



Nationwide®
is on your side

Help clients address the costs of
long-term care

FOR INSURANCE PROFESSIONAL USE ONLY—NOT FOR DISTRIBUTION TO THE PUBLIC

Nationwide YourLife **CareMatters®**
is a fixed premium universal life insurance
policy that provides long-term care (LTC)
coverage along with a death benefit.
It's been carefully designed to include
the features that financial professionals
prefer and to meet the needs and want
of clients.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value



What sets Nationwide YourLife CareMatters[®] apart?



The freedom of a cash indemnity structure

With Nationwide YourLife CareMatters, the entire monthly benefit is paid directly to the policyowner. Nationwide places no restrictions on how benefit payments are used.



The option to save unused benefits for future use

If a client doesn't need the full monthly benefit, the unused money can be saved for future LTC needs or other uses.



Currently, the highest minimum death benefit in the industry

Even if all LTC benefits are used, beneficiaries will still receive a death benefit¹ — a full 20% of the specified amount.²



The return of premium feature

The return of premium feature assures clients they can get their money back at some point in the future should they find they no longer need the policy.³

¹ Cash value and death benefits are guaranteed only if all premiums have been paid and no loans or withdrawals have been taken.

² Product features and benefits referenced here are subject to change. The information presented is current as of 10/31/2017.

³ 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 when all required premium has been paid (minus any loans or withdrawals).

Having a conversation about Nationwide YourLife CareMatters

Important Nationwide YourLife CareMatters features	How you might address it with clients
The need for LTC insurance	<ul style="list-style-type: none"> » Purchasing Nationwide YourLife CareMatters means you're able to reposition an asset to create more value, whether LTC coverage is needed or not
Protecting the premiums that have been paid	<ul style="list-style-type: none"> » Most of the premiums paid into the policy are recovered, even if you never need care. <ul style="list-style-type: none"> • Use all the LTC benefits, and your beneficiary receives the 20% guaranteed minimum death benefit⁴ • Use some of the LTC benefits, and your beneficiary receives a portion of the original death benefit • Use none of the LTC benefits, and you get either return of premium (plus any growth) or your beneficiary gets the full original death benefit (equal to or higher than the premium paid)⁵
The death benefit	<ul style="list-style-type: none"> » There are a few ways Nationwide YourLife CareMatters can pay your death benefit, including: <ul style="list-style-type: none"> • Your beneficiaries get the full death benefit if LTC benefits are not needed and it's equal to or more than your premiums paid • Even if all LTC benefits are used, your beneficiaries still get a death benefit, called the minimum guaranteed death benefit, which is currently the highest in the industry⁶
Cash indemnity structure	<ul style="list-style-type: none"> » One key feature of Nationwide YourLife CareMatters is its cash indemnity benefits — you simply get a check each month for the full monthly benefit amount to cover whatever you need
Unused benefits can be saved for future use	<ul style="list-style-type: none"> » If you don't need the full benefit amount each month, you can save unused benefit payments not needed at the time for future use; Nationwide places no restriction on how benefit payments are used

⁴ The guaranteed minimum death benefit amount is 20% of the base policy specified amount used to determine LTC benefits and the death benefit, assuming no loans or withdrawals.

⁵ 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 when all required premium has been paid (minus any loans or withdrawals).

⁶ Based on Nationwide competitive intelligence research on linked-benefit products, October 2017.



How clients are thinking about LTC benefits

What they're apprehensive about	How Nationwide YourLife CareMatters alleviates those fears
The "use it or lose it" aspect of stand-alone LTC coverage	Clients will recover at least the cost of premium, either through LTC benefits, a death benefit, a combination of the two or return of premium. ⁷
Rising premiums due to potential rate increases on LTC policies	Nationwide YourLife CareMatters has guaranteed premiums that will never increase.

What appeals to them

Choice, control and flexibility

Clients want to know they have a say in their future, and Nationwide YourLife CareMatters provides it.

Clients have the option of care at home, at a full-service facility or anything in between, including unlicensed or informal care provided by family and/or friends. Clients often like the idea of staying in their own home.	Nationwide YourLife CareMatters has the ability to cover services that exist today and those that will evolve in the future.	Policyowners receive the full monthly LTC benefit, paid directly to them so they stay in control of their benefits. Nationwide places no restrictions on how the benefits are used.
--	--	---

Let clients know that the linked-benefit structure of Nationwide YourLife CareMatters fills a gap that other LTC options can't. It provides substantial LTC coverage and, if LTC is not needed, a death benefit equal to or greater than premiums paid.

Even though clients like having options, LTC provided by a family member can be a sensitive issue. Remember to present it as just one of the options for LTC.

⁷ 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 when all required premium has been paid (minus any loans or withdrawals).

Having a conversation about Nationwide YourLife CareMatters



⁸ The client's plan of care must state that unlicensed and/or informal care (which includes care provided by family or friends) is appropriate. Clients should talk to their tax professional about potential tax implications. Nationwide places no restrictions on how the benefits are spent.

Here's a quick glance at the clients
Nationwide YourLife **CareMatters**
may work best for and how it
might be used.



The ideal clients for Nationwide YourLife CareMatters

Things to look for:

- » Target ages **50 to 70** (available for ages 40 to 75)
- » Assets or income that can be repositioned for LTC coverage
- » Preference for premiums and benefits that are guaranteed
- » May have experienced physical or financial challenges with a loved one's LTC needs
- » Clients who hedge risk — for example, with life insurance, conservative investments or umbrella policies

Assessing the situation

Michael

Age 60



The background

Michael has a certificate of deposit (CD) that he's renewed several times. He doesn't need the money for retirement income, so he's earmarked it for unexpected costs, such as LTC expenses.

