



Transition Guidelines

Nationwide® No-Lapse Guarantee UL II

We are very excited to announce that on August 27, 2018, Nationwide is introducing a new No-Lapse Guarantee (NLG) Universal Life product, Nationwide No-Lapse Guarantee UL II. As of August 27, 2018, not available in CA, NY, MT, DC, MA, PR, VI subject to change.

Please use these Transition Guidelines as you introduce the new product to your clients.

Old Product	New Product
Nationwide YourLife No-Lapse Guarantee UL	Nationwide No-Lapse Guarantee UL II

Important Dates

Application Signed Date Monday, December 31, 2018	<ul style="list-style-type: none"> Old product: Applications for the old product must be signed on or before December 31, 2018 to be eligible for the product New product*: Applications signed after December 31, 2018 will be considered an application for the new product, contingent upon state approval
Application Received Date Sunday, January 13, 2019	<ul style="list-style-type: none"> Old product: Applications for the old product must be received in the Home Office on or before January 13, 2019 to be eligible for the product New product*: Applications received after January 13, 2019 will be considered an application for the new product regardless of the application signed date
Funding Deadline Friday, March 8, 2019	<ul style="list-style-type: none"> Old product: In addition to the above deadlines, the policy must also be in force and funded by March 8, 2019

1035 Exchanges

- For policies funded by 1035 money in any state, the In-Good-Order (IGO) 1035 paperwork must come with the application with the same date restrictions above. The 1035 requests then will be sent to the relinquishing carrier by Nationwide and tracked following standard procedures. These cases will have an extended funding deadline of May 17, 2019.

Backdating for new products

- Policies can be backdated to save age although they may not be backdated prior to the state approval date. Please refer to your state backdating guidelines as not all states have the same backdating rules.

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Underwriting Deadline

Sunday, January 13, 2019

Reopening applications for the old product

If applications for the old product have been closed – and then reopened after January 13, 2019 – they will be considered an application for the new product. This applies to applications closed due to outstanding underwriting requirements or otherwise “not taken” – and regardless of the original application signed date.

Pending Business

Up until December 31, 2018, any pending cases for the old product will continue to be underwritten as such unless we receive a request to change to the new product. After that date, a new application will be required for the new product.

All applications for the new product are contingent on state and firm approval of the product.

***PLEASE NOTE:** Transitioning to the new NLG II product will require a new version of the application (along with additional required forms) to be submitted. See list of forms below.

Also, due to a new rate class being available with the NLG II product, the underwriting offer could be a different rate class.

Forms for NLG II Product:

Required:

- Sales Proposal
- Life Applications, Part A and Part B

If Applicable:

- Policy Change Application for Life Insurance
- Personal Worksheet (PA, TX and UT)
- Long-Term Care Rider Replacement form
- Long-Term Care Rider Supplement
- Aviation Questionnaire
- Drug Questionnaire
- Foreign Nationals or Foreign Travel Supplement to Application
- Hazardous Avocation Questionnaire
- Military Status Questionnaire

Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



National Sales Desk: 1-800-321-6064
Brokerage General Agents: 1-888-767-7373
NFN National Sales Desk: 1-877-223-0795



Nationwide®

Guarantees are subject to the claims-paying ability of the issuing insurance company.
Products are issued by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company, Columbus, Ohio.
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