



Nationwide®
is on your side

Life insurance
and annuities

Resource guide

Welcome to strength,
stability and true service.
Welcome to Nationwide®.

FOR INSURANCE PROFESSIONAL USE ONLY — NOT FOR DISTRIBUTION TO THE PUBLIC

At Nationwide, we are completely committed to helping you succeed. And we know that achieving this is a direct result of the deep relationships you are building every day. To help you continue to strengthen these relationships, we've put together this guide, which contains information you can use to educate, guide and advise your clients on financial services.

What you need to know about doing financial services business with Nationwide

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Strength and stability

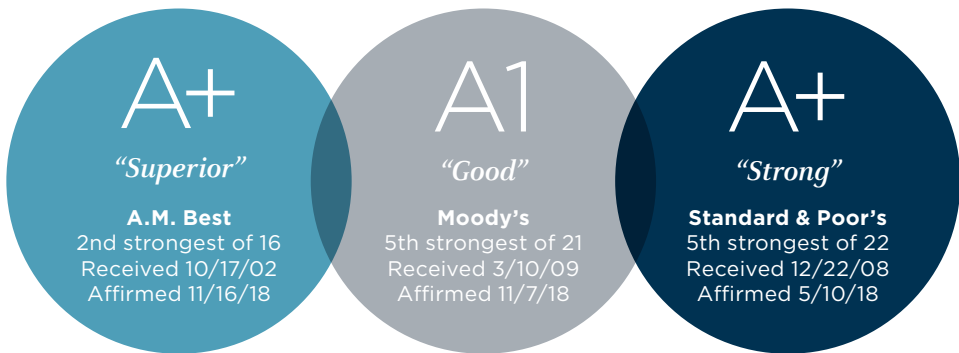
Who we are

We're part of a strong and stable mutual company that's been in business for more than 90 years. Nationwide is focused on helping clients prepare to live in retirement. We take a long-term approach to investing and have a highly diversified business portfolio.

U.S.-based
Fortune 100
company¹

\$26.9 billion

in operating revenue
in 2018²



These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

¹ Based on revenue, Fortune magazine (June 2017).

² "2018 Annual Report," Nationwide (March 2019).

Our values

When you do business with Nationwide, you join us as a force for good in the community.

\$14.3 million

contributed by the Nationwide Foundation to American Red Cross disaster relief since 2000³

**14,000 units
of blood**

donated to the American Red Cross and local blood banks by associates annually³

\$9.6 million

pledged to the United Way by our associates, partners and retirees in 2016³

**\$30 million
contribution**

from the Nationwide Foundation to establish the Nationwide Pediatric Innovation Fund at Nationwide Children's Hospital³

4.2 million

meals raised by Nationwide associates in 2016 for Feeding America member food banks³

³ "2016 Annual Report," Nationwide (March 2017).

Simplifying retirement

Nationwide helps break down and simplify retirement planning. A team driven by your needs will provide the support to help you solve your clients' toughest retirement challenges.

A consultative team, knowledgeable in the toughest retirement topics.

- » The **Nationwide Retirement Institute®** supplies the latest industry research and thought leadership.
- » The **Advanced Consulting Group** provides thoughtful consultation, creative case design and ongoing research for your most complex cases.
- » The **Nationwide Business Solutions Group** provides point-of-sale expertise for small-business cases such as supplemental employee retirement plans, corporate-owned and -sponsored life insurance, and business continuation.

Comprehensive strategies and tools to help you break down and simplify retirement challenges.

- » Our **Personalized Health Care Cost Assessment** helps forecast health care costs in retirement, including long-term care planning needs.
- » **RetireSense®** helps you manage retirement income risk for your clients.
- » **R-IncomeAnalyzer®** gives you a customized report with an investment mix and allocations to share with clients.
- » **Social Security 360®** helps you develop a personalized filing strategy that fits your clients' retirement income plan.

Competitive solutions with a suite of products that gives you choices for solving complex needs.

ANNUITIES

- » Variable annuities
- » Fixed immediate annuities
- » Fixed annuities
- » Fixed indexed annuities

LIFE INSURANCE

- » Universal life
- » Indexed universal life
- » Variable universal life
- » Term life
- » Whole life
- » Business life

RETIREMENT PLANS

- » 401(k) plans
- » ERISA 403(b) plans
- » 457 plans

MUTUAL FUNDS

- » Fixed income funds
- » Equity funds
- » Asset allocation funds
- » Index funds

Ease of doing business

Nationwidefinancial.com — your online Nationwide resource

Once you are appointed with Nationwide, most of the presale and post-sale tools and resources are available at nationwidefinancial.com. This site gives you immediate access to current client, account and sales information, and offers a variety of business-building and business management tools.

