



A plan your clients can feel secure about.

Help your clients give their employees a strong financial protection plan with group term life insurance.

Our plans offer employers the flexibility to choose from basic, contributory and voluntary plans to meet the financial needs of both their business and employees. Members also have access to our Employee Assistance Program (EAP) at no additional cost.



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10+

GROUP TERM LIFE INSURANCE

Non-contributory (100% Employer Paid): 100% of eligible employees must be enrolled

Contributory: Greater of 10 employees or 75% of eligible employees must be enrolled

Voluntary (Employee Paid): Greater of 5 employees or 25% of eligible employees must be enrolled

TERM LIFE BENEFITS ▼	BASIC	VOLUNTARY
GROUP SIZE	Available to groups of 10 or more eligible employees	
COVERAGE OPTIONS AVAILABLE	Flat amount or salary based	Flat amount, salary based or incremental
MINIMUM BENEFIT	\$10,000	
MAXIMUM BENEFIT OPTIONS	Flat amount: up to \$500,000 Salary-based: up to \$750,000	Incremental: up to \$500,000 Flat amount: up to \$500,000 Salary-based: up to \$750,000
GUARANTEED ISSUE LIMIT	Up to \$500,000	Up to \$100,000
DEFINITION OF EARNINGS (FOR SALARY BASED COVERAGE)	OPTION 1: Base earnings excluding commissions, bonuses, overtime pay and other extra compensation OPTION 2: Base earnings plus commissions, excluding bonuses, overtime pay and other extra compensation OPTION 3: Prior year W-2 earnings	
BENEFIT AGE REDUCTION OPTIONS	Life insurance benefit will reduce by: Option 1 - 50% at age 70 Option 2 - 35% at age 65 and 50% at age 70. Benefits will terminate at retirement.	
WAIVER OF PREMIUM	Included. 6 or 9 month elimination period. Employee must be disabled prior to age 60. Waiver terminates at age 65. Waiver also applies to Dependent Life when the employee qualifies for waiver.	
ACCELERATED DEATH BENEFIT	Up to 75% of the benefit amount, to a maximum of \$250,000 (not available in CA)	
CONVERSION	Included	
PORTABILITY	NOT AVAILABLE	Included
CONTINUITY OF COVERAGE	Provided for employees covered under a replacement plan	
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) COVERAGE	Pays an additional benefit if a covered loss is a result of an accident	
PRINCIPAL SUM	Equals the Life Insurance Benefit amount	
NUMBER OF CLASSES	Up to 15 classes may be elected with varying benefits by class	

Standard options shown. Additional options may be available subject to underwriting approval.



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ADDITIONAL AD&D STANDARD BENEFITS ▼	BASIC	VOLUNTARY
AIR BAG	The lesser of \$10,000 or 10% of the principal sum	
SEAT BELT	The lesser of \$15,000 or 10% of the principal sum	
CHILD EDUCATION	\$20,000 maximum	
REPATRIATION	\$5,000 maximum	
COMA	1% of principal sum for up to 8 years	
COMMON CARRIER	50% of principal sum	
DEPENDENT LIFE BENEFIT OPTIONS	SPOUSE: \$2,000 - \$25,000* CHILD(REN): \$1,000 - \$15,000	SPOUSE: \$5,000 - \$250,000* CHILD(REN): \$1,000 - \$15,000
DEPENDENT AD&D BENEFITS	NOT AVAILABLE	If included, benefit matches life amount
DEPENDENT LIFE GUARANTEED ISSUE	All amounts are guaranteed issue	SPOUSE: \$25,000 CHILD(REN): \$10,000
ADDITIONAL STANDARD BENEFITS ▼		
EMPLOYEE ASSISTANCE PROGRAM	Confidential work and personal support services available online and via telephone. Face-to-face counseling may be available if qualifying event occurs.	
TRAVEL ASSISTANCE	When you are traveling 100+ miles from home, emergency medical assistance and travel services are available 24 hours a day.	
SECURE ACCOUNT	Included for life benefit amounts of \$25,000 or more. The Secure Account is a safe, no cost Nationwide Bank Money Market account for the initial deposit of your beneficiaries' life insurance funds.	

* Spouse amount may not exceed 50% of employee amount.



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Why choose Nationwide?

Our financial strength makes it easy for employers to choose Nationwide for their employee benefits.

A+

A.M. Best

Received 10/17/02
Affirmed 7/7/16

A1

Moody's

Received 3/10/09
Affirmed 7/21/16

A+

**Standard
& Poor's**

Received 12/22/08
Affirmed 4/22/16



Over
\$200
billion²
in total assets

To learn more about group disability insurance and other solutions from Nationwide Employee Benefits, call **888-674-0385** or visit us at **nationwide.com/NEB**.

¹ Based on revenue, Fortune magazine (5/2016). ² Nationwide Annual Report, December 31, 2016.

Products underwritten by Nationwide Life Insurance Company, Columbus, Ohio. CA COA #7032. This policy provides coverage for life insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Products are not available in all states. All coverage is subject to state mandates. The benefits outlined are for illustrative purposes only and should not be considered a proposal for coverage. Limitations and exclusions apply. Additional plan options are available, subject to underwriting approval.

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