

COVID-19 Service Update: Nationwide® Life Insurance Business FAQs as of August 20, 2020

Nationwide® continues to prepare for and respond to potential impacts related to COVID-19 by taking steps to ensure we are ready to deliver on our mission to protect people, businesses and futures with extraordinary care.

Regarding our Life Insurance underwriting and new business, we are consistently meeting or exceeding time service agreements with application submission, underwriting requirements review, follow-ups and issuing policies. It's during times such as these that our mission comes to life. As a valued partner, we are fully committed to supporting you and your clients.

We want to assure you that Nationwide is strong, stable and committed to keeping our promises, as we have for almost 100 years. We have a long history of disciplined investing and prudent decision-making, and we've navigated similar market challenges. Our consistently high ratings by AM Best, Moody's and Standard & Poor's demonstrate our ability to withstand changes in the market and remain financially strong. Nationwide will continue to closely monitor the situation. We strive to minimize disruption and deliver the protection and service our customers and partners expect.

Below are our latest updates to commonly asked questions that we receive from our valued partners on Nationwide's responses to COVID-19 and our Life Insurance business.

What steps are you taking to make doing life insurance business with Nationwide easier during this pandemic?

We are making it easier to do business with Nationwide by following the protocols below:

- We do not limit ages of the applicant, such as age 70 or 80
- We do not limit table ratings
- We do not limit riders available including Long-Term Care Rider
- We do not require Good Health Statements on all policies
- We accept healthcare worker applicants who have not experienced or tested positive for COVID-19 that qualify with a Good Health Statement.

How are you handling situations in which there are exam requirements, but the paramedical company is not able to meet with applicants?

- This scenario continues to evolve and is changing rapidly, as some states or areas have mandated that people stay at home, preventing our examiners from performing the exam.
- We modified our Intelligent Underwriting process to allow for acceleration (waiving labs, exams and collection of medical records) for those that qualify in the standard risk class. Please note, our Intelligent Underwriting process is available in all states except New York.
- Nationwide has implemented solutions such as ExamOne's LabPiQture, as well as working with Clareto and Human API to provide electronic medical records. If acceleration is not possible and alternative sources of data are insufficient, we will also consider client-provided personal health records and exam results with labs that have been completed within the past 24 months.
- We will work with you individually as we become aware of any exam that has been put on hold.

How are you handling situations in which a medical office or vendor may not be able to provide you an Attending Physician Statement?

- We modified our Intelligent Underwriting process to allow for acceleration (waiving labs, exams and collection of medical records) for those who qualify in the standard risk class.
- We are rapidly implementing solutions that will provide alternate sources of underwriting data in lieu of labs, exams and medical records. Nationwide has implemented solutions such as ExamOne's LabPiQture, as well as working with Clareto and Human API to provide electronic medical records.
- If acceleration is not possible and alternative sources of data are insufficient, we will also consider client-provided personal health records and exam results with labs that have been completed within the past 24 months.

What about delivery requirements such as amendments, delivery receipts and illustrations? Can they be sent and returned electronically?

- Nationwide has been successfully using DocuSign for several months, and it has proved to be an effective solution for getting documents signed between multiple parties in different locations. If you need support or want to know more about using DocuSign for delivery requirements, please contact your case management team for support.
- Please let us know if your office closes so we do not mail contract packages to that location. Nationwide would support mailing the physical policy directly to the policyowner or the financial professional of record.
- Please let us know if your office is reopening so Nationwide can support you in mailing policies according to your preference.
- Don't forget that Nationwide has a real-time Life Pending Business Tracker tool accessible to all appointed financial professionals and firm staff members via the sales and service support website. You just need to log in to [NationwideFinancial.com](https://www.nationwidefinancial.com), navigate to the Servicing tab and select Business Management. Then on the left-hand menu, select Life Insurance, then Pending Business to view the tool.
- You can use it to track the status of outstanding requirements without a phone call, 24/7. Please reach out to your case manager if you have any questions about accessing or using this powerful tool.

Where should I send my application or other documents that I want to submit electronically?

