



Move your life insurance business faster

Nationwide® is making it easier for you to do new life insurance business with us!

GET STARTED



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**Nationwide
Life Illustrator**



**Nationwide
Intelligent
Underwriting**



**Personal History
Interview**



**Life Pending
Business Tracker**



Docusign



Nationwide Life Illustrator

Resources:

[Download software](#)

[Review reference materials](#)

[Access iPipeline forms](#)

[Disclosures](#)



Need help?
Support is just a call away.

Contact the WFG Solutions Center at 1-855-455-4139 or your Nationwide wholesaler for more information.

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Life Illustrator



Nationwide®
Intelligent Underwriting



Personal History Interview



Life Pending Business Tracker



Docusign



Nationwide Life Illustrator

No Illustration Acknowledgment Form
Nationwide Life Insurance Company
Nationwide Life and Annuity Insurance Company
PO Box 182835 Columbus, OH 43218-2835
Phone: 800-848-6331 • Fax: 888-677-7393 • nationwide.com

1. Identifying Information (please print)
Proposed Insured Name: _____

2. Instructions
If no life insurance illustration was provided to the applicant, or if a life insurance policy is being applied for other than as illustrated, state insurance law requires the following:
• The insurance professional and the applicant must complete this No Illustration Acknowledgment Form at time of application
• A signed copy of this No Illustration Acknowledgment Form should be provided to the applicant and submitted to the insurance company with a copy retained by the insurance professional

3. Acknowledgments
I acknowledge one of the following:
☐ 1. I did not receive a life insurance illustration
☐ 2. The life insurance illustration provided does not match the life insurance policy as applied for

4. Certifications and Signatures (required)
I understand that an illustration matching the life insurance policy as issued will be provided to me no later than the time the life insurance policy is delivered.

Applicant/Owner/Trustee:
Name (please print): _____
Signature: _____ Date: _____

Insurance Professional:
Name (please print): _____
Signature: _____ Date: _____

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Efficiency matters, and so does full-featured customizable software.

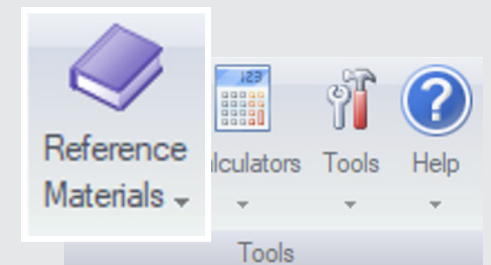
Giving you speed, power and lots of flexibility

Nationwide Life Illustrator is a full-featured illustration software package that integrates speed, power and flexibility to accommodate all of your marketing requirements.

Life Illustrator is user-friendly and intuitive but also gives you the ability to run proposals that range from single-life Ledger plans to complex non-Ledger plans involving hundreds or thousands of lives.

Helpful toolbar items:

- Product information
- Underwriting guidelines
- Sales ideas
- State approvals
- Web access to forms



A reference menu is available in the toolbar and contains many helpful items.

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Nationwide® Intelligent Underwriting

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Submit your policies online
with ease

Visit NationwideFinancial.com/IU.
They're handled by the same team
of underwriters and case managers.

Nationwide® Intelligent Underwriting



Provide a faster and more efficient underwriting process for your clients.

Streamlined. Simple. Smart.

Nationwide Intelligent Underwriting streamlines the life insurance application process for both you and your clients by providing a faster, more efficient underwriting process.

In this process, the client will complete a brief application; a personal health interview to provide information about their personal and medical history; and an abbreviated paramedical exam, which includes collecting physical measurements, blood pressure readings, and blood and urine samples.

Discover more

Learn about which products are eligible, how the process works, and what an accelerated process means for you and your clients.

[ELIGIBLE PRODUCTS](#)

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Eligible Products: What Nationwide products are available for Intelligent Underwriting?

