

# Placement Improvement Program (PIP)

An underwriting initiative from Nationwide® could help you place a greater number of your cases. The Placement Improvement Program (PIP) allows clients who would be rated a Table C or better with traditional company underwriting procedures to receive a Standard rating.

## Program eligibility

PIP is offered on **select** permanent products including all survivorship products. This program is available to clients in the following scenarios:

- Clients ages 15 to 70
- Policies with specified amounts totaling between \$100,000 and \$10,000,000
- Policy increases where the original policy was issued at a Table C or better

## Exceptions to the program

PIP is not available in the following situations:

- Nationwide YourLife® Term II Series, Nationwide YourLife® Single Premium UL, Nationwide YourLife® No-Lapse Guarantee UL and Nationwide YourLife® Simplified
- Any offer obtained from reinsurance on a facultative basis
- Any case in which the client already has in-force coverage with Nationwide that was obtained through facultative reinsurance
- Any risk rated with a flat extra (flat extras cannot be converted to table ratings to qualify)
- Risks involving ratable avocations and aviation
- Foreign risks that are ratable
- Reissued cases, conversions, internal exchanges or any situations in which full underwriting is not required
- Re-evaluation for rating reductions
- Any cases utilizing the PIP will not be eligible for preferred underwriting

Additionally, citizens of other countries residing in the United States and U.S. citizens who travel to foreign countries will be considered individually on a case-by-case basis.

Nationwide® Underwriting Programs



For more information on the PIP and how it can benefit your clients, please call us at:

Independent Dealers	1-800-321-6064
Financial Institutions	1-800-893-5399
Wirehouses	1-800-720-1511
Nationwide Financial Network®	1-877-223-0795
Brokerage General Agents (BGAs)	1-888-767-7373

As your clients' personal situations change (i.e., marriage, birth of a child or job promotion), so will their life insurance needs. Care should be taken to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics of the insured as gender, health and age and has additional charges for riders that customize a policy to fit your clients' individual needs.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution  
• Not insured by any federal government agency • May lose value

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Life insurance products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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*On Your Side*