

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

Life underwriting requirements

(for all products except Nationwide YourLife® Single Premium UL)

Medical requirements							
Age of insured							
Age/Amount ¹	0 – 17	18 – 39	40 – 50	51 – 60	61 – 70	71 – 80	81 +
\$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
\$100,000 – \$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

¹ 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. Note: If a survivorship policy with a specified amount greater than \$1,000,000 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: For ages 0 to 17 at all specified amounts, each case is considered individually.

APS – Attending Physician's Statement

EKG – Electrocardiogram

MVR – Motor Vehicle Report

BCP – Blood Chemistry Profile

HOS – Home Office Urine Specimen

Stress EKG – Treadmill

IC – Individual Consideration

Inspection Report		Financial requirements (fixed and traditional life)
18 – 70	\$5,000,000 or more	Personal Life Financial Supplement Age 18 – 70 and amount \$1,000,001 – \$10,000,000 Age 71+ and amount \$100,001 – \$10,000,000
71 – 80	\$500,000 or more	Business Life Financial Supplement: amount \$500,001 or more
81 +	All specified amounts	Third Party Financials: all ages and amount \$10,000,001 or more

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

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Preferred risk guidelines

(for all products except Nationwide YourLife® Single Premium UL)

	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	\$100,000 (\$250,000 Nationwide YourLife® Whole Life 20 and 100)	\$100,000	
Minimum age	18		
Maximum age	Up to and including age 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 and HDL ratio	Treated cholesterol acceptable ≤ 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
5.7	185	195
5.8	190	200
5.9	195	205
5.10	200	210
5.11	205	216

Height	Weight limit	
	Pref+	Pref
6.0	211	222
6.1	218	229
6.2	224	236
6.3	231	243
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
6.11	290	305

Regular mail:

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Express mail:

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

Fax your underwriter:

1-888-677-7393

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

Life underwriting:

1-866-678-LIFE (5433)

Individual Protection life underwriting:

Voice: 1-800-547-7548

Fax: 1-888-677-7393

For more information, please contact our National Sales Center at:

Independent Dealers	1-800-321-6064
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Brokerage General Agents (BGAs)	1-888-767-7373
Nationwide Financial Network®	1-877-223-0795

Life insurance issued by Nationwide Life Insurance Company, Nationwide Life and Annuity Insurance Company, Nationwide Life Insurance Company of America or Nationwide Life and Annuity Company of America.

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NFM-0240A0.9 (07/09)



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