 Term life	Nationwide Guaranteed Level Term (10, 15, 20, 30 years)
 Whole life	Nationwide WL 100 Nationwide 20-Pay WL
 Universal life	Nationwide No-Lapse Guarantee UL II Nationwide Indexed Universal Life Accumulator II 2020 Nationwide Indexed Universal Life Protector II 2020 Nationwide New Heights® Indexed Universal Life Accumulator 2020
 Variable universal life (Available in FireLight only)	Nationwide Variable Universal Life Accumulator Nationwide Variable Universal Life Protector

Also available for Intelligent Underwriting are the Long-Term Care Rider, 1035 exchanges and replacements.
Child and Spouse riders are not available with this process.

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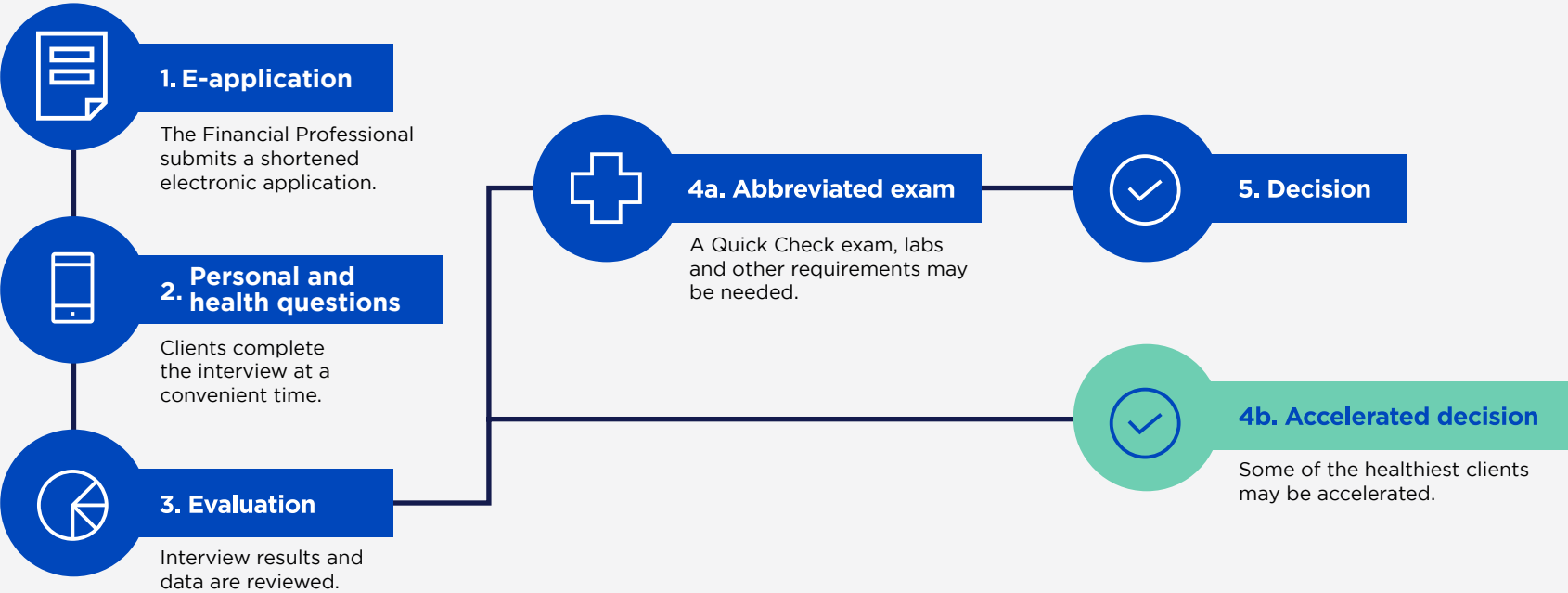
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 Submit your policies online with ease
Visit NationwideFinancial.com/IU.
They're handled by the same team of underwriters and case managers.

Process: How does Intelligent Underwriting work?

 Ages **18 to 70**

 Face amounts of **\$100K to \$5M**



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Acceleration Guidelines: What are Nationwide’s acceleration guidelines?

