

Our goal in enhancing our underwriting is to set a new level of excellence.

We've taken a number of important steps to raise the underwriting bar.

We understand that the application process and underwriting decisions are major factors when selecting a life insurance carrier. Consider what we're doing to ensure that the experience is a positive one for you and your clients.



Intelligent Underwriting

We've built a new underwriting process designed to provide faster service from submission to commission. See the back for a description.



Designated point of contact

A small group at Nationwide, including a dedicated underwriter will focus on your cases and respond quickly to your inquiries.



Consistent underwriting decisions

We're working constantly to improve our guidelines to provide your clients with accurate, competitive offers.



Programs for improved underwriting outcomes

Look to us for more rate classes and programs that recognize lifestyle choices your clients make, with the ability to add Wellness Credits for potential rate class improvement.



Useful tools

We've invested in accessible tools that aid in your productivity while keeping you informed and in control.

Nationwide® Intelligent Underwriting

Beyond accelerated, the process is smart, streamlined and simple.

Nationwide® Intelligent Underwriting streamlines the life insurance application process for both you and your clients. Its benefits include:



Faster time
to an underwriting decision



No exam or labs
required for some of the healthiest clients¹



Fewer attending physician statements
and less need for additional underwriting requirements



Less time spent on
application paperwork, including the need for you to gather your clients' medical history

¹U.S. citizens and permanent residents (10-year green card status) ages 18 – 60 applying for face amounts \$100,000 – \$1 million are eligible for possible acceleration.

Find out more



To learn more about Intelligent Underwriting, including eligibility guidelines and available products, please visit nationwidefinancial.com/iu



Or call us to learn more about how we've improved our underwriting:

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

National Sales Desk: 1-800-321-6064

Brokerage General Agents: 1-877-223-0795

Nationwide Financial Network: 1-888-767-7373



Nationwide®
is on your side

Nationwide Intelligent Underwriting and eligible products are subject to state and firm approvals.

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National Sales Desk: 1-800-321-6064

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