Account management tools

Review account balances, perform exchanges or change fund allocations.

E-statements

View and download your clients’ quarterly statements online.

Education calculators and financial planning information

In-force illustrations

Run or request in-force illustrations on active Nationwide life policies.

TO ACCESS: www.nationwidefinancial.com
Upon your first visit to the website, click “register now.”
You may also call 1-800-543-3747
for assistance with in-force policies.

REMEMBER YOUR USER ID AND PASSWORD

User ID	Password
<input type="text"/>	<input type="password"/>

Presale support

Life quoting

Our Nationwide Life Illustrator makes it easy for you to create compelling proposals for your clients. Its state-of-the-art capabilities give you the power to include marketing materials or advanced sales concepts in your presentations.

TO ACCESS: Visit nationwidefinancial.com and click Topics, then Resources, then Forms, then Life.

If you want to make it even easier, contact the Nationwide Financial Network® Sales Support team at 1-877-223-0795 and ask a team member to run the illustration for you.

Underwriting and policy submission

Submitting life applications online

With iPipeline's online forms, you can quickly find all the Nationwide forms you need in one place and submit them electronically. The easy-to-use wizard helps you correctly complete the needed forms and ensures that your applications are always in good order.

TO ACCESS: Log in to nationwidefinancial.com.
Click "Topics," then "Forms" on the right side. From there, click the "Life" tab, then "Forms & iPipeline eApplications."

Submitting fixed and traditional life

Life applications that do not use Express Issue can also be submitted in a more traditional way.

REGULAR MAIL:
Nationwide Life Insurance Company
P.O. Box 182835
Columbus, OH 43218-2835

EXPRESS MAIL:
Nationwide Life Insurance Company
Attn: Life Underwriting
3400 Southpark Place, Suite A
DSPF-D4
Grove City, OH 43123-4856

Fixed life applications can be submitted via fax or email:

FAX: 1-888-677-7393

EMAIL: LifeApps@nationwide.com

IMPORTANT: It is not necessary to mail the hard copy of the original signed application. If you fax the signed application, please keep your original application for your records. Please do not mail in copies of application forms in addition to faxing them. This generates two separate policy numbers for the same case and can lead to duplicate processing. An exception is made in cases involving a 1035 exchange: The application can still be a copy, but the actual 1035 paperwork needs to be the original copies.

Submitting fixed annuities

REGULAR MAIL:

Nationwide Life Insurance Company
P.O. Box 182835
Columbus, OH 43218-2835

EXPRESS MAIL:

Nationwide Life Insurance Company
Attn: Life Underwriting
3400 Southpark Place, Suite A
DSPF-D4
Grove City, OH 43123-4856

Fixed annuity applications can be submitted via fax:

FAX: 1-888-634-4472

Breadth of products

We know that each client has unique needs which are always changing. So we’ve built our product suite for maximum flexibility, allowing you to offer clients a variety of options as they plan for and live in retirement.

FIXED ANNUITIES	
INCOME Promise Select®	For risk-averse consumers who need a guaranteed stream of income for a designated term or for life, there’s this fixed single-premium immediate annuity.
Nationwide Platinum V® Plus	For conservative clients who want to protect their investment and guarantee it will grow, this offers two 5-year periods with guaranteed interest rate increases.
Nationwide Trio Select+SM	For conservative clients who want a no-cost, 1-, 3- or 5-year rate guarantee period product with the ability to add to their investment.
Nationwide New Heights® fixed indexed annuity	May be used for clients who are concerned about the impacts of market volatility on their income but know they’ll need some growth potential to account for inflation and increasing medical expenses as they age. Optional riders (each available for an additional cost) offer guaranteed lifetime income or legacy planning.
Nationwide Summit® fixed indexed annuity	For risk-averse clients looking to accumulate retirement savings through a combination of growth potential and protection.
Nationwide Secure Growth® fixed annuity	For clients who want a fixed interest vehicle that avoids market risk, are looking for protection against loss of principal and have a time horizon of 5 or more years, this fixed single-premium deferred annuity offers four interest rate guarantee period options: 1, 3, 5 or 7 years.

