

Conditions, impairments or considerations that would disqualify a proposed insured from approval

If the proposed insured is not a U.S./Canadian citizen or green card holder, they are not insurable.

Within the last five years, proposed insured has had, has been diagnosed as having or has been treated for:

- Alcohol, controlled substance, illegal drug abuse or dependency
- Alzheimer's, dementia, senility, mild cognitive impairment, organic brain syndrome, memory loss or other cognitive impairment
- ALS (Lou Gehrig's Disease)
- Bone marrow disorder, Hodgkin's disease, leukemia or lymphoma
- Cancer of the bone, brain, esophagus, liver, lung, kidney, ovary, pancreas, stomach or cancer that has spread to other organs
- Cardiomyopathy
- Cerebral palsy
- Cirrhosis of the liver
- Cystic fibrosis
- Down syndrome
- Emphysema or other lung disorder requiring regular or intermittent use of oxygen
- HIV positive, AIDS, ARC, severe combined immunodeficiency, common variable immune deficiency
- Huntington's disease or immediate family member with Huntington's disease
- Hydrocephalus with or without shunt placement
- Imbalance, unsteady gait or ataxia
- Mental retardation
- Multiple sclerosis, including relapsing-remitting disease
- Muscular dystrophy
- Paralysis, paraplegia, or quadriplegia (excluding Bell's palsy)
- Parkinson's disease
- Post-polio syndrome
- Organ transplant (other than cornea)
- Renal failure, chronic kidney disease (excludes kidney stones)
- Schizophrenia, paranoia, bipolar disease or psychiatric disorders with psychosis
- Steroid-dependent condition (six months or longer)
- Stroke
- Suicide attempt
- TIA, multiple events
- Type 1 diabetes

Impairments and conditions that would not be insurable:

Durable Medical Items

Currently use or have used in the last 24 months:

- Catheter
- Chairlift or stair lift
- Dialysis
- Feeding tube
- Hospital bed
- Implantable defibrillator
- Motorized scooter
- Multi-point cane
- Oxygen equipment
- Respirator or ventilator
- Walker or wheelchair

ADL Impairments

Currently need or any need in the last 24 months for assistance or supervision of any of the following activities:

- Bathing
- Bowel or bladder control
- Dressing
- Eating
- Moving in or out of a chair or bed
- Taking medications, including setup of medications
- Toileting
- Walking

Medical Services

Currently reside in, have used within the past 24 months, been recommended or planning to utilize:

- Adult day care services
- Assisted living care facility
- Home health care services
- Hospice
- Nursing home
- Retirement community with LTC services received
- Other custodial facility
- Other caregiver support

Build Chart

This is a guide and is not all inclusive — a body mass index (BMI) of less than 17 or 40 or greater is not acceptable. (Height in inches, weight in pounds.)

- Those builds with BMI between 17 and 40 may also be unacceptable depending on co-morbid conditions. Below is a sample build chart based on height and weight:

Height (inches)	Body weight (pounds)		
	Decline	Marginal	Decline
60	87	169	205
64	99	192	233
67	109	211	255
69	115	223	264
71	122	237	280
72	126	243	288
73	130	250	296
75	136	263	312

Other factors that are not insurable:

- Currently collecting any type of disability or worker's compensation payments
- Multiple unexplained falls in the past 12 months
- Diagnostic testing planned, scheduled or recommended that has not been completed
- Surgery planned, scheduled or recommended that has not been completed
- Surgery completed, yet not fully recovered for a minimum of three months, including released from physician care for a specific medical condition
- Use of a handicap permit due to physical limitations or medical conditions

OR

Any of the following in combination with tobacco usage (cigarettes, pipe or cigar) in the past 36 months:

- Cardiac disease, including angina, aortic valve disease, atrial fibrillation, congestive heart failure, coronary artery bypass or stent, mitral valve disease, tachycardia
- Carotid artery disease, cerebral vascular accident (stroke) or transient ischemic attack (TIA)
- Peripheral vascular disease
- Diabetes
- Thrombotic disorder or clotting disorder
- Respiratory conditions, including asthma, chronic emphysema, chronic obstructive pulmonary disease, obstructive sleep apnea and pulmonary embolism

