



## 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 small businesses a choice of flat amounts or salary-based benefit 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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# 2-9

## GROUP TERM LIFE INSURANCE

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

Contributory: 2-5 lives, all eligible employees must be enrolled/6-9 lives, all but one eligible employee must be enrolled

### TERM LIFE BENEFITS ▼

COVERAGE OPTIONS AVAILABLE	Flat amount or salary-based
SALARY-BASED OPTIONS	.5 - 5x annual salary
MINIMUM LIFE BENEFIT	\$10,000
MAXIMUM BENEFIT OPTIONS	Up to \$150,000
GUARANTEED ISSUE LIMIT	Up to \$50,000 < age 65 Up to \$32,500 ages 65 - 69 Up to \$25,000 for ages 70 and above
DEFINITION OF EARNINGS (FOR SALARY BASED COVERAGE)	Base earnings plus commissions, excluding bonuses, overtime pay and other extra compensation
BENEFIT AGE REDUCTION	Life insurance benefit will reduce by 35% at age 65 and by 50% at age 70. Benefits will terminate at retirement.
WAIVER OF PREMIUM	9 month elimination period. Employee must be disabled prior to age 60. Waiver terminates at age 65.
ACCELERATED DEATH BENEFIT	Up to 50% of the benefit amount, to a maximum of \$75,000 (not available in CA)
PORTABILITY	NOT AVAILABLE
NUMBER OF CLASSES	Up to 3 classes may be elected with varying benefits by class

### AD&D STANDARD BENEFITS ▼

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) COVERAGE	<b>ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT</b> pays an additional benefit if a covered loss is a result of an accident.
PRINCIPAL SUM	Equals the Life Insurance Benefit amount
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



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#### ADDITIONAL STANDARD BENEFITS ▼

<b>EMPLOYEE ASSISTANCE PROGRAM</b>	Confidential work and personal support services available online and via telephone. Face-to-face counseling may be available if a qualifying event occurs.
<b>TRAVEL ASSISTANCE</b>	When you are traveling 100+ miles from home, emergency medical assistance and travel services are available 24 hours a day.
<b>SECURE ACCOUNT</b>	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.

#### DEPENDENT LIFE BENEFITS ▼

<b>DEPENDENT LIFE OPTIONS</b>	<b>OPTION 1:</b> \$10,000 Spouse / \$5,000 Child(ren) <b>OPTION 2:</b> \$5,000 Spouse / \$2,500 Child(ren) <b>OPTION 3:</b> \$2,500 Spouse / \$1,250 Child(ren)  Only one dependent life option may be selected per group. Spouse amount may not exceed 50% of employee amount.
<b>DEPENDENT AD&amp;D OPTIONS</b>	<b>NOT AVAILABLE</b>
<b>DEPENDENT LIFE GUARANTEED ISSUE</b>	All amounts are guaranteed issue



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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**  
billion<sup>2</sup>  
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](http://nationwide.com/NEB)**.

<sup>1</sup> Based on revenue, Fortune magazine (5/2016). <sup>2</sup> 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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