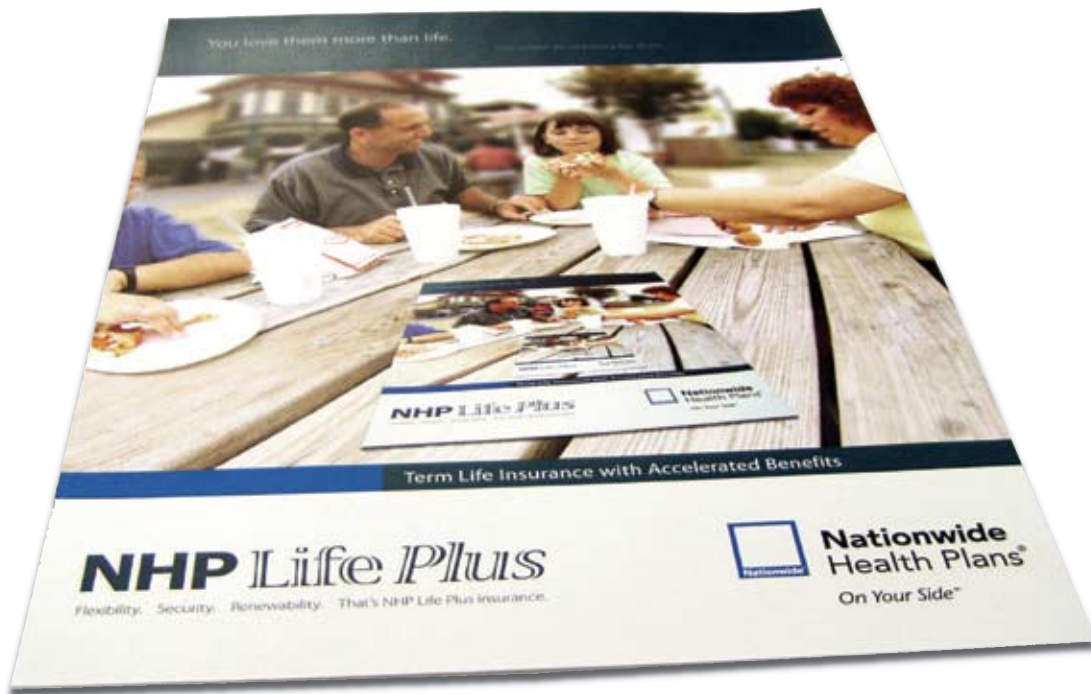


NHP Life Plus

Term Life Insurance with Accelerated Benefits

AGENT GUIDE



FOR AGENT USE ONLY



Nationwide
Health Plans®

On Your Side®

Underwritten by Nationwide Life Insurance Company

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FOR YOUR INFORMATION

As an agent, you are a very important part of the underwriting effort. The job you do helps determine how your client feels about you and Nationwide Health Plans. We want to issue policies to eligible people at an affordable price. Please use the information contained here as you present this product to your clients and prospects.

Target Market

The target market for NHP Life Plus is individuals between the ages of 25-55. In today's world medical technology is advancing, making the possibility of surviving a critical illness before age 65 almost twice as great as dying. (Source: *National Center for Health Statistics*.) NHP Life Plus offers benefits at the time of serious illness or at death.

NHP Life Plus Highlights

Covered Accelerated Conditions*	Cancer, Stroke, Major Organ Transplant Kidney Failure, Heart Attack
Waiting Period	The covered condition must be initially diagnosed 30 or more days after the effective date of the policy, 60 or more days for cancer.
Issue Ages	20-60
Renewal	Guaranteed renewable until the policy anniversary date on or before 70th birthday
Premium Guarantee	5 year rate guarantee, then policy renews at current rates
Rates	Unisex, tobacco/non-tobacco
Benefit Payout**	Benefits are paid once on this policy as either accelerated benefit or death benefit. When an accelerated benefit is paid the policy will terminate.
Issue Amounts	\$25,000; \$50,000; \$75,000; \$100,000
NHP Life Plus is a stand-alone product and does <u>not</u> require Farm Bureau membership or a health insurance plan.	

* See Page 3 for definitions.

** **Consequences of Receiving Accelerated Benefit:** The accelerated benefit provides an amount for the covered conditions defined on page 3. Whether or not tax liability will be incurred when a benefit is paid depends on the facts and circumstances under which the payment is made and received as well as on how the Internal Revenue Service interprets applicable provisions of the Internal Revenue Code. The recipient of a benefit should consult his or her tax advisor to assess any tax impact of the benefit. We make no representations about the tax impact of the benefit. Receipt of this benefit may also affect recipients eligibility for Medicaid or other governmental programs.

Covered Illness Definitions

NHP Life Plus pays a lump sum benefit directly to the insured, upon the initial diagnosis of a covered condition listed. The benefit is paid only once and the policy terminates with that payment.

Initial diagnosis must be made 30 or more days (60 or more days for cancer) after the effective date of this policy by a physician practicing in, and licensed in, one of the 50 United States, including satisfactory documentation supported by the clinical, radiological, histological, or laboratory evidence of the covered condition. The covered conditions are:

CANCER

Defined as:

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue as confirmed by histological examination of tissue samples.

