



Helping you help your advisors

APRIL
2020

The BGA Bulletin from Nationwide®



Partnering with Nationwide in uncertain times – Virtual meeting options

We're all experiencing the disruptive impacts of COVID-19 in our daily lives, as we navigate through these uncertain times. Nationwide continues to take steps to deliver on our mission to protect people, businesses and futures with extraordinary care. To ensure the health and wellbeing of all our associates and partners, and support critical business operations, we've implemented work-from-home capabilities in all our locations. All of our field sales associates will be working virtually until further notice – no face-to-face meetings. Your Nationwide representative will be suggesting alternative meeting options, such as videoconference, virtual meetings or conference calls. Please discuss these options with your representative to determine the best solution for you. We're all in this together and we will continue to provide the resources you need to best support your clients and businesses..



April 2020 Nationwide® Life Insurance Product Changes

Nationwide is committed to carefully managing our life product portfolio to remain the strong, stable carrier you can rely on. To keep this commitment – and in response to the extremely low interest rate environment and unprecedented volatility in the markets – we are repricing our NLG-UL II, adjusting the age limit on CareMatters, lowering the maximum face amount on IUL and SIUL, and decreasing the crediting rate by 0.25% on the fixed account in our IUL, VUL and CareMatters products. Please [click here](#) for all the details.



COVID-19 Service Update: Nationwide® Life Insurance Business FAQs

In an effort to answer questions about Nationwide's response and our Life Insurance business, we want to share commonly asked questions that we continue to receive from our partners. Please [click here](#) for our Life Insurance Business FAQs.



Listen to Advanced Consulting Group podcast

As each day brings with it more ripple effects from the coronavirus pandemic, Nationwide is here to assist you with timely, relevant resources to help you address client concerns – including a recent episode of the [Advanced Consulting Group Podcast](#) presented by the Nationwide Retirement Institute. [Listen here.](#)



California Assembly Bill 1209: Implementation for Nationwide® Life Insurance Business

California Assembly Bill 1209 was enacted on December 12, 2019. This legislation requires universal life insurance applications sold in California after January 1, 2020, with long-term care rider as an election, to receive a new “Disclosure of Risk of Lapse and Offer of Protection Against Lapse” form to fill out at time of application. Note: this rule does not apply to Nationwide YourLife CareMatters®. Please see the attached [notice](#) and [form](#).



Life can be complicated, underwriting doesn't have to be

Nationwide® Intelligent Underwriting is a streamlined approach to the life insurance application process designed to provide your clients with coverage when they need it. It's a faster, more efficient underwriting process that:

- Reduces the time to reach an underwriting decision
- Minimizes the number of attending physician statements needed
- Cuts down the amount of time you and your staff spend on paperwork
- Eliminates the need to talk to clients about their personal medical history
- Docusign is available to help clients conveniently sign

Learn how you help your clients with our step-by-step Intelligent Underwriting [process guide](#).



Questions? For more information, call us at 888-767-7373 or visit nationwidefinancial.com.
