diabetes acceptable, no ratings • Cancer history of cardiovascular disease or stroke, treatment completed >10 years, no ratings
Functional	Has the ability to perform all activities of daily living and instrumental activities of daily living			
Cognitive	No evidence of impairment by testing			
Moving violations	≤ 1 in the past 3 years	≤ 2 in the past 3 years		No rating
DUI/DWI	No conviction in the past 5 years	No conviction in the past 5 years		No conviction in the past 3 years, otherwise no rating
Drug/alcohol abuse	No history of abuse	No history of abuse within 10 years		No history of abuse within 7 years, otherwise no rating
Felony conviction	No history of felony conviction	No history of felony conviction		No felony conviction ≤ 10 years
Aviation	Commercial pilots eligible if no other forms of aviation activity; all other forms of aviation are ineligible	Commercial pilots eligible if no other forms of rated aviation activity; all other nonrated aviation eligible		Commercial pilots eligible if no other forms of rated aviation activity; all other nonrated aviation eligible
Avocation	Hazardous avocation risks are not eligible (except nonrated scuba diving)	Nonrated avocations eligible		Nonrated avocations eligible
Foreign travel	No rating for travel/residence risks			
Build	See build chart			

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

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Preferred risk guidelines for Nationwide YourLife Guaranteed Level Term and Whole Life products **only**

Excludes Nationwide Simplified Whole Life

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 in which 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 (excluding scuba diving) 		
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		

Preferred risk guidelines for Nationwide YourLife Guaranteed Level Term and Whole Life products **only**

Excludes Nationwide Simplified Whole Life

Preferred Plus/Preferred risk guidelines			
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		
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 in which 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 (excluding scuba diving) 		
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		