

# What happens next?

Your guide to the Nationwide YourLife<sup>®</sup> underwriting process

Congratulations for taking this important step in protecting your family and assets! We appreciate the trust you've put in us, and we'll try to make these next few steps as easy and comfortable for you as possible. This guide will help explain what to expect next.

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

## Applying for life insurance

Now that you have completed and signed an application form for life insurance, it'll be submitted to Nationwide® to begin what we call the underwriting process. This process can be almost instantaneous or can take some time, depending on the product and amount of coverage you're applying for.

## How underwriting works

A Nationwide underwriter will begin reviewing your financial and medical information to determine the effects these factors may have on your life expectancy. The information we collect is strictly confidential and will not be used for any other purpose than to underwrite your life insurance policy.

Similar to car insurance, a person with a higher risk is charged a higher premium for life insurance than a person considered to be less of a risk. This not only helps life insurance companies ensure they'll always be able to pay out the financial benefits they've promised to their customers, but also offers a more affordable rate to healthy individuals.

To make an accurate evaluation of your risk, we may need a medical exam, or we may contact you directly for additional information. Once all the required information has been received, the underwriter will make a decision regarding whether you qualify for life insurance and at what risk class.

If your application is approved, your Nationwide representative will follow up with you. At that time, he or she will go over your life insurance policy, the risk classification you qualified for and your premium schedule, as well as answer any questions you may have.

**If you have questions at any point during the underwriting process, please feel free to contact your Nationwide representative.**

## Medical exam

If an exam is required, your Nationwide representative will schedule it for you, or you'll be contacted by a paramedical company to schedule it. You'll be able to choose the date, time and location that is the most convenient for you. You can even have them come to your home or office.

During the medical visit, the examiner will ask you questions regarding your medical history and may want to collect:

- Height, weight, blood pressure and pulse information
- Urine and/or blood sample
- Electrocardiogram (ECG/EKG)

Your age, the product and the amount of insurance determine which of these tests will be required.

Please use the "Medical exam guide" on the next page to assist you in gathering information that will be needed to complete your medical exam.

## Client direct interview

If we need additional information, one of our qualified professionals will contact you for a brief, confidential interview that will help:

- Speed up the underwriting process
- Clarify information on your application
- Reduce the need for ordering records from your personal physician

# Medical exam guide

Please collect the following information for each person applying for insurance.

Physicians' names, addresses and telephone numbers:

---

---

---

---

---

---

---

---

---

---

---

Medical conditions with dates:

---

---

---

---

---

Prescribed medications and dosages:

---

---

---

---

---



Family history of father, mother, brothers and sisters (include current age and health concerns or age at death and cause of death):

---

---

---

---

---

## Exam tips

To save you time and to obtain the best possible results, please follow these helpful suggestions before your exam:

- Get a good night's sleep
- Abstain from food and alcoholic beverages for at least eight hours prior to the examination
- Do not smoke or chew tobacco for at least one hour prior to the examination
- Avoid drinking caffeinated beverages for at least one hour prior to the examination
- Limit salt intake and high-cholesterol foods 24 hours before your examination
- Do not engage in strenuous physical activities 24 hours before the examination
- Drink a glass of water an hour or so before your appointment for a urine specimen
- If a blood specimen is required, you'll be informed of any fasting requirements



# Nationwide<sup>®</sup> Financial

Life insurance is underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, Nationwide Financial, the Nationwide framemark and Nationwide YourLife are service marks of Nationwide Mutual Insurance Company.

© 2010 - 2013 Nationwide Financial Services, Inc. All rights reserved.

NFM-5174AO.4 (03/13)