



Nationwide®
is on your side

Nationwide® Life Insurance

Life Business FAQs

COVID-19 Service Update: Nationwide Life Insurance Business FAQs as of March 30, 2021

Nationwide® upholds our highest standard in delivering on our mission to protect people, businesses and futures with extraordinary care. We wanted to provide you with the latest information to commonly asked questions that we receive from our valued partners about Nationwide's responses to COVID-19 and our Life Insurance business.

Regarding Question 7 in our FAQs on underwriting changes as a result of COVID-19, we have removed travel restrictions, and we have added guidelines for proposed insureds who have been exposed to COVID-19 and for those who have received the vaccine.

Regarding our Life Insurance underwriting and new business, we continue to meet or exceed time service agreements on application submissions, underwriting requirements reviews, follow-ups and issuing policies. It's during times such as these that our mission comes to life. As a valued partner, we are fully committed to supporting you and your clients.

Frequently Asked Questions:

1. What steps are you taking to make doing life insurance business with Nationwide easier during this pandemic?

We are making it easier to do business with Nationwide by following the protocols below:

- We do not limit ages of the applicant, such as age 70 or 80
- We do not limit table ratings
- We do not limit riders available, including the Long-Term Care Rider
- We do not require Good Health Statements on all policies
- We accept health care worker applicants who are currently not experiencing symptoms or who have not tested positive in the past 30 days for COVID-19 and qualify with a Good Health Statement

2. How are you handling situations in which there are exam requirements, but the paramedical company is not able to meet with applicants?

- We modified our Intelligent Underwriting process to allow for acceleration (waiving labs, exams and collection of medical records) for those who qualify in the Standard risk class. Please note: Our Intelligent Underwriting process is available in all states except New York.
- Nationwide has implemented solutions such as ExamOne's LabPiQture, as well as working with Clareto and Human API to provide electronic medical records. If acceleration is not possible and alternative sources of data are insufficient, we will also consider personal health records and exam results with labs that have been completed within 24 months.
- We will work with you individually as we become aware of any exam that has been put on hold.

3. How are you handling situations in which a medical office or vendor may not be able to provide you an Attending Physician Statement?

- We modified our Intelligent Underwriting process to allow for acceleration (waiving labs, exams and collection of medical records) for those who qualify in the Standard risk class.
- We have rapidly implemented solutions that will provide alternate sources of underwriting data in lieu of labs, exams and medical records. Nationwide has implemented solutions such as ExamOne's LabPiQture, as well as working with Clareto and Human API to provide electronic medical records.
- If acceleration is not possible and alternative sources of data are insufficient, we will also consider personal health records and exam results with labs that have been completed within the past 24 months.

4. What about delivery requirements such as amendments, delivery receipts and illustrations? Can they be sent and returned electronically?

- Nationwide has been successfully using DocuSign for over a year, and it has proved to be an effective solution for getting documents signed between multiple parties in different locations. If you need support or want to know more about using DocuSign for delivery requirements, please contact your case management team.
- Please let us know if your office closes so we do not mail contract packages to that location. Nationwide would support mailing the physical policy directly to the policyowner or the agent of record.
- Please let us know if your office is reopening so Nationwide can support you in mailing policies according to your preference.
- Don't forget that Nationwide has a real-time Life Pending Business Tracker tool accessible to all appointed financial professionals and firm staff members via the sales and service support website. You just need to log in to NationwideFinancial.com, navigate to the Servicing tab and select Business Management. Then on the left-hand menu, select Life Insurance, then Pending Business to access the tool.
- You can use it to track the status of outstanding requirements without a phone call, 24/7. Please reach out to your case manager if you have any questions about accessing or using this powerful tool.

5. Where should I send my application or other documents that I want to submit electronically?

- Nationwide uses iPipeline iGO as our e-application platform.
- iPipeline iGO is available for use by all appointed financial professionals on the Nationwide sales and service support website at NationwideFinancial.com. Electronic submission is not available for some partners, but electronic signature and creation of an in-good-order electronic PDF application filing is supported. We encourage you to use this process in lieu of face-to-face paper applications.
- Signed PDF applications from iGO can be submitted to us via email at lifeapps@nationwide.com.
- If you would like more information about how to access iGO, please reach out to your case manager.

6. What is the expected impact on binding policies? Will you accept checks and process them to place coverage in force? Will you accept a copy of a check to bind coverage?