- Nationwide uses iPipeline iGO as our e-application platform.
- iPipeline iGO is available for use by all appointed financial professionals on the Nationwide sales and service support website at [NationwideFinancial.com](https://www.nationwidefinancial.com). Electronic submission is not available for some partners, but electronic signature and creation of an in-good-order electronic PDF application filing is supported. We encourage you to use this process in lieu of face-to-face paper applications.
- Signed PDF applications from iGO can be submitted to us via email at lifeapps@nationwide.com.
- If you would like more information about how to access iGO, please reach out to your case manager.

What is the expected impact on binding policies? Will you accept checks and process them to place coverage in force? Will you accept a copy of a check to bind coverage?

- We continue to receive checks, and we have associates who will be working in the office to accept and apply those as usual. If we get to the point where we're unable to accept paper copies, we will provide additional instructions to you on how we will bind coverage.

Are you making any underwriting changes as a result of COVID-19?

- This continues to be a fluid process. Our Life Underwriting team is closely monitoring new customers who apply for life insurance, especially those who may have traveled where the risk of COVID-19 is highest.
- New customers that have planned or anticipated travel outside of the U.S. until **January 1, 2021**, will be postponed for 30 days from the date of return to the U.S., provided there is no other future travel of concern even though at one time was acceptable by our International guidelines prior to the current travel advisory
- Underwriting for proposed insureds who have had a **positive test** for COVID-19 **without hospitalization** will be postponed for 30 days.
- Underwriting for proposed insureds who have **experienced a COVID-19 infection without testing** for diagnosis and **no hospitalization** will be postponed for 30 days.
- Underwriting for proposed insureds who were **hospitalized for COVID-19** will be postponed for at least 180 days (6 months). They should have favorable post-discharge pulmonary function testing.
- Though not a direct response to COVID-19, as of March 20, the limitations on maximum age and face amount in Intelligent Underwriting (IU) applications have been lifted. Clients are now eligible for an IU application within product guidelines, with the exclusion of Survivorship IUL and CareMatters. Previously, the maximum age and face amount were 70 years and \$5 million. We are excited to be able to expand the capabilities of our Intelligent Underwriting platform for our financial professionals and customers.

Does the removal of limitations in Intelligent Underwriting affect acceleration limits?

No, there are no changes to the age and face amount requirements for acceleration. They remain:

- Ages 18 to 50, \$100,000 to \$2 million
- Ages 51 to 60, \$100,000 to \$1 million

How can members with existing life insurance policies submit transaction requests?

- Members can log in to our secure website at Nationwide.com to perform the following:
 - Process certain transaction requests
 - Access electronic forms, DocuSign forms, electronically submit certain transaction types
 - Gain access to commonly used forms to complete and upload most transaction requests through our document upload feature
- Members can call our Solutions Center at 1-800-848-6331 to request forms they can submit through electronic submission or paper completion.
- Members can still submit paper requests via mail, fax at 1-888-677-7393 or email at lifedocs@nationwide.com. This email address is unable to accept secure email or password-protected documents. Our operations teams are available to process all these transaction requests.

Are there any plan or policy limitations that would impact a COVID-19-related claim?

Nationwide does not have policy limitations around pandemic risks that would limit a claim payment resulting from COVID-19, provided the individual met all other certification requirements.

Are Nationwide associates working from home?

The safety of our associates is our top priority as we manage through this pandemic. After reviewing current data, including federal/state/city recommendations and public health information, we are transitioning all Columbus- and Des Moines-based associates, except for those who are business-essential, back to work from home starting Monday, July 27, 2020.

We have always viewed our return-to-work plans as flexible. Given the increasing uncertainty related to the COVID-19 pandemic, we believe this decision is in the best interest of everyone's health and safety. As one of the first companies to move to a work-from-home model last spring, our associates have proven they are able to serve the needs of our members and business partners in a seamless fashion, regardless of where they are working.

In closing, we would like to hear from you. If you have questions or suggestions on how we can better support you, reach out to your individual underwriting contacts.

We appreciate your business and want to do all we can to support you during these challenging times.

Our commitment to you holds strong.

Contact us today with any questions.

Nationwide
Solutions Center:
1-800-321-6064

For Brokerage General Agents
(BGAs):
1-888-767-7373

For Nationwide Financial Network®
(NFN):
1-877-223-0795

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