Please note that products and riders may not be available in all states.

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt a financial strategy or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Clients should work with their financial professional to discuss their specific situation.

FIXED LIFE	
Nationwide YourLife® Guaranteed Level Term	For clients with significant temporary insurance needs and limited budgets, this offers 10-, 15-, 20- or 30-year options.
Nationwide YourLife® WL	For clients who want guaranteed lifetime coverage, this product offers 20-pay or lifetime-pay options. It does not participate in sharing dividends.
Nationwide YourLife® Simplified WL	For existing Nationwide auto or homeowners insurance clients who need permanent insurance and want it quickly with limited underwriting.
Nationwide YourLife® No-Lapse Guarantee UL	For clients who want permanent protection and a no-lapse guarantee.
Nationwide YourLife® Indexed UL	For clients who want permanent protection with growth potential that is tied to indexes without the risk of actually being invested in the market.
Nationwide YourLife® Indexed UL Accumulator	For clients focused on accumulation, this offers six indexed interest strategies and unique features for greater growth potential.
Nationwide YourLife® Indexed UL Protector	For clients focused on death benefit protection, this product offers the Extended No-Lapse Guarantee Rider for up to a lifetime death benefit guarantee, and unique features to lower costs and increase growth potential.
Nationwide YourLife® Current Assumption UL	For clients who want permanent protection with the low-risk growth potential of a guaranteed interest rate.
Nationwide YourLife® No-Lapse Guarantee SUL II	For clients looking for a second-to-die policy with a guaranteed death benefit.
Nationwide YourLife CareMatters®	For clients who want permanent protection that provides long-term care coverage along with a death benefit.

Please note that products and riders may not be available in all states.

Support and experience

Sales support

CONTACT: 1-877-223-0795

Our service-based culture means that sales support representatives are experienced, responsive and always there when you need them. Our dedicated sales teams can provide personalized support to meet your evolving needs.

Nationwide Financial Network® (NFN)

Nationwide's sales support organization that is widely recognized in the industry for its experience and responsiveness.

Advanced Consulting Group

A team of nationally published specialists made up of attorneys, CPAs and other highly trained financial services professionals who can help you with advanced case designs such as business life insurance and estate planning.

Nationwide Business Solutions Group (NBSG)

A provider of several business life insurance strategies, institutionally priced products and a team of over 40 professionals dedicated to helping your business clients attract, retain and reward top talent.

Underwriting

CONTACT: 1-866-678-LIFE (5433)

If you want to talk to our underwriters, just pick up the phone. They'll be there when you call, or they'll call you back within 24 hours. Our underwriters also average 27 years of experience, which is a rare find in our industry. It means they have the expertise it takes to understand your business and to anticipate your needs and the needs of your clients.

They have the resources and make good use of:

- Placement improvement and wellness credit programs to give you more ways to offer clients the best pricing
- Aggressive Preferred criteria for health issues such as cholesterol, hypertension, liver function tests, family history and build and for those with aviation licenses to help you place the case

Underwriting procedures quick reference

Keep this information at your fingertips and save time for your most valuable activities.