Considerations regarding current or pending medical treatment:

- If the client has any surgery scheduled in the next six months or has been advised to have surgery, wait to submit the case until the client is at least three months post-operative, fully recovered, back to 100% activity and released from all medical and doctor's care.
- If the client is currently being evaluated for an undiagnosed medical condition, postpone submission until all evaluations have been completed and a diagnosis has been made.
- If the client is currently receiving physical therapy, postpone submission until back to 100% activity without limitations and released from all care.

If a client is taking any of the below medications, it will likely disqualify an application from Nationwide YourLife CareMattersSM as it may reveal an underlying condition that is not insurable. This list is not exhaustive.

Medication	Condition	Medication	Condition
Abilify	Mental Disorder	Decadron	Steroid
Acthar	Multiple Sclerosis	Deltasone (prednisone)	Steroid
Adriamycin	Cancer	Demerol	Pain
Agrylin	Blood Disorder	Dilaudid (hydromorphone)	Pain
Akineton	Parkinson's Disease	Dolophine (methadone)	Pain
Alkeran	Cancer	Dopar	Pain
Antabuse	Alcohol Abuse	Dostinex	Parkinson's Disease
Apokyn	Parkinson's Disease	Doxil	Cancer
Aptivus	AIDS	DTIC	Cancer
Arava	Rheumatological Disorder	Duragesic (fentanyl)	Pain
Aricept	Dementia/Alzheimer's	Eldepryl	Parkinson's Disease
Arimidex	Cancer	Eligard	Prostate Cancer
Artane	Parkinson's Disease	Emcyt	Cancer
Atgam	Immune Disorder	Enbrel	Rheumatological Disorder
Avonex	Multiple Sclerosis	Equetro	Mental Disorder
Azilect	Parkinson's Disease	Eskalith (lithium)	Mental Disorder
AZT	AIDS	Eulexin (flutamide)	Prostate Cancer
Baraclude	Hepatitis	Exelon	Dementia/Alzheimer's
Betaferon	Multiple Sclerosis	Faslodex	Cancer
Betaseron	Multiple Sclerosis	Fazaclo	Mental Disorder
BiCNU	Cancer	Foscavir	AIDS
Blenoxane	Cancer	Gengraf	Immune Disorder
Busulfex (bisulfan)	Cancer	Geodon	Mental Disorder
Campral	Alcohol Abuse	Gerimal	Dementia/Alzheimer's
Carbex	Parkinson's Disease	Gleevec	Cancer
Casodex	Prostate Cancer	Gold Therapy	Rheumatological Disorder
CeeNU	Cancer	Haldol	Mental Disorder
Cellcept	Immune Disorder	Hepsera	Hepatitis
Cerefolin	Dementia/Alzheimer's	Herceptin	Cancer
Cerubidine	Cancer	Humira	Rheumatological Disorder
Clozapine	Mental Disorder	Hydergine (ergoloid)	Dementia/Alzheimer's
Clozaril	Mental Disorder	Hydrea	Blood Disorder
Cogentin	Parkinson's Disease	Ifex	Cancer
Cognex	Dementia/Alzheimer's	Imuran (azathioprine)	Rheumatological Disorder
Comtan	Parkinson's Disease	Incivek (telaprevir)	Hepatitis
Copegus	Hepatitis	Infergen	Hepatitis
Copaxone	Multiple Sclerosis	Interferon	Hepatitis
Cortef (hydrocortisone)	Steroid	Intron	Cancer
Cuprimine (D-penicillamine)	Rheumatological Disorder	Kemadrin	Parkinson's Disease
Cytosar	Cancer	Kineret	Rheumatological Disorder
Cytosan	Cancer	Larodopa	Parkinson's Disease
Dantrium	Multiple Sclerosis	Leukeran	Cancer

