

# Placement Improvement Program (PIP)

An underwriting initiative developed by Nationwide Financial® helps you place a greater number of your cases. With this plan, clients who would be rated a Table C or better, using traditional company underwriting procedures, would receive a Standard rating using Nationwide Financial's Placement Improvement Program (PIP).

## Program eligibility

PIP is available on select permanent products.<sup>1</sup> This program is available to your 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 will not be available in the following situations:

- Any offer obtained from reinsurance
- Any case where 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.

<sup>1</sup> This program is not available for the Nationwide YourLife® Term Series, Nationwide YourLife® Single Premium UL and Nationwide YourLife® Simplified.



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

Financial Planners:	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

Or visit us on the Web at [nationwidefinancial.com](http://nationwidefinancial.com)

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 long-term life insurance needs. You 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

For insurance professional use only— not for distribution with the public

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

Nationwide, the Nationwide framemark, Nationwide Financial, Nationwide YourLife, Nationwide Financial Network and On Your Side are service marks of Nationwide Mutual Insurance Company.

© 2004 – 2007, 2009, Nationwide Financial Services, Inc. All rights reserved.

NFM-0851AO.6 (02/09)



**Nationwide®**  
*On Your Side*