Contacting our underwriting team	<p>Phone: 1-866-678-LIFE (5433)</p> <p>Fax: 1-888-677-7393</p> <p>Email: lifeapps@nationwide.com</p> <p>For underwriting questions regarding Nationwide YourLife CareMatters, please contact an underwriter at 1-855-381-5729 or send an email to CMScreen@nationwide.com.</p>
Completing your life insurance application	<p>iPipeline</p> <p>Your applications are always accurate and in good order with our easy-to-use eApplication, powered by iPipeline. All Nationwide individual fixed product forms are currently available, and you can get started at nationwidefinancial.com. Using iPipeline can help you get your life cases processed and commissions paid faster. iPipeline eliminates mail time and improves service time by about seven days.</p> <p>Remember these must-haves on your application:</p> <p>Insured and owner information</p> <p>Note: If the owner is not the proposed insured, please complete all questions for the owner and obtain his or her signature. We also need spouse and child information and signatures if you're including riders for them.</p> <ul style="list-style-type: none">• First and last name• Social Security number⁴• Complete address• Sex• Date of birth• State of birth• Phone number• Driver's license number/state of issue <p>Beneficiary information</p> <ul style="list-style-type: none">• First and last name• Relationship to the insured• Designated death benefit percentage for each beneficiary <p>Note: All Express Issue and Nationwide YourLife[®] Simplified applications must be submitted via iPipeline.</p> <p>Life insurance plan information</p> <ul style="list-style-type: none">• Product name• Specified amount <p>In-force and applied-for insurance information Names and signatures⁵</p> <ul style="list-style-type: none">• Insured and owner<ul style="list-style-type: none">• Include acknowledgment• Include location and date• Insurance professional <p>Foreign national applicants</p> <p>In addition to other must-haves, please include:</p> <ul style="list-style-type: none">• Foreign questionnaire• Copy of valid documentation, such as:<ul style="list-style-type: none">– Green card– Visa– Passport– Consular ID
Confirming the paperwork to send with your application	<ul style="list-style-type: none">• Illustration or signed No Illustration Acknowledgment Form (An Illustration may be required depending on state)• All required forms, including Long-Term Care Rider Supplement, if applied for• HIV consent form• Life Financial Supplement, if required• Agent's certificate <p>We'll need additional forms in certain situations, so check the instructions in your application packet to see what your specific case may require. Also, be sure to review the Temporary Insurance Agreement to verify that the proposed insured qualifies for temporary insurance before submitting a premium with the application.</p>

⁴ Entering an invalid number (e.g., 111-11-1111) as a placeholder may delay the underwriting process.

⁵ Applications are usable for six months from the date signed.

Ordering medical requirements	<ul style="list-style-type: none"> • All medical requirements have a usable life of 12 months from the signature date through age 69, and six months from the signature date for ages 70+; after that, we'll need new medical requirements • Let us order these for you, so you can move on to something else; simply note on your agent's certificate that you want us to handle on your behalf • If you're using Intelligent Underwriting, Nationwide will order all the medical requirements • If you'd rather do it yourself, please use one of our authorized paramedical providers listed below or you can order the exam online at www.appslive.com: <table border="1"> <tr> <td data-bbox="340 534 780 710"> Attending physician statements (APS) Examination Management Services, Inc. (EMSI): 1-800-530-0560 Express Imaging Services (EIS): 1-888-846-8804 Remember to tell clients to expect a call from the paramedical company. </td><td data-bbox="795 534 1114 710"> Parameds APPS: 1-800-727-2101 EMSI: 1-800-872-3674 Labs Clinical Reference Lab (CRL): 1-800-882-1922 </td></tr> </table>	Attending physician statements (APS) Examination Management Services, Inc. (EMSI): 1-800-530-0560 Express Imaging Services (EIS): 1-888-846-8804 Remember to tell clients to expect a call from the paramedical company.	Parameds APPS: 1-800-727-2101 EMSI: 1-800-872-3674 Labs Clinical Reference Lab (CRL): 1-800-882-1922
Attending physician statements (APS) Examination Management Services, Inc. (EMSI): 1-800-530-0560 Express Imaging Services (EIS): 1-888-846-8804 Remember to tell clients to expect a call from the paramedical company.	Parameds APPS: 1-800-727-2101 EMSI: 1-800-872-3674 Labs Clinical Reference Lab (CRL): 1-800-882-1922		
Submitting your case	<p>Follow any suitability or case flow process that your back office requires, and make sure all forms have the appropriate signatures. Mark anything you send directly to Nationwide "Attn: New Business" or "Attn: Life Underwriting." Please let us know if you're submitting companion applications simultaneously, such as for family members or business partners, so they can be assigned to the same underwriter and case manager.</p> <table border="1"> <tr> <td data-bbox="340 852 695 1113"> Email: lifeapps@nationwide.com Fax: 1-888-677-7393 Regular mail: Nationwide Life Insurance P.O. Box 182835 Columbus, OH 43218-2835 Express mail — fixed life applications: Nationwide Life Insurance 3400 Southpark Place, Suite A DSPF-D4 Grove City, OH 43123-4856 </td><td data-bbox="711 852 1114 1113"> All variable universal life applications — send overnight to: Nationwide Life Insurance 1050 Yard Street, GI-1-NSL2 Grandview Heights, OH 43212 </td></tr> </table> <p>If you fax or electronically submit your application, please do not mail all of the originals; most often we do not need them upfront. For applications with external 1035 exchanges, please work with your case manager to determine the best time to submit the original 1035 form(s) — additional materials may be required; we will be sure to let you know.</p> <p>Note: The producer is responsible for having any requirements received in any language other than English translated into English at his/her own expense. This should be interpreted by a disinterested third party.</p>	Email: lifeapps@nationwide.com Fax: 1-888-677-7393 Regular mail: Nationwide Life Insurance P.O. Box 182835 Columbus, OH 43218-2835 Express mail — fixed life applications: Nationwide Life Insurance 3400 Southpark Place, Suite A DSPF-D4 Grove City, OH 43123-4856	All variable universal life applications — send overnight to: Nationwide Life Insurance 1050 Yard Street, GI-1-NSL2 Grandview Heights, OH 43212
Email: lifeapps@nationwide.com Fax: 1-888-677-7393 Regular mail: Nationwide Life Insurance P.O. Box 182835 Columbus, OH 43218-2835 Express mail — fixed life applications: Nationwide Life Insurance 3400 Southpark Place, Suite A DSPF-D4 Grove City, OH 43123-4856	All variable universal life applications — send overnight to: Nationwide Life Insurance 1050 Yard Street, GI-1-NSL2 Grandview Heights, OH 43212		
Requesting an APS reimbursement <i>(On formal cases only)</i>	<p>For cases that undergo formal review, just send an invoice and your proof of payment or receipt to us as we've noted below. For any request over \$120, the underwriter reviewing the case will need to approve it.</p> <table border="1"> <tr> <td data-bbox="340 1377 695 1504"> Email: lifeapps@nationwide.com Fax: 1-888-677-7393 Be sure to include the policy number. Note: APS reimbursement is available within 12 months of the application date. </td><td data-bbox="738 1377 1114 1504"> Regular or overnight mail: Nationwide Attn: Vendor Relations 3400 Southpark Place, Suite A DSPF-D4 Grove City, OH 43123-4856 </td></tr> </table>	Email: lifeapps@nationwide.com Fax: 1-888-677-7393 Be sure to include the policy number. Note: APS reimbursement is available within 12 months of the application date.	Regular or overnight mail: Nationwide Attn: Vendor Relations 3400 Southpark Place, Suite A DSPF-D4 Grove City, OH 43123-4856
Email: lifeapps@nationwide.com Fax: 1-888-677-7393 Be sure to include the policy number. Note: APS reimbursement is available within 12 months of the application date.	Regular or overnight mail: Nationwide Attn: Vendor Relations 3400 Southpark Place, Suite A DSPF-D4 Grove City, OH 43123-4856		
Checking on your case	<ul style="list-style-type: none"> • We'll send you an email automatically when we receive your case; please make sure we have your current email on file • You can also check on it anytime online at nationwidefinancial.com 		

