

We've enhanced our underwriting process with the BGA in mind.

We've taken a number of important steps to raise the underwriting bar.

We understand that the application process and underwriting decisions are major factors when selecting a life insurance carrier. See what we're doing to ensure that the experience is a positive one for you and your agencies.



An improved *underwriting process*

Nationwide has undertaken a number of steps to make our underwriting process faster, easier and better

- Intelligent Underwriting (IU)
 - Faster time to an underwriting decision
 - Fewer attending physician statements
 - No exams or labs for some of the healthiest patients
 - Less time spent on application paperwork, including the need for the agent to gather client's medical history
- Consistent underwriting decisions and enhanced cycle times from submission to commission
- Useful tools (e.g., Electronic applications, DocuSign)
- More detailed communications throughout the application process
- Robust underwriting education



Programs for *better underwriting outcomes*

Nationwide understands that people are people, and that they're going to lead their lives in ways they choose. For this reason, we look at the entire person, not just facts and figures, before making underwriting decisions.

- Wellness credits
- Placement improvement programs
- Competitor match program
- Business Decision Program
- Reinsurance outlets available
- Executive Advantage Program
- Beneficial underwriting guidelines for farmers and ranchers
- Accommodating lifestyle programs such as celebratory cigar, marijuana use, scuba diving and build upgrade



Dedicated *point of contact*

Nationwide knows that advisors and firms prefer having a dedicated team to help coordinate and expedite the underwriting process

- Available via phone or email
- Responds quickly to inquiries
- Proactively keeps the BGA informed



Proven *to work effectively*

Some parts of our underwriting process have always worked to the advantage of BGAs, and we're sticking with them.

- Competitor match program
- Term + Perm
- Preferred stretch guidelines
- Reinsurance partnerships



The strength and stability *of Nationwide*

Of the many things that make sense about doing business with Nationwide, one of the strongest is Nationwide itself.

- Fortune 100 company
- Diversified corporate portfolio
- No history of COI increases
- Highest ratings from leading ratings agencies
- \$5.4B in statutory capital
- Mutual company model

Find out more



To learn more about Intelligent Underwriting, including eligibility guidelines and available products, please visit nationwidefinancial.com/iu



Or call us to learn more about how we've improved our underwriting:

**Dedicated Line for Brokerage General Agencies
1-888-767-7373**

New Business Case Status.....Option 1
Sales Support.....Option 2
Licensing.....Option 3
Case Management.....Option 4
Commissions.....Option 5
Underwriting.....Option 6



Nationwide®
is on your side

FOR INSURANCE PROFESSIONAL USE ONLY—NOT FOR DISTRIBUTION TO THE PUBLIC

Nationwide Intelligent Underwriting and eligible products are subject to state and firm approvals.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.
© 2019 Nationwide

STAY CONNECTED



nationwide.com



National Sales Desk: 1-800-321-6064