Not covered:

- Carcinoma in situ; or tissue dysplasia or other precancerous stages;
- Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without level IV or V invasion);
- Any non-melanoma skin cancer that has not become metastatic (spread to distant organs);
- Stage A (T1a and T1b) prostate cancer;
- Any cancer that is treated by observation only; or
- A small excisable malignancy usually requiring no further treatment or follow up.

HEART ATTACK (Myocardial Infarction)

Defined as:

Unequivocal evidence of death of a significant portion of the heart muscle due to atherosclerotic heart disease. The diagnosis must be based on all of the following criteria occurring at the same episode or during the same episode:

- New episode of anginal chest pain or equivalent symptoms suggestive of heart attack; and
- Resulting from the blockage of one or more coronary arteries; and
- New electrocardiographic changes indicative of myocardial infarction; and
- Biochemical evidence of myocardial necrosis including significant elevated cardiac enzymes and/or troponin; and
- Proof of reduction in left ventricular function, such as reduced left ventricular ejection fraction or significant hypokinesis, akinesia, or wall motion abnormalities due to heart attack; and
- Excluding minor heart attacks that do not meet all these conditions; and
- Excluding myocardial ischemic episodes which are treated with thrombolytic pharmaceuticals or other procedures which prevent significant myocardial tissue loss.

STROKE

Defined as:

A cerebral vascular incident causing infarction of your brain tissue, due to intracranial hemorrhage, thrombosis or embolism, producing a new measurable permanent clinical neurological deficit persisting for at least 30 days

following the occurrence of the stroke and resulting in a substantial change in activities of daily living. Transient Ischemic Attacks (TIA) are specifically excluded. Neurological deficits caused by external trauma are specifically excluded.

KIDNEY FAILURE

Defined as:

End stage kidney disease presented as chronic irreversible failure of both kidneys to function. The undergoing of standard, recurring renal dialysis or undergoing a renal transplant must evidence this.

MAJOR ORGAN TRANSPLANT SURGERY

Defined as:

The receiving of a human transplant of a heart, liver, pancreas, lung, or kidney due to irreversible failure of such organ.

Not covered:

Organ donor or organ not listed.

Pre-screening Checklist

Please review the following checklist with your client. These illnesses or conditions prevent the issuance of this Life policy with accelerated benefits.

Your client is not eligible if there is a prior history of:

- AIDS, HIV+
- Alcohol Abuse (treated within the past 2 years)
- Angioplasty
- Cancer (except for skin cancer, cancer of the prostate, cervix, uterus, ovary, vagina, vulva, or fallopian tubes.)
- Cirrhosis of the liver
- Congestive Heart Failure
- Coronary Artery Bypass Surgery
- Drug Abuse
- Heart Attack
- Hepatitis C
- Huntington's Chorea
- Kidney Failure
- Major Organ Transplant
- Multiple Sclerosis
- Permanent Paralysis
- Polycystic or Chronic Kidney Failure
- Stroke
- Transient Ischemic Attack (TIA)

OTHER ILLNESSES NOT LISTED MAY ALSO MAKE YOUR CLIENT INELIGIBLE FOR COVERAGE.

Height/Weight Chart:

Build can result in an applicant being declined. The following table is the maximum for height and weight.

Height	Maximum Weight in Pounds
4 feet 10 inches	173
4 feet 11 inches	179
5 feet 0 inches	186
5 feet 1 inch	192
5 feet 2 inches	199
5 feet 3 inches	206
5 feet 4 inches	212
5 feet 5 inches	217
5 feet 6 inches	225
5 feet 7 inches	230
5 feet 8 inches	238
5 feet 9 inches	245
5 feet 10 inches	251
5 feet 11 inches	258
6 feet 0 inches	265
6 feet 1 inch	274
6 feet 2 inches	281
6 feet 3 inches	289
6 feet 4 inches	297
6 feet 5 inches	304
6 feet 6 inches	312
6 feet 7 inches	321
6 feet 8 inches	328
6 feet 9 inches	337

Assignment/Beneficiary/Replacements

This policy is not assignable to any person or entity. Beneficiaries can be made as revocable on the NHP Life Plus policy, there are no irrevocable beneficiaries. This policy is not intended to replace any other Life insurance policy your customer has. The application asks the question of replacement and you as the agent must also sign that this policy is not replacing existing Life insurance. If the application is marked as replacement it will be declined. Please note this policy is not to be represented as being a Critical Illness policy or Long Term Care policy, this is Life insurance with an accelerated benefit.

Non-Medical Limits and Examination Requirements

Age	Amount	Non-Med or Exam	HOS	HIV	BCP
20-49	25K, 50K, 75K, 100K	Non-Medical	No	No	No
50-60	25K	Non-Medical	No	No	No
50-60	50K, 75K, 100K	Exam	Yes	Yes	No

Medical examinations, home office urine specimens (HOS), and blood profiles that are required are the agent's responsibility to request. Nationwide approved paramedical firms are:

Portamedic/Hooper Holmes 1-800-765-1010 www.portamedic.com

Exam One 1-877-933-9261 www.examone.com

Contact Information

Sales Support: 888-909-8471 healthsm@nationwide.com

Customer Service: 877-234-2727 healthcs@nationwide.com

Underwriting: 888-909-8471 healthuw@nationwide.com

1651 Exposition Boulevard, Suite 100, Sacramento, CA 95815 www.nationwidehealthplans.com



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