Ages

18 to 50

|

Face amounts of

\$100K to \$2M

Ages

51 to 60

|

Face amounts of

\$100K to \$1M

Setting eligibility expectations

For some of the healthiest clients, an underwriting decision will be made without the need for additional underwriting requirements. [Learn more.](#)

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, permanent resident (10-year green card status) or acceptable visa status from an A or B country code
- Risk classes of Preferred Plus Nontobacco, Preferred Nontobacco, Standard Plus Nontobacco and Preferred Tobacco

NOTE: Be sure to check with your firm for additional acceleration guidelines.

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Personal History Interview

Online interview
Phone interview
Interview prep

[Disclosures](#)



Need help?
Support is just a call away.

Contact the WFG Sales Support Team at 1-855-455-4139 or your Nationwide wholesaler for more information.

Personal History Interview



We offer a flexible client experience for the Personal History Interview.

Enhanced digital capabilities mean more business and happier clients.

After completing the Intelligent Underwriting application, your client will need to complete a Personal History Interview. We offer a phone interview option, and depending on your firm, we also offer a digital interview option.

The interview questions are the same for both options.

[ONLINE INTERVIEW](#)

[PHONE INTERVIEW](#)

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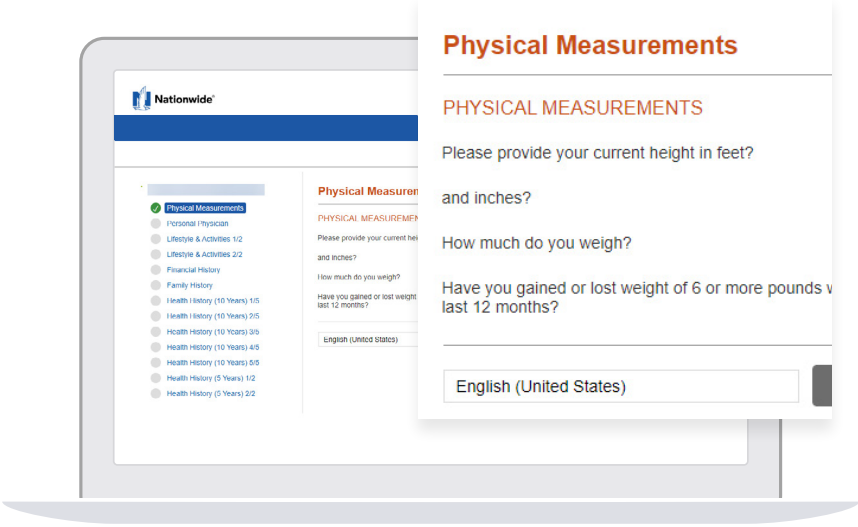
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Online Interview:



Our Online Interview is a secure and easy process.

Provide personal and health information electronically through a secure and easy online process. Clients have the flexibility to complete the health questions privately on their own computer when it’s most convenient for them. When completed, the client will e-sign through DocuSign.

Benefits:

- Available 24/7
- Mobile-friendly
- Clients have the flexibility to complete the questions anywhere
- Answers are automatically saved as the client progresses through the assessment, so they can stop at any point in the process and return to complete it later if needed
- A comprehensive Frequently Asked Questions reference is provided to the client within the online assessment

ONLINE INTERVIEW	PHONE INTERVIEW	INTERVIEW PREP
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Phone Interview:



A tele-interview process that provides a more personal approach

Clients provide personal and health information over the phone at a time that works best for them. Healthy clients can expect an average interview time of 20 minutes, but time may vary significantly depending on the client's health, language, and their ability to provide detailed information on their personal and health history.

The tele-interview will be recorded, and the client signs via electronic voice signature.

