






Nationwide® Intelligent Underwriting

Nationwide® Intelligent Underwriting is a streamlined approach to getting the life insurance coverage you need to protect your family. In this process, you'll complete a brief application; a phone interview to provide information about your personal and medical history; and an abbreviated paramedical exam (abbreviated exam). This process streamlines the life insurance application process by:

-  Cutting down the amount of paperwork needed
-  Reducing the awkwardness of talking to your advisor about your medical history, instead turning this task over to trained medical professionals
-  Quickening the time to receive an underwriting decision

How does it work?

Getting started: Your advisor will work with you to complete a brief application.

Scheduling the phone interview: Your advisor will help you select the best option for scheduling the phone interview:

Option 1: Once your application has been processed, you'll be contacted directly to complete the interview

Option 2: If that time doesn't work for you, you can schedule a call back for your preferred day and time

What to expect during your phone interview: During the call, you'll answer questions to provide personal and medical history, including details such as:

- Verification of your Social Security number
- Medical and prescription history
- Driving history
- Citizenship/immigration information
- Alcohol and tobacco usage

The information you provide will be recorded. At the end of the interview, you'll sign your application using electronic voice signature.

Completing the abbreviated exam: After the phone interview, you will be contacted to schedule a brief abbreviated exam, which provides the additional information needed to complete your life insurance application. During the abbreviated exam visit, the examiner will collect:

- Height, weight, blood pressure and pulse information
 - Urine and blood sample
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What you should know to be prepared

Preparing for your phone interview:

The interviewer may already have background information on your prescription and driving history to assist with the interview. To help minimize the time needed to gather the required information during the call, please have the following information on hand:

- Physicians' names, addresses and telephone numbers
- Medical conditions with dates of treatment
- Prescribed medications and dosages
- Family history of father, mother, brothers and sisters — including current age and health concerns or age at death and cause of death

Preparing for your abbreviated exam:

Please follow these tips for getting the best results from your abbreviated exam:

- Get a good night's sleep
- Abstain from food and alcoholic beverages for at least eight hours before the exam
- Do not smoke or chew tobacco for at least one hour before the exam
- Limit salt intake and high-cholesterol foods in the 24 hours before the exam
- Do not engage in strenuous physical activities in the 24 hours before the exam
- Drink a glass of water an hour or so before your exam for a urine specimen
- You'll be informed of any fasting requirements needed for the blood specimen



Talk to your advisor today about Nationwide Intelligent Underwriting and how it can work for you.



Nationwide®

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

Nationwide Intelligent Underwriting is not available in all states.

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