

IMPORTANT NOTICE

Nationwide® continues to provide extraordinary care during these uncertain times

As we continue to feel the effects of the coronavirus (COVID-19) pandemic in one way or another, our underwriters have demonstrated creativity and flexibility. We continue to focus on the speed and ease in which our partners can do business with us, as well as making it as easy as possible for customers to apply for and obtain valuable life insurance protection. We want to assure you that Nationwide remains fully committed to you. As such, we are providing you with the latest updates regarding the enhancements we have made to our life insurance underwriting processes, as well as the adjustments we made that were driven by the pandemic.

What you need to know

Nationwide's Intelligent Underwriting process is still the best choice for submitting applications to us, given the challenges of collecting information for underwriting.

We have expanded the population of those eligible for acceleration by including those qualifying for the Standard rate class. Additionally, we are considering alternative sources of medical information when an exam is necessary for both traditional business and for our Intelligent Underwriting process. We are also accepting electronic signatures for amendments, delivery receipts and allocation forms through DocuSign.

To make doing business with Nationwide easier, we want you to know that **Nationwide is NOT turning away healthcare workers, we're not limiting the ages on which people can apply, we're not limiting table ratings, we're not limiting riders, nor are we mandating Good Health Statements on all policies.** However, we will require Good Health Statements if there are any indications of COVID-19, any travel outside of the U.S., any offers over the age of 60 or over our internal retention, any requests to reopen closed applications and on any applications that are more than 60 days old.

Our position on COVID-19:

- Effective through January 1, 2021, we will postpone underwriting by 30 days for any applicant who travels, plans or anticipates travelling outside of the U.S.
- If a proposed insured tests positive for COVID-19, we will postpone the underwriting process for 30 days from the time of recovery.
- If a proposed insured is exposed to COVID-19 with no testing, we will postpone for

- 30 days post-exposure and will require a health statement.
- If a proposed insured is hospitalized with COVID-19, we are postponing for at least 180 days following discharge, subject to a full recovery without symptoms, continued infection or functional sequelae; we will require favorable post-discharge pulmonary function testing.
 - Healthcare workers who have not experienced or tested positive for COVID-19 may be approved as qualified with a Good Health Statement.

New accepted alternatives for medical records and medical requirements:

- LabPiQture through ExamOne, which provides up to seven years of lab and test results from an applicant's doctor through Quest, as well as past insurance lab results
- Electronic medical records (EMRs) through Clareto and Human API
- Patient Portals
- Proposed insured's access to their own medical records
- Physicals with labs completed within the last 24 months

New permanent Intelligent Underwriting guidelines

Though not a direct response to COVID-19, as of March 20, the limitations on maximum age and face amount in Intelligent Underwriting (IU) applications have been lifted. With this permanent enhancement, clients are now eligible for an IU application within product guidelines, with the exclusion of Survivorship IUL and CareMatters®. Previously, the maximum age and face amount were 70 years and \$5 million. We are excited to expand the capabilities of our Intelligent Underwriting platform for our financial professionals and customers.

New permanent acceleration guidelines:

- Ages 18 to 50 applying for face amounts of \$100,000 to \$2 million on eligible products
- Ages 51 to 60 applying for face amounts of \$100,000 to \$1 million on eligible products
- U.S. citizen or permanent resident (10-year green card status) or acceptable visas are eligible for acceleration
- Risk classes of Nontobacco Preferred Plus, Nontobacco Preferred, Nontobacco Standard Plus, Tobacco Preferred and the newly added Standard rate class

Other underwriting programs with no medical requirements:

- [Executive Advantage Program](#)
- [Term + Perm](#) – we lowered the face amount from \$250,000 to \$100,000

We're here for you

Finally, we are proud to share that Nationwide is not experiencing interruption in our service-level agreements in getting applications submitted, underwritten and issued. Our competitive market remains at age 70 and younger and Table C and better. Please see our most recent [answers](#) to commonly asked questions for doing Life business with Nationwide during these challenging times.