



Nationwide®
is on your side

Creating more resources for your clients' future long-term care needs

Do you have clients who want to pay for long-term care (LTC) and leave a legacy for loved ones, all while remaining in control of their assets?

With Nationwide YourLife CareMatters®, you can help them leverage what they've saved to create more funds for LTC expenses and to preserve assets to pass on to their loved ones. It's LTC coverage linked to a fixed premium life insurance policy, and it helps give your clients choice, control and flexibility as their needs unfold.

How does Nationwide YourLife CareMatters® work?

By repositioning assets into a Nationwide YourLife CareMatters policy, your clients will have a larger amount of tax-free money available right away as monthly benefits to help cover LTC expenses, should the need arise.

And if your clients never need LTC, their loved ones will receive the policy's income tax-free death benefit. Nationwide YourLife CareMatters also offers:

- Cash indemnity benefits
- A guaranteed residual death benefit of 20% of the initial specified amount, assuming no loans or withdrawals
- Guaranteed premiums that will never increase
- Return of premium feature¹
- Informal caregivers, including family and friends, can be paid to provide 100% of care²

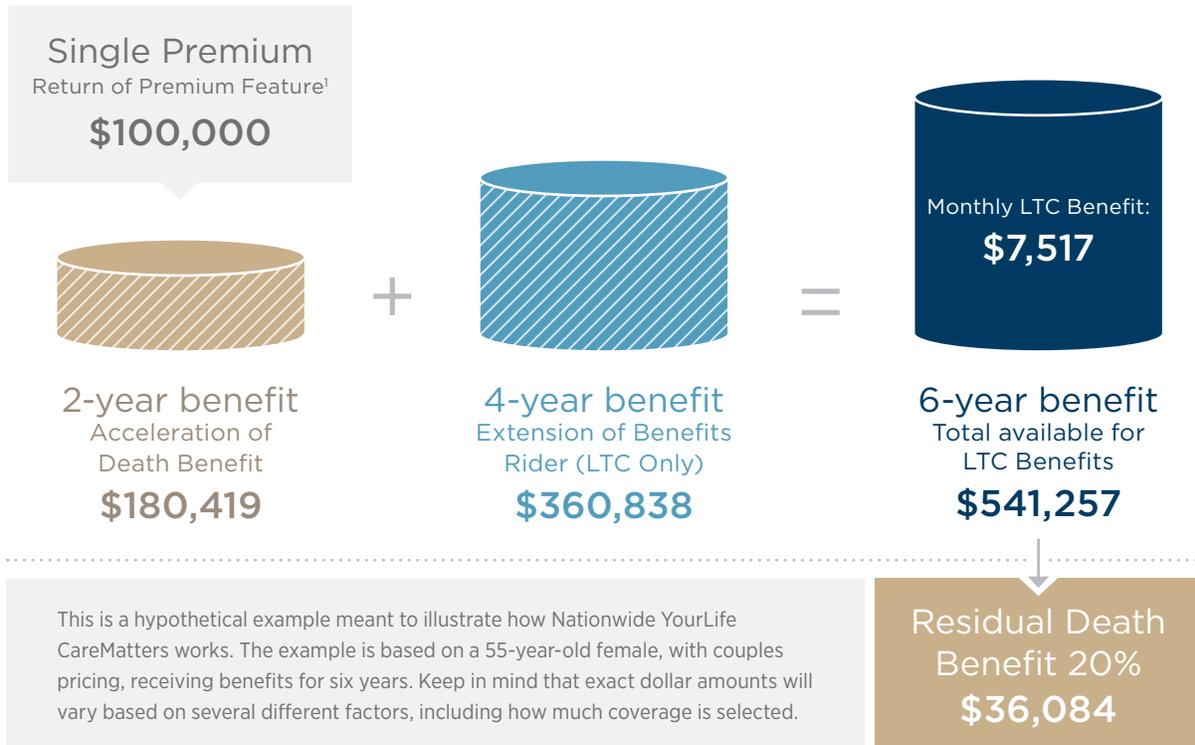
Guarantees are subject to the claims-paying ability of the issuing insurance company.

¹ For single premium payments, the return of premium value is available starting day one, subject to a vesting schedule. There is a full return of all premium starting in year six. Return of premium is available on five- and 10-year payment schedules only after the end of the premium payment period and all required premium has been paid (minus any loans or withdrawals).

² Licensed health care practitioner must state that informal care (which includes care provided by family or friends) is appropriate in the plan of care. Clients should talk to their tax professional about potential tax implications.

Here's an example of the benefits received

A 55-year-old female repositions an asset of \$100,000 into a Nationwide YourLife CareMatters policy. From day one, she has \$541,257 available for LTC expenses. If she never needs LTC, a death benefit of \$180,419 will be paid to the policy's beneficiary. If care is needed and all of the death benefit is accelerated for LTC benefits, there is still a minimum guaranteed death benefit amount of \$36,084.



