

Wellness credits

For your clients who maintain a healthy lifestyle, our wellness credits could result in a better underwriting classification and price for their life insurance. Here's how the program works:

- We automatically review all cases to see if they're eligible for wellness credits; when one meets the criteria listed below, we automatically apply the credits — there are no forms to submit
- An insured may be credited up to one classification, including from Preferred to Preferred Plus, and wellness credits can improve substandard ratings

Wellness credits are available for insureds with favorable:

Build/BMI	Blood pressure readings	Cardiac testing
Stress test/exercise capacity	Family history	Lab results

The wellness credit program is open to:

- All ages
- All Nationwide YourLife products except Nationwide YourLife Single Premium UL

The wellness credit program has the following restrictions:

- It's not available for insureds with known or suspected cardiovascular disease, chronic obstructive pulmonary disease, coronary artery disease, peripheral arterial disease, cerebrovascular disease, renal disease or diabetes mellitus
- It's not applicable for alcohol or drug risks
- No credits may be applied against permanent or temporary flat extras
- It's not available on the long-term care rider
- Cases already using Nationwide's Placement Improvement Program are not eligible for wellness credits

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

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Placement Improvement Program (PIP)

We can help you place a greater number of your cases with our Placement Improvement Program. With it, your clients who would be rated a Table C or better with traditional company underwriting procedures can receive a Standard rating on select permanent products.

The Placement Improvement Program is open to:

- Insureds ages 15 to 70
- Policies with specified amounts totaling between \$100,000 and \$10,000,000
- Policy increases where the original policy was issued at a Table C or better
- Available on the following Nationwide YourLife products only: Whole Life series, Current Assumption UL, Accumulation VUL, Protection VUL and SVUL

The Placement Improvement Program has the following restrictions:

- Any offer obtained from reinsurance on a facultative basis
- Any case in which the client already has in-force coverage with Nationwide that was obtained through facultative reinsurance
- Any risk rated with a flat extra (flat extras cannot be converted to table ratings to qualify)
- Risks involving ratable avocations and aviation
- Foreign risks that are ratable
- Reissued cases, conversions, internal exchanges or any situations in which full underwriting is not required
- Re-evaluation for rating reductions
- Any cases utilizing PIP will not be eligible for preferred underwriting
- Cannot be used in conjunction with wellness credits

Also, we'll consider citizens of other countries residing in the United States and U.S. citizens who travel to foreign countries on a case-by-case basis.

Reinsurance automatic and jumbo limits

Large and complex cases can be difficult to manage, but we stand ready to make them easier for you with our strong automatic binding and jumbo limits.

Automatic binding limits

Individual and survivorship life cases	
Issue ages	Standard - Table C
0 - 24	\$25,000,000
25 - 60	\$50,000,000
61 - 70	\$25,000,000
71 - 75	\$15,000,000
76 - 80	\$5,000,000
81+	\$1,000,000

Jumbo limits

Individual products		Survivorship products	
Issue ages	Jumbo limit	Issue ages	Jumbo limit
0 - 24	\$30,000,000	All ages	\$65,000,000
25 - 75	\$65,000,000		
76 - 80	\$35,000,000		
81+	\$15,000,000		

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11