



We have expanded our acceleration guidelines within our Nationwide Intelligent Underwriting Process

Nationwide is excited to share that we are expanding our acceleration guidelines for eligible products within our Intelligent Underwriting process. For ages 18-50 years old, we have increased our eligible face amount from \$2 million to \$5 million. **This change to our acceleration guidelines is in effect starting February 1, 2022.** Over the years, we have developed confidence in our acceleration program within our Nationwide Intelligent Underwriting process and by increasing the face amount up to \$5 million for ages 18-50 years old, we will be able to provide a less invasive process to more of our applicants. This will be a go-forward process on new cases submitted.

Intelligent Underwriting guidelines:

- Age: 18 and older
- Face amount: \$100,000 and above

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Acceleration guidelines in effect February 1, 2022:

- Ages 18 to 50 applying for face amounts of \$100,000 to \$5 million on eligible products
- Ages 51 to 60 applying for face amounts of \$100,000 to \$1 million on eligible products
- U.S. citizen, permanent resident (10-year green card status) or acceptable visa status² from an “A” or “B” Country Code³
- Risk classes of Nontobacco Preferred Plus, Nontobacco Preferred, Nontobacco Standard Plus, and Tobacco Preferred



² Acceptable Visa types include: E-1, E-2, E-3, EB-5, H-1B, H-1C, H-2B, H-4, I-5, K-1, K-2, K-3, K-4, L-1, L-2, O-1, O-2, O-3, TD, TN, V-1, V-2.

³ Country Codes are identified in the country classification list located on Page 41 of the Underwriting Requirements Guide (NFM-8789AO)

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