



Nationwide[®]
is on your side

Nationwide[®] Intelligent Underwriting | Client guide

We make your underwriting experience fast and simple

Nationwide[®] Intelligent Underwriting is a simple approach to getting the life insurance coverage you need to protect your family.



How it works

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

Choose from two convenient options to complete your personal and health interview:



Option 1 — Online: Provide personal and health information electronically through a secure and easy online process. A secure link to the online interview will be emailed to you. Complete the interview at a time that is convenient for you at home or on the go. The link is valid for 10 days.



Option 2 — Telephone: Your insurance professional will help you select the best option for scheduling the phone interview. Once your application has been processed, you'll be contacted directly to complete the interview. If that time doesn't work for you, you can schedule a call for your preferred day and time.

What to expect during your interview

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

Completing the Quick Check exam

After the personal and health interview, you may be contacted to schedule a Quick Check exam, which provides the additional information needed to complete your life insurance application. If a Quick Check exam is needed, the examiner may collect:

- Height, weight, blood pressure and pulse information
- Urine and blood samples



What you should know to be prepared

Preparing for your personal and health interview:

To help minimize the time needed to gather the required information during the interview, 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 each one's current age and health concerns or age at death and cause of death

Preparing for your Quick Check exam:

Please follow these tips for getting the best results from your Quick Check 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 so you're prepared to provide a urine specimen
- You'll be informed of any fasting requirements needed for the blood specimen



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



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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Nationwide Intelligent Underwriting is available in all states except New York.

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

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