Simple life insurance for your employees

Employee Benefits from Nationwide
Did you know?

More adults depend solely on group life insurance as their only life insurance coverage (only 35% have individual life insurance).¹

The percentage of Americans with life insurance has declined to an all-time low of 41%.¹

Why choose life insurance with Nationwide?

It’s simple.

Life with Accidental Death & Dismemberment (AD&D) insurance from Nationwide provides your employees and their families coverage that can help with final expenses, daily financial obligations or a child’s education. It pays a lump-sum benefit if a covered employee should pass away or sustain a covered accidental loss.

Here’s a plan overview for Life with AD&D:

<table>
<thead>
<tr>
<th>Eligible employees</th>
<th>All employees who are actively at work at least 30 hours per week on their effective date of insurance are eligible for benefits; 1099 contractors are not eligible for benefits.</th>
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<tr>
<td>Contribution and participation requirements</td>
<td>Premiums can be paid by entirely by the employer, shared between the employer and employee, or 100% employee paid. If the employee is required to pay any portion of the premium, a minimum of five employees must enroll. If the employer pays 100% of the premium, a minimum of two eligible employees must enroll.</td>
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| Employee Life and AD&D benefit options | • 2 – 9 insured employees: flat $25,000 or $50,000  
• 10 – 50 insured employees: flat $25,000 / $50,000 / $100,000 |
| Dependent Life Benefit | • Spouse: $10,000 (eligible spouse is under age 70)  
• Child: $5,000 (eligible child is under age 26) |
| Premium Waiver Benefit — Life only | Your life insurance premiums may be waived if you are totally disabled prior to age 60 for more than 9 months, up to age 65. |
| Accelerated Death Benefit | 50%  
If you are diagnosed with a terminal illness, a portion of the death benefit may be payable to you during your lifetime. |
| Accidental Death & Dismemberment (AD&D) — Employee only | AD&D coverage pays an additional benefit equal to your life insurance benefit for death due to accidental causes. Benefits may also be payable in the event of accidental loss of eyesight, limbs, movement of limbs, speech or hearing. |
| Benefit reduction | Benefit reduces by:  
35% at age 65  
60% at age 70  
75% at age 75  
85% at age 80  
All reductions are taken from original issued amount. |
| Eligibility waiting period | Defined by employer (policyholder) |
| Underwriting review | All coverage is “guaranteed issue,” with no individual medical underwriting except for late entrants, who are required to pay all or part of the premium.* |
| Continuation of Insurance Options — Life only | If the employee is no longer actively at work due to layoff or approved leave of absence, life coverage can be continued for up to three months with premium payment. If the employee is no longer actively at work due to disability, coverage can be continued for up to 9 months with premium payment. |
| Additional value-added services | • Travel assistance  
• Employee assistance program  
• Identity theft assistance |

*For partially or fully employee-paid plans, an employee who applies/enrolls more than 31 days after satisfying the eligibility waiting period is considered a late entrant and must undergo medical underwriting before being added to the plan.
To get a quote, all you need is your SIC code and the share of the premium the employer will contribute.