His worry

The CD might not grow at the rate required to help pay for LTC.

His Nationwide YourLife CareMatters policy

Michael uses the money he currently has in the CD to buy a Nationwide YourLife CareMatters policy and leverages the assets to buy a larger LTC benefit. If he never needs care, the death benefit will be equal to or greater than the premiums he paid into the policy.

Robert & Lisa

Age 55

Age 50



The background

Robert and Lisa are married, and they've been managing Lisa's mother's LTC needs for several years. Her mother did not budget for those costs, which has put both financial and emotional stress on the couple.

Their worry

Robert and Lisa don't want their own children to go through the same anxiety and stress, so having a plan for their LTC needs is important to them.

Their Nationwide YourLife CareMatters policy

Lisa is younger than Robert, and she's likely to have a longer life and to be without a spouse to care for her in later years. They decide to put more money into her Nationwide YourLife CareMatters policy to prepare for these circumstances, while still getting Robert a policy that will provide funds if he needs LTC.

Having a conversation about Nationwide YourLife CareMatters

Here are examples of ways you might speak with clients about how Nationwide YourLife CareMatters works, using the case studies from the client brochure.⁹

Michael

Age 60



Robert & Lisa

Age 55

Age 50



Logical sale

» Things to look for:

- Michael has assets that are not being optimized
- He believes he has planned for retirement expenses, but he may not have included possible LTC costs and their impact on his retirement plan
- He does not believe he's likely to need LTC and hesitates to put funds into something on which he won't get a return
- He's careful with his money and wants to be sure he purchases products that give him the best value

» How to speak with Michael (or someone like him):

- Show him that by purchasing Nationwide YourLife CareMatters, those underutilized assets can be repositioned to provide more benefits
- Discuss how Nationwide YourLife CareMatters can help fund an LTC plan so that he and his family are better protected if he needs LTC

» His motivations for purchasing:

- He's comfortable putting assets into Nationwide YourLife CareMatters because he sees the value in the large benefit pool and knows he's getting a lot for his money
- Repositioning his assets allows him to access a larger amount of LTC benefits to cover many of his LTC expenses
- He feels comfortable with his decision because the cash value is guaranteed if no LTC is needed

Emotional sale

» Things to look for:

- People often don't think about LTC until they experience it with a family member or a loved one; in Robert and Lisa's case, her mother has needed LTC for several years
- Because her mother had not planned for these needs, Lisa and Robert are physically and emotionally burdened
- They fear that their children will one day be in the same situation

» How to speak with Robert and Lisa (or people like them):

- Discuss their current situation caring for Lisa's mother
- Ask them what they wish Lisa's mother had done differently and what type of plan they want to have
- Ask if they have an LTC plan, and if so, whether they have discussed it with their children; if not, discuss how Nationwide YourLife CareMatters can provide them the plan they need

» Their motivation for purchasing:

- They want to protect their family members by having the finances in place to cover their LTC needs
- They do not want their children to go through the emotional and financial stress that they have experienced
- They like the additional death benefit that Nationwide YourLife CareMatters offers because the cost of the premium (or more) will be paid to the beneficiaries if the policy is never needed

⁹ These are hypothetical examples meant to illustrate how Nationwide YourLife CareMatters works. LTC benefits can be subject to taxation, so your clients should consult with their legal or tax advisor about their specific situation.

Because **Nationwide**[®] is a mutual company, acting as an advocate for your needs is our first priority, so we make thoughtful decisions that are focused on long-term success. That makes us the partner you and your clients can rely on, now and in the future.



Nationwide® is a strong and stable mutual company with a 90-year heritage.

We focus on helping clients prepare for and live in retirement.

U.S.-based
Fortune 100
company¹⁰

\$26.9 billion

in operating revenue in 2016¹¹



These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

¹⁰ Based on revenue, Fortune magazine (June 2017).

Having a conversation about Nationwide

What's important
to clients

How you might address
it with them

Nationwide
is a mutual
company

- » Because **Nationwide** is a mutual company, it doesn't have shareholders to impress in the short term. It focuses on investments that will be successful in the long run.

Nationwide
is financially
strong and stable

- » It's rated highly in the industry year after year, and its financial strength means it'll be able to deliver your coverage when it's time. Not every company has the stability that **Nationwide** does.

Whether you need one-on-one support or marketing and educational materials, we're here to help you support your clients and grow your business.



We're here to help you sell



Sales support

This is your first line of support. Dedicated wholesalers provide case consultation and field support, and internal sales consultants provide illustrations, case consultations, product information, marketing materials and other assistance.

Contact us at:

National Sales Desk
1-800-321-6064

Nationwide Financial Network®
1-877-223-0795

Brokerage General Agents (BGAs)
1-888-767-7373



Underwriting experience

LTCG is a market leader in LTC insurance underwriting that works with Nationwide to underwrite Nationwide YourLife CareMatters applications. It currently manages over 1.3 million LTC insurance policies and provides the market experience that will help set Nationwide YourLife CareMatters apart. In addition, LTCG has developed a state-of-the-art cognitive test that has become the industry standard and will be used for underwriting Nationwide YourLife CareMatters. You will continue to have access to your Nationwide underwriter.



Advanced Consulting Group

The Advanced Consulting Group is a team of JDs, CPAs and highly educated and credentialed financial service professionals