



**Nationwide®**  
is on your side



# Take advantage of more flexible underwriting

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Use the Land As Your Legacy® program to help reduce barriers to life insurance for farmers and ranchers.

# We're committed to farmers and ranchers

Nationwide® has always had a special bond with American farmers and ranchers, beginning with our founding in 1926 by the Ohio Farm Bureau. Today, we continue to protect this community through our Land As Your Legacy® program and an industry-leading commitment to insuring the lives of agricultural families.



**Because of our experience in this market, we're lowering some of the barriers to life insurance and supporting active family farm and ranch operators by offering more flexible guidelines.**

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The following underwriting guidelines apply to:

- ✓ Farmers, ranchers and their immediate family members
- ✓ Anyone who would qualify for a Nationwide Agribusiness policy

# Underwriting guidelines for farmers and ranchers

## Tobacco use

Nontobacco rates may be offered on all products — including Nationwide YourLife CareMatters®, Nationwide CareMatters® II and Nationwide CareMatters Together<sup>SM</sup> — if your client discloses use of chew, snuff or cigars on the application or the examination (no other tobacco use, including cigarettes, pipes, vaping, etc.).

### If underwriting requires a lab and the cotinine test is:

- Negative — Standard Plus Nontobacco may be offered on products for which this underwriting class is available; otherwise, Standard Nontobacco may be offered
- Positive — Standard Nontobacco may be available

This applies to all life insurance products for which Standard Plus is available, and all Nationwide CareMatters products.

## Build rating upgrades

Due to the active lifestyle of farmers and ranchers, we'll consider a rating upgrade of 50 credits on Build or BMI (in isolation) for new life insurance applications<sup>1</sup> pertaining to the following cases:

- Substandard cases only
- All ages

### Qualification requirements:

- No tobacco use in the past 5 years
- No history of diabetes or coronary artery disease (CAD)
- No ratable hypertension, lipids, CAD or other ratable comorbidities

<sup>1</sup> Build rating upgrades do not apply to sales of Nationwide YourLife CareMatters (NY only), CareMatters II or CareMatters Together.

## Next steps

Be sure to mark the application as farmer or rancher under “Occupation” to have your clients considered for the more flexible underwriting guidelines. You’ll need to submit the attached cover letter with the application to clarify a family member’s interest in the farm or ranch.

Use one of the following to submit the application:



### Electronically

For both trial and case submissions

1. Complete and email or fax the attached cover sheet after submitting electronically.
2. Note in the Special Instructions field of iPipeline (or a similar e-application) that this is a Land As Your Legacy® client, and note their relationship to agriculture (producer, supplier, direct relative).

The screenshot shows the 'Application' tab in the iPipeline system. The sidebar on the left lists various application sections, with 'Producers Certification' selected and highlighted. The main content area is titled 'Producers Certification' and contains the following text and controls:

**Case Information** | **Application**

✓ Application Setup  
? Proposed Insured  
□ Proposed Insured Contin...  
□ Beneficiary - Primary I...  
□ Plan Information  
□ Premium and Billing  
□ Existing Insurance  
□ Personal Information - ...  
□ Financial Details  
□ HIV Consent/MIB - Prima...  
? Producer Information  
? Agents Certificate  
**? Producers Certification**  
□ Illustration Acknowledg...  
□ Release of Health Infor...

**Producers Certification**

I have truly and accurately recorded all Proposed Insureds' answers on this application.  
 Yes  No

Do you plan to witness his/her/their signature(s) hereon.  
 Yes  No

To the best of my knowledge, the insurance applied for replace any Life Insurance or Annuities.  
 WILL  WILL NOT

To the best of my knowledge, the Proposed Insured have any existing or inforce Life Insurance, and/or Annuities.  
 DOES  DOES NOT

Special Instructions  
|

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### Hard copy

Include the attached cover sheet with your application.



Put our updated underwriting guidelines to work for your farm and ranch clients. Contact an underwriter today: 1-866-678-LIFE (5433), Option 2.



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## Life application cover sheet

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**Attn: Life Underwriting**

Email: [lifeapps@nationwide.com](mailto:lifeapps@nationwide.com)

Fax: 1-888-677-7393

**Regular Mail:**

Nationwide Financial  
P.O. Box 182835  
Columbus, OH 43218-2835

**Life Overnight Address:**

Nationwide Life Insurance  
Attn: Life New Business  
1-LC-D4  
1 Nationwide Plaza  
Columbus, OH 43215-2239

If you faxed the application to Nationwide®, please do not mail the original application; doing so could cause a duplicate request.

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Name of Firm:

Advisor name:

Advisor phone:

Client name:

Product name:

Special instructions:

Please be sure to include a copy of the illustration.

Please check here if this case has already been submitted electronically.

**PLEASE EXPEDITE:**

This application is part of a Land As Your Legacy® sale.



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