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Personal History Interview

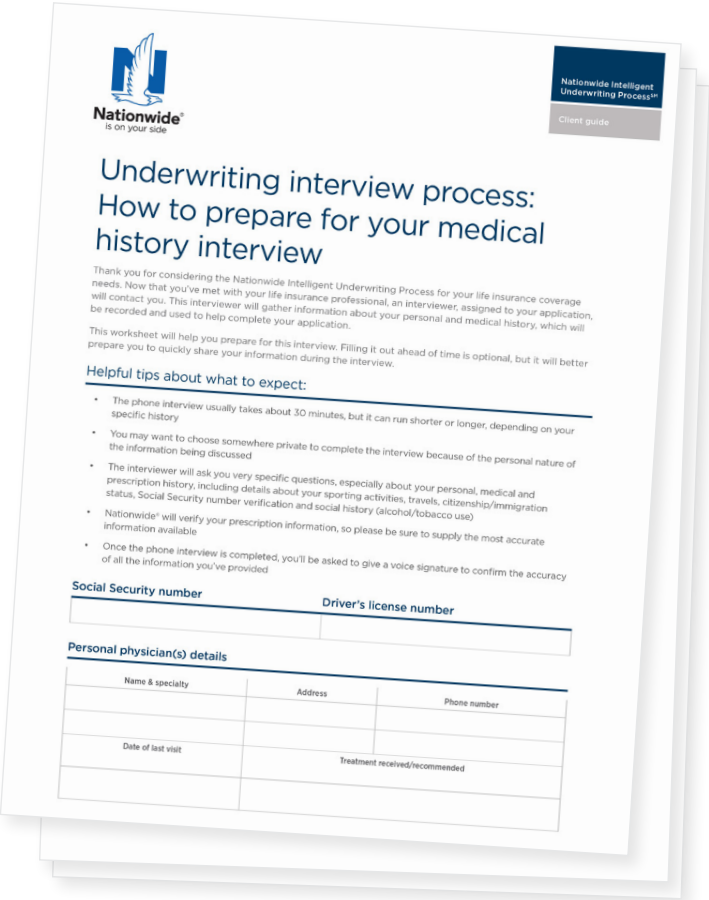
- Online interview
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Interview Prep:



Clients who fill out this form will be better prepared for the assessment.

Clients may fill out the Client Guide worksheet to prepare for the assessment ahead of time. Filling it out is optional, but doing so will better prepare your clients to quickly share their information with the assessor.

ONLINE INTERVIEW	PHONE INTERVIEW	INTERVIEW PREP
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Life Pending Business Tracker

Watch instructional video

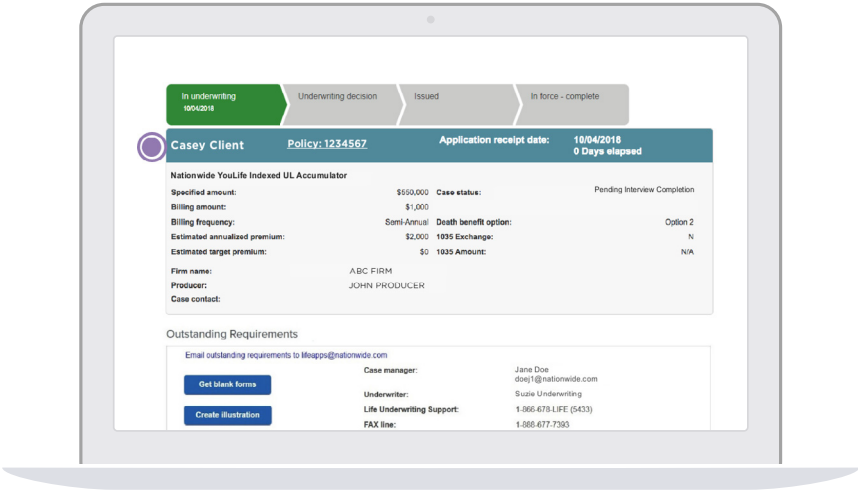
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Life Pending Business Tracker



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Sort cases and filter updates in real time.

Organize cases at your fingertips based on criteria that are relevant to you.

Our Life Pending Business Tracker is a real-time, mobile-friendly tracker that allows you to view up-to-date information on all your pending life business cases. Watch your case progress from application submission to in-force policy from any desktop, tablet or mobile device.