Find sample benefit amounts for your client's sex and age in the table below.

Nationwide YourLife CareMatters benefits with a \$100,000 premium

Issue age		45	50	55	60	65
Male	Death benefit	\$233,297	\$197,432	\$169,427	\$147,491	\$129,720
	LTC benefit	\$699,891	\$592,296	\$508,281	\$442,473	\$389,160
Female	Death benefit	\$246,519	\$209,876	\$180,419	\$157,659	\$133,335
	LTC benefit	\$739,557	\$629,628	\$541,257	\$472,977	\$400,005

Single premium policies are available for ages 40 - 70.

Multi-pay policies are available for ages 40 - 70 for a six-year benefit period and for ages 40 - 75 for all other benefit periods.

The hypothetical examples in this document are for illustrative purposes only, assume gains are taxed annually as ordinary income and assume no withdrawals, loans or other distributions are taken.

What sets Nationwide YourLife CareMatters apart?

Benefits are available as soon as the policy is issued

Compare that with how long it might take an interest-bearing account to match what the policy could pay in benefits. With a 3.0% after-tax return (4.16% before taxes in a 28% tax bracket), it would take the same 55-year-old woman with \$100,000 over 18 years to save enough to equal the death benefit in a Nationwide YourLife CareMatters policy. It would take over 65 years for her to match the LTC benefit.

Years invested	5	10	15	20	25	30	35	40	45
1%	\$105,101	\$110,462	\$116,097	\$122,019	\$128,243	\$134,785	\$141,660	\$148,886	\$156,481
2%	\$110,408	\$121,899	\$134,587	\$148,595	\$164,061	\$181,136	\$199,989	\$220,804	\$243,785
3%	\$115,927	\$134,392	\$155,797	\$180,611	\$209,378	\$242,726	\$281,386	\$326,204	\$378,160

We pay the policyowner directly with cash indemnity benefits

With Nationwide YourLife CareMatters, there is no need for clients to submit monthly bills or receipts to receive monthly LTC benefits (although receipts may be needed to establish the claim). Our cash indemnity plan lets us pay the policyowner directly once qualifications are met. Full monthly benefits are available without regard to how much the LTC expenses are.

Benefits are generally tax free

Since the maximum monthly benefit is paid directly to the policyowner, he/she stays in control of the assets and can use the excess benefits however he/she wants. The client can collect tax free the greater of the HIPAA daily rate for the given year of claim (\$340 per day for 2016), or the total amount of the LTC costs incurred.



To learn more about the benefits Nationwide YourLife CareMatters has to offer your clients, please visit www.nationwidefinancial.com/carematters or call us at:

National Sale Desk:

1-800-321-6064

Nationwide Financial Network®:

1-877-223-0795

Brokerage General Agents:

1-888-767-7373



When choosing a product, make sure that life insurance and long-term care insurance needs are met. Nationwide YourLife CareMatters is not intended to be a primary source of life insurance protection, so make sure life insurance needs are covered by appropriate products. Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance, and long-term care coverage linked to life insurance, has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Keep in mind that the payment of long-term care rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and cash surrender values of the policy. Additionally, loans and withdrawals will reduce both the cash values and the death benefit. Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full, or after money is taken from the policy. There is no guarantee that the rider will cover the entire cost for all of the insured's long-term care, as this may vary with the needs of each insured. Nationwide pays the long-term care benefit to the policyowner; there is no guarantee the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

The extent to which an LTC benefit payment is received tax-free is limited, on an annual basis, to the greater of the actual qualifying LTC expenses incurred or the HIPAA per diem amount or its equivalent. Nationwide YourLife CareMatters is a cash indemnity policy that pays benefits upon showing that the insured has been certified as having the triggers required to qualify a claim. Submission and review of bills and receipts supporting actual LTC expenses incurred is not required for payment of benefits nor is the benefit limited to the daily HIPAA per diem. Therefore, the company cannot guarantee that LTC benefit payments will be treated as a tax-free given the taxpayer's specific circumstances, especially when benefits are used to pay for care provided by family members or collected from more than one policy. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances upon qualifying for LTC monthly benefits. Nationwide and its representatives do not provide tax or legal advice.

For contracts that meet the MEC definitions of IRC Section 7702A, most distributions are taxed on a first-in/first-out basis. However, LTC benefit payments can be received tax-free under IRC Section 7702B. Partial surrenders and loans from a MEC will generally be taxable.

Approval for coverage under the policy and attached LTC riders is subject to underwriting and may require a medical exam.

Nationwide YourLife CareMatters may not be available in every state. Please contact Nationwide to determine product availability in your state.

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

Products issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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