Medication	Condition	Medication	Condition
Leukine	Cancer	Reminyl	Dementia/Alzheimer's
Lioresal (baclofen)	Multiple Sclerosis	Requip	Parkinson's Disease
Loxitane	Mental Disorder	Revia (naltrexone)	Mental Disorder
Lupron	Prostate Cancer	Ribapak	Alcohol Abuse
Lysodren	Cancer	Ribasphere	Hepatitis
Matulane	Cancer	Ribatab	Hepatitis
Medrol	Steroid	Ribavirin	Hepatitis
Megace	AIDS	Risperdal	Hepatitis
Mellaril	Mental Disorder	Rituxan	Rheumatological Disorder
Mestinon	Immune Disorder	Roferon	Hepatitis
Methotrexate	Rheumatological Disorder	Rubex	Cancer
Mirapex	Parkinson's Disease	Sandimmune	Immune Disorder
Moban	Mental Disorder	Serentil	Mental Disorder
Moditen	Mental Disorder	Seroquel	Mental Disorder
MS Contin (morphine)	Pain	Simulect	Immune Disorder
Mutamycin (mitomycin)	Cancer	Sinemet (carbidopa)	Parkinson's Disease
Myfortic	Immune Disorder	Stalevo	Parkinson's Disease
Myleran	Cancer	Stelazine	Mental Disorder
Mytelase	Immune Disorder	Symadine	Parkinson's Disease
Namenda	Dementia/Alzheimer's	Symmetrel	Parkinson's Disease
Navane	Mental Disorder	Taractan	Mental Disorder
Neoral (cyclosporine)	Rheumatological Disorder	Tarceva	Cancer
Neupro	Parkinson's Disease	Tasmar	Parkinson's Disease
Nilandrone	Prostate Cancer	Thioplex	Cancer
Niloric	Dementia/Alzheimer's	Thiordazine	Mental Disorder
Nipent	Cancer	Thymoglobulin	Immune Disorder
Novantrone	Multiple Sclerosis	Timespan	Immune Disorder
Orencia	Rheumatological Disorder	Toposar (etoposide)	Cancer
Orthoclone	Immune Disorder	Trelstar	Prostate Cancer
Oxycontin (oxycodone)	Pain	Trihexane	Parkinson's Disease
Parcopa (levadopa)	Parkinson's Disease	Trilafon (perphenazine)	Mental Disorder
Parlodel	Parkinson's Disease	Tysabri	Multiple Sclerosis
Pegasus	Hepatitis	Tyzeka	Hepatitis
Pegatron	Hepatitis	Vantas	Prostate Cancer
Percocet	Pain	Velban	Cancer
Percodan	Pain	VePesid	Cancer
Permitil	Mental Disorder	Vesprin	Mental Disorder
Plaquenil	Rheumatological Disorder	Viadur	Prostate Cancer
Platinol	Cancer	Vicodin (hydrocodone)	Pain
Plenaxis	Prostate Cancer	Videx	AIDS
Prograf	Immune Disorder	Vitreis (boceprevir)	Hepatitis
Proleukin	Cancer	Wellcovorin	Cancer
Prolixin (fluphenazine)	Mental Disorder	Wellferon	Hepatitis
Prostigmin	Immune Disorder	Xeloda	Cancer
Purinethol	Cancer	Zanosar	Cancer
Razadyne	Dementia/Alzheimer's	Zelapar	Parkinson's Disease
Rebetron	Hepatitis	Zenapax	Immune Disorder
Rebif	Multiple Sclerosis	Zoladex	Prostate Cancer
Regonol	Immune Disorder	Zyprexa	Mental Disorder
Remicade	Rheumatological Disorder		

The chart below contains the same medications listed on the previous pages. For the sake of convenience, they are categorized here by medical condition.