We want to be your partner in success.

So as you continue to serve your clients, we want you to know that we're at your service. It's about more than our wide range of life and annuity products that will help you meet your clients' needs — it's the team that's there for you every step of the way. It's a powerful partnership that leads to new opportunities, new solutions and new successes for you and your clients.

Contact information

Sales support: Nationwide Financial Network®

Phone: 1-877-223-0795

Life Underwriting:

Phone: 1-866-678-LIFE (5433)

Hours of operation:

Monday – Thursday, 8 a.m. – 8 p.m. ET; Friday, 8 a.m. – 6 p.m. ET

Fixed life applications can be submitted via fax or email:

Fax: 1-888-677-7393

Email: LifeApps@nationwide.com

Fixed annuity applications can be submitted via fax:

Fax: 1-888-634-4472

Customer service:

Life/Annuity Service Center:

1-800-243-6295 (for customers)

1-800-543-3747 (for agents)

Online:

nationwidefinancial.com

Website technical support:

1-888-867-5175

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Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Guarantees are subject to the claims-paying ability of Nationwide.

Indexed products are not stock market investments. They do not directly participate in any stock or equity investments, and they do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates.

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

INCOME Promise Select, Nationwide, Nationwide Financial Network, Nationwide is on your side, the Nationwide N and Eagle, Nationwide New Heights, Nationwide Platinum V, Nationwide Retirement Institute, Nationwide Secure Growth, Nationwide Summit, Nationwide Trio Select+, Nationwide YourLife, Nationwide YourLife CareMatters, RetireSense, R-IncomeAnalyzer and Social Security 360 are service marks of Nationwide Mutual Insurance Company. © 2015 – 2020 Nationwide

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Nationwide®
is on your side