

# California Transition Guidelines

On March 11, 2019 Nationwide is launching the following products in the state of California.

Please use these Transition Guidelines as you introduce the new products to your clients.

Old Products	New Products
Nationwide YourLife® No-Lapse Guarantee UL	Nationwide® No-Lapse Guarantee UL II

## Important Dates

<b>Application Signed Date</b> Friday, June 7, 2019	<ul style="list-style-type: none"> <li><b>Old product:</b> Applications for an old product must be signed on or before June 7, 2019 to be eligible for the product</li> <li><b>New product:</b> Applications signed after June 7, 2019 will be considered an application for a new product, contingent upon state approval</li> </ul>
<b>Application Received Date</b> Friday, June 21, 2019	<ul style="list-style-type: none"> <li><b>Old product:</b> Applications for an old product must be received in the Home Office on or before June 21, 2019 to be eligible for the product</li> <li><b>New product:</b> Applications received after June 21, 2019 will be considered an application for a new product regardless of the application signed date</li> </ul>
<b>Funding Deadline</b> Friday, August 2, 2019	<ul style="list-style-type: none"> <li><b>Old product:</b> In addition to the above deadlines, the policy must also be in force and funded by August 2, 2019</li> </ul>

## 1035 Exchanges

- For policies funded by 1035 money in any state, the In-Good-Order (IGO) 1035 paperwork must come with the application with the same date restrictions above. The 1035 requests then will be sent to the relinquishing carrier by Nationwide and tracked following standard procedures. These cases will have an extended funding deadline of September 20, 2019.

## Backdating for new products

- New policies can be backdated up to six months to save age, although they may not be backdated prior to the California approval date.

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## Underwriting Deadline

Friday, June 7, 2019

### Reopening applications for the old products

If applications for an old product have been closed – and then reopened after the Application Signed Date cutoff of June 7, 2019 – they will be considered an application for the new product. This applies to applications closed due to outstanding underwriting requirements or otherwise “not taken” – and regardless of the original application signed date.

### Pending Business

Up until June 7, 2019, any pending cases for an old product will continue to be underwritten as such unless we receive a request to change to the new product. After that date, a new application will be required for the new product.

All applications for a new product are contingent on state and firm approval of the product.

For both Reopened and Pending Business, if the customer wants to move from the old to the new product, then the following paperwork will be required before the new policy can be issued:

- New illustration
- New product specific allocation form
- Either a new application or signed amendment

**\*PLEASE NOTE:** Transitioning to the new NLG II product will require a new version of the application (along with additional required forms) to be submitted. Also, due to a new rate class being available with the NLG II product, the underwriting offer could be a different rate class.

## The following list of forms are specifically applicable to the new Long-term Care Rider II:

1. At Time of Solicitation
  - a. Taking Care of Tomorrow: A Consumer's Guide to LTC
  - b. Outline of Coverage (in CA, this prints with the illustration and includes the CA required Health Insurance Counseling and Advocacy Program (HICAP Notice))
2. At Time of Application
  - a. Illustration
  - b. Long-term Care II Individual Life Insurance Supplement
  - c. Long-term Care Replacement
  - d. Protection Against Unintended Lapse (CA requires a wet ink signature for this form)
  - e. Notice to Applicant Regarding Replacement of Accident and Sickness or Long-term Care
  - f. Long-term Care Rider – Potential Rate Increase Disclosure Form
3. At Time of Issue
  - a. Policy Summary
  - b. Delivery Receipt (or prompt delivery notice)

Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



**National Sales Desk:**

**1-800-321-6064**

**Brokerage General Agents:**

**1-888-767-7373**

**NFN National Sales Desk:**

**1-877-223-0795**



**Nationwide®**

Guarantees are subject to the claims-paying ability of the issuing insurance company.

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