- We continue to receive checks, and we have associates who are working in the office to accept and apply those as usual. If we get to the point where we're unable to accept paper copies, we will provide additional instructions to you on how we will bind coverage.

7. Are you making any underwriting changes as a result of COVID-19?

- Our Life Underwriting team continues to closely monitor new customers who apply for life insurance.
- Travel restrictions for COVID-19 expired on December 31, 2020. We are back to “business as usual” with our international underwriting guidelines, effective January 1, 2021.
- Underwriting for proposed insureds who have been exposed to COVID-19 but have not had any symptoms for **14** days or include a negative COVID-19 test are eligible as “Otherwise Qualifies” with a Good Health Statement.
- Underwriting for proposed insureds who have had a **positive test** for COVID-19 **without hospitalization** will be postponed for **30** days. We no longer require 2 negative COVID-19 tests after recovery. This includes our CareMatters® product, but please note that the postponement period without hospitalization for CareMatters is **60** days.
- Underwriting for proposed insureds who have **experienced a COVID-19 infection without testing** for diagnosis and **no hospitalization** will be postponed for **30** days.
- Underwriting for proposed insureds who were **hospitalized for COVID-19** will be postponed for at least **180** days (6 months). They should have favorable post-discharge pulmonary function testing.
- Underwriting for proposed insureds who have received the COVID-19 vaccine is staying “business as usual” whether they have had one or both doses of the vaccine. We are not taking adverse underwriting actions based solely on COVID-19 vaccination status.
- Though not a direct response to COVID-19, as of March 20, 2020, the limitations on maximum age and face amount in Intelligent Underwriting (IU) applications have been lifted. Clients are now eligible for an IU application within product guidelines, with the exclusion of Survivorship IUL and CareMatters. Previously, the maximum age and face amount were 70 years old and \$5 million. We are excited to be able to expand the capabilities of our Intelligent Underwriting platform for our financial professionals and customers.

8. Does the removal of limitations in Intelligent Underwriting affect acceleration limits?

No, there are no changes to the age and face amount requirements for acceleration. They remain:

- Ages 18 to 50, \$100,000 to \$2 million
- Ages 51 to 60, \$100,000 to \$1 million

9. How can members with existing life insurance policies submit transaction requests?

- Members can log in to our secure website at Nationwide.com to perform the following:
 - Process certain transaction requests
 - Access electronic forms, DocuSign forms and electronically submit certain transaction types
 - Gain access to commonly used forms to complete and upload most transaction requests through our document upload feature
- Members can call our Solutions Center at 1-800-848-6331 to request forms they can submit through electronic submission or paper completion.
- Members can still submit paper requests via mail, fax at 1-888-677-7393 or email at lifedocs@nationwide.com. This email address is unable to accept secure email or password-protected documents. Our operations teams are available to process all these transaction requests.

10. Are there any plan or policy limitations that would impact a COVID-19 related claim?

Nationwide does not have policy limitations around pandemic risks that would limit a claim payment resulting from COVID-19, provided the individual met all other certification requirements.

11. Are Nationwide associates working from home?

The safety of our associates is our top priority as we manage through this pandemic. Until the spread of the virus is reduced, only business-essential associates and volunteers will be working in the office. Our hybrid return to office date is June 1, 2021.

We have always viewed our return-to-work plans as flexible. Given the uncertainty related to the COVID-19 pandemic, we believe this decision is in the best interest of everyone's health and safety. As one of the first companies to move to a work-from-home model last spring, our associates have proven they are able to serve the needs of our members and business partners in a seamless fashion, regardless of where they are working.

We continue to remain strong

We want to assure you that Nationwide is strong, stable and committed to keeping our promises, as we have for almost 100 years. We have a long history of disciplined investing and prudent decision-making, and we've navigated similar market challenges before. Our consistently high ratings by AM Best, Moody's and Standard & Poor's demonstrate our ability to withstand changes in the market and remain financially strong. We continue to minimize disruption and deliver the protection and service our customers and partners expect.

In closing, we would like to hear from you. If you have questions or suggestions on how we can better support you, reach out to your individual underwriting contacts.

We appreciate your business and want to do all we can to support you during these challenging times.

We continue to support you and your clients.

Contact us today with any questions.

**Nationwide
Solutions Center:**
1-800-321-6064

**For Brokerage General Agents
(BGAs):**
1-888-767-7373

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1-877-223-0795

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