AIDS	Cancer (cont'd)	Immune Disorder	Multiple Sclerosis	Parkinson's Disease (cont'd)
Aptivus	Purinethol	Atgam	Acthar	Symadine
AZT	Rubex	Cellcept	Avonex	Symmetrel
Foscavir	Tarceva	Gengraf	Betaferon	Tasmar
Megace	Thioplex	Mestinon	Betaseron	Trihexane
Videx	Toposar (etoposide)	Myfortic	Copaxone	Zelapar
Alcohol Abuse	Velban	Mytelase	Dantrium	Prostate Cancer
Antabuse	VePesid	Orthoclone	Lioresal (baclofen)	Casodex
Campral	Wellcovorin	Prograf	Novantrone	Eligard
Revia (naltrexone)	Xeloda	Prostigmin	Rebif	Eulexin (flutamide)
Blood Disorder	Zanosar	Regonol	Tysabri	Lupron
Agrylin	Dementia/Alzheimer's	Sandimmune	Pain	Nilandrone
Hydrea	Aricept	Simulect	Demerol	Plenaxis
Cancer	Cerefolin	Thymoglobulin	Dilaudid (hydromorphone)	Trelstar
Adriamycin	Cognex	Timespan	Dolophine (methadone)	Vantas
Alkeran	Exelon	Zenapax	Dopar	Viadur
Arimidex	Gerimal	Mental Disorder	Duragesic (fentanyl)	Zoladex
BiCNU	Hydergine (ergoloid)	Abilify	MS Contin (morphine)	Rheumatological Disorder
Blenoxane	Namenda	Clozapine	Oxycontin (oxycodone)	Arava
Busulfex (bisulfan)	Niloric	Clozaril	Percocet	Cuprimine (D-penicillamine)
CeeNU	Razadyne	Equetro	Percodan	Enbrel
Cerubidine	Reminyl	Eskalith (lithium)	Vicodin (hydrocodone)	Gold Therapy
Cytosar	Hepatitis	Fazaclo	Parkinson's Disease	Humira
Cytosan	Baraclude	Geodon	Akineton	Imuran (azathioprine)
Doxil	Copegus	Haldol	Apokyn	Kineret
DTIC	Hepsera	Loxitane	Artane	Methotrexate
Emcyt	Incivek (telaprevir)	Mellaril	Azilect	Neoral (cyclosporine)
Faslodex	Infergen	Moban	Carbex	Orencia
Gleevec	Interferon	Moditen	Cogentin	Plaquenil
Herceptin	Pegasus	Navane	Comtan	Remicade
Ifex	Pegatron	Permitil	Dostinex	Rituxan
Intron	Rebetron	Prolixin (fluphenazine)	Eldepryl	Steroid
Leukeran	Ribapak	Risperdal	Kemadrin	Cortef (hydrocortisone)
Leukine	Ribasphere	Serentil	Larodopa	Decadron
Lysodren	Ribatab	Seroquel	Mirapex	Deltasone (prednisone)
Matulane	Ribavirin	Stelazine	Neupro	Medrol
Mutamycin (mitomycin)	Roferon	Taractan	Parcopa (levadopa)	
Myleran	Tyzeka	Thioridazine	Parlodel	
Nipent	Vitreis (boceprevir)	Trilafon (perphenazine)	Requip	
Platinol	Wellferon	Vesprin	Sinemet (carbidopa)	
Proleukin		Zyprexa	Stalevo	



Guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company and/or Nationwide Life and Annuity Insurance Company. The financial strength of Nationwide is not intended to reflect the investment experience of a variable account, which is subject to market risk.

Keep in mind that as an acceleration of the death benefit, the payment of long-term care (LTC) rider benefits will reduce both the death benefit and cash values of the policy. Additionally, loans and withdrawals will also reduce both the cash values and the death benefit. Care should be taken to make sure that your clients' life insurance needs continue to be met even if the rider pays out in full, or after money is taken from their policies. There is no guarantee that the rider will cover the entire cost for all of the insured's LTC, as this may vary with the needs of each insured.

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care 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 that vary with sex, health, age and smoking status. Riders that customize a policy to fit individual needs usually carry an additional charge.

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

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