



**Nationwide®**  
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Nationwide® Advisory VUL

# Prequalification guide

Use the following list of conditions to help get a better idea of whether you may qualify for a Nationwide® Advisory Variable Universal Life policy.

While this list is not exhaustive, it is meant to capture the most common significant health concerns that can come up during the underwriting process. As you review the list,

please keep in mind that individual medical histories can be complex, and multiple health conditions and/or multiple prescription medications used to treat them may result in a decision to decline your application.

Ultimately, our underwriting team will make a decision about your eligibility after reviewing all of your information.

## Potential disqualifying conditions

- Abnormal build (see chart)
- Alcohol abuse or dependency
- Alzheimer's, dementia, senility, mild cognitive impairment (MCI), organic brain syndrome, memory loss or other cognitive impairment
- ALS (Lou Gehrig's disease)
- Bone marrow disorder, Hodgkin's disease, leukemia or lymphoma
- Cancer of the blood, bone, brain, esophagus, head/neck, liver, lung, kidney, ovary, pancreas, stomach; recurrent cancers (any type excluding basal cell carcinoma) or cancer that has spread to other organs or lymph nodes<sup>1, 2</sup>
- Cardiac disease, including angina, atrial fibrillation, cardiomyopathy, congestive heart failure, coronary bypass or stent, heart attack (myocardial infarction), and valvular heart disease excluding mitral valve prolapse
- Chronic obstructive pulmonary disease (COPD), including emphysema and chronic bronchitis
- Cirrhosis of the liver
- Cystic fibrosis
- Diabetes Type 1

Height	Body weight (pounds)	
	Declined if equal to or less than	Declined if equal to or greater than
5'	84	192
5'2"	90	206
5'4"	96	219
5'6"	102	233
5'8"	108	247
5'10"	114	262
6'	121	277
6'2"	128	293
6'4"	135	309
6'6"	142	325

- Diabetes Type 2 diagnosed before age 50
- Down syndrome
- Drug abuse or dependency; controlled substance, illegal or prescription drugs
- Gastrointestinal disorder, including Crohn's disease and ulcerative colitis
- HIV positive, AIDS, ARC, severe combined immunodeficiency, common variable immune deficiency
- Huntington's disease or has/had immediate family member with Huntington's disease

- Hydrocephalus with or without shunt placement
- Imbalance, unsteady gait or ataxia
- Intellectual development disorder
- Multiple sclerosis, including relapsing-remitting disease
- Muscular dystrophy
- Paralysis, hemiplegia, paraplegia or quadriplegia (excluding Bell's palsy)
- Parkinson's disease
- Peripheral vascular disease
- Organ transplant (other than cornea)
- Renal failure, chronic kidney disease (excludes kidney stones)
- Respiratory disease, including asthma, with smoking history
- Schizophrenia, paranoia, bipolar disease or any psychiatric disorders with psychosis
- Steroid-dependent condition or any condition that requires more than one biologic or immunosuppressant
- Stroke/cerebrovascular accident, transient ischemic attack (TIA) or carotid artery disease
- Suicide attempt or ideation
- Thrombotic disorder or clotting disorder with tobacco use

<sup>1</sup> If the type of cancer is not listed above, consideration may be possible, provided the cancer is not recurrent. Details of the cancer history, including location, stage, type and date of last treatment, can be provided to your Nationwide wholesaler for review.

<sup>2</sup> Cancer history greater than 5 years that is high risk and/or advanced stage could also result in a decline. Details of the cancer history, including location, stage, type and date of last treatment, can be provided to your Nationwide wholesaler for review.

## Other factors that may not be insurable

- A felony conviction
- Driving under the influence or reckless driving in the past 2 years
- Multiple unexplained falls in the past 12 months
- Diagnostic testing planned, scheduled or recommended that has not been completed
- Surgery planned, scheduled or recommended that has not been completed
- Surgery completed, yet not fully recovered for a minimum of 3 months, including released from physician care for a specific medical condition
- Any undiagnosed medical condition currently being evaluated



**Note:** You must be a U.S. citizen or permanent green-card holder (issued for 10 years or more) and be able to provide a copy of the green card and a Social Security or Taxpayer Identification Number card.

## About Nationwide®

Nationwide is committed to helping America prepare for and live in retirement. We work in partnership with financial professionals to deliver innovative solutions that help clients like you simplify your retirement challenges. Our mission is to provide continuous support as you seek to reach your goals through every phase of your financial life cycle.

Addressing every phase of  
the Client Financial Life cycle

ACCUMULATION

INCOME

LEGACY



Contact your financial professional with any questions.



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Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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