

Nationwide Term + Perm Program Overview

Offer clients who have existing term life insurance policies with other carriers the opportunity to purchase a permanent Nationwide Life Insurance policy **with no additional underwriting requirements!**¹

Additional Term + Perm program benefits include:



A streamlined life insurance buying process

The Term + Perm program allows clients with an eligible term policy to buy a new permanent life insurance policy from Nationwide with no additional underwriting requirements.¹



Policy face amounts up to \$2.5 million

Up to \$2.5 million in permanent insurance is available to clients. A permanent policy may be issued with a face amount that is equal to or less than the existing term policy.



Option to add cash indemnity Long-Term Care Rider II

Simply complete the Long-Term Care Supplement Form. No receipts required once a claim has been established.



Clients can choose to keep their existing term life coverage in place

Policyholders can get a separate permanent policy and are not required to exchange their term life insurance for permanent coverage.

¹See Term policy requirements and Underwriting and issuing the permanent policy on page 3 for complete program details.