Product features:

- View up-to-date pending case information anytime, anywhere
- Get an at-a-glance overview or click into a case for detailed case info, contacts and outstanding requirements
- Log in from any desktop tablet or mobile device — no app is needed
- Sort, filter and organize your cases however you want
- Access illustrations and e-applications

LOG IN



DocuSign

Download app (Windows)

Download app (iPhone)

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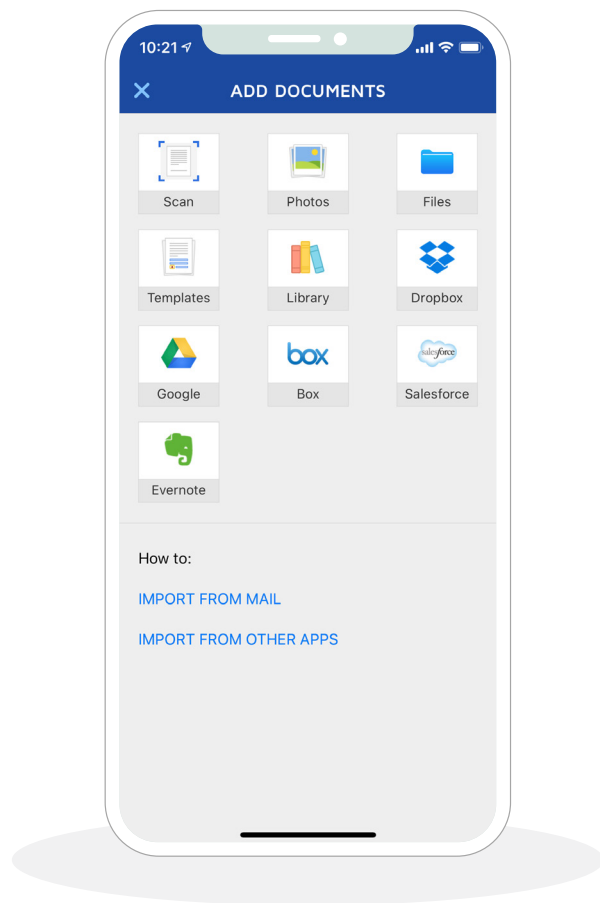
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Sign anywhere, anytime.

It's free and convenient.

With DocuSign, Nationwide is making it faster and easier for people to do business with us. By digitally sending documents in real time to your email inbox, e-signing helps reduce the average service time from 27 days to 14 days.

You and your clients can get trailing documents and additional forms signed electronically and submitted quickly and easily. DocuSign is the industry-leading electronic signature and delivery company.

The feature is available on every product that Nationwide offers.

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Efficiency matters.
And so does full featured
ware.



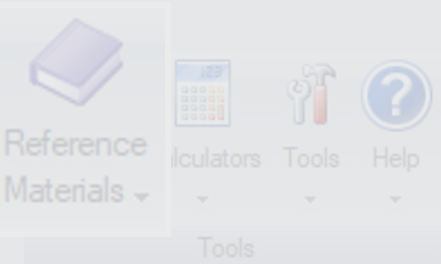
Generate new case illustrations

Launch the web application or download the illustration software to your computer to create customized illustrations for your clients. You can generate new case illustrations or run an in-force ledger to show the effect of policy changes.

DOWNLOAD

s of flexibility
featured illustration
speed, power, and flexibility
ing requirements.

ntuitive but also gives you
ge from single life Ledger
involving hundreds or



A reference menu is available in the toolbar containing many helpful items.

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Acceleration Guidelines: What are Nationwide's Acceleration Guidelines?



Setting eligibility expectations

For some of the healthiest clients, an underwriting decision will be made without the need for additional underwriting requirements. Some of the healthiest clients will not be accelerated simply because we don't have enough information to make a decision. Therefore, additional underwriting requirements will be needed to reach an underwriting decision. Preferred Plus, Preferred, Standard Plus and Standard underwriting classifications are available even if clients are not eligible for acceleration.

Amounts of **\$100K to \$1M**

Underwriting decision will be made without additional requirements. [Learn More](#)

\$2 million on eligible products
\$1 million on eligible products
(Green card status)

Non-tobacco Preferred, Preferred

* Be sure to check with your firm for additional acceleration guidelines.

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