

MONTHLY SPOTLIGHT

July 2018

Nationwide is a leading provider of life insurance and has strong financial ratings from each of the major rating agencies. Moody: A1, A.M. Best: A+, and S&P: A+



UNDERWRITING NICHES

SALES OPPORTUNITIES

PRODUCT/RIDER FEATURES

Foreign National Marketplace

Aviation

Liberal Height/Weight Charts

Up to 5 Tables on LTC Rider

Smokers can be underwritten as Preferred after 12 Months of Non-smoking

No Treadmills required

Exams good for 1 year

Favorable Financial Underwriting Guidelines

Permanent for Life

Nationwide IUL vs. GUL at lower face amounts

Unneeded Fixed Annuities/CDs maximized with GUL/LTC or Care Matters

No single premium caps on Nationwide YourLife Guaranteed UL

Buy/Sell utilizing GUL/LTC Rider as a Disability Buy-out Substitute

Top 3 GUL in Marketplace

LTC Rider - Currently placed on 49% of Nationwide's Permanent Policies

Nationwide Future Exec UL, similar to SunLife Exec UL, simplified/guaranteed issue

Fully Guaranteed IUL/VUL/Survivorship UL/VUL

CareMatters Hybrid Life/LTC product - Cash indemnity style, will pay for informal care (i.e. family member can be caregiver).

For more information, please contact your brokerage manager.

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