

## September is Life Insurance Awareness Month

Today and every day, Nationwide is dedicated to providing tools and resources that can help Americans plan for the future.

From the basics, such as how to help clients choose the best life insurance product for their individual needs, to advanced topics, such as small-business planning, our resources cover a wide range of subjects to address what matters most.

#### Life insurance resources for clients

## How to choose the right life insurance product

Learn how to choose the best option for your clients' families.



### How much life insurance?

> Visit the site

Learn how to arrive at the appropriate amount of life insurance for your clients' particular needs.



#### > Visit the site

### How much does life insurance cost?

Find out the average costs of life insurance and what factors impact life insurance rates.



#### Cover future longterm care costs

Use life insurance to help with long-term care.

> Visit the site



#### > Visit the site

### Life insurance solutions for your situation

Learn about various uses of life insurance.





### Paying for a child's education

Learn how life insurance may help pay for college.

> Visit the site



### Pay off your mortgage

See how life insurance can be used to help protect a mortgage.





### How to prepare for a life insurance exam

Learn some simple ways to help clients prepare for a life insurance medical exam.





#### Resources for financial professionals



### Using life insurance strategically

As you prepare for client conversations, use this guide to gain insight about the multiple roles life insurance can play in a well-rounded financial plan.

**Get the guide** 



## Nationwide® Intelligent Underwriting

Our Nationwide Intelligent Underwriting process is a seamless experience for you and your clients.

**Get the overview** 



## The insurance-based income solution white paper

Learn more about how this option can help maximize tax-deferred cash value growth and provide potential supplemental income for retirement.

Get the paper



## Experience the Nationwide® difference

We're dedicated to helping you grow your business. Experience the value of having Nationwide on your side.

**Get the brochure** 



# A guide to overcoming common client objections to life insurance

As you prepare for client conversations, use this list of common objections, along with some useful tips for how to overcome them.

Get the guide



#### Life tools and calculators

Use our life insurance illustration tools to help give your clients a comprehensive look at the features and potential benefits of Nationwide life insurance products before they buy.

Visit the site



## Your next steps:

For more information, call your wholesaler or one of the resources below.

Life Insurance **Solutions Center:** 

1-800-321-6064

**World Financial Group Solutions Center:** 

1-855-455-4139

**Brokerage General Agents Solutions Center:** 

1-888-767-7373

**Producer Group Solutions Center:** 

1-844-867-8159



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This information is general in nature and is not intended to be tax, legal, accounting or other professional advice. The information provided is based on current laws, which are subject to change at any time, and has not been endorsed by any government agency.

When choosing a product, make sure that life insurance needs are met. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Care should be taken to ensure these strategies and products are appropriate. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance should all be weighed before purchasing a product. Life insurance, and long-term care coverage linked to life insurance, has fees and charges associated with it that include: costs of insurance, which vary based on characteristics of the insured such as sex, tobacco use, health and age; and additional charges for riders that customize a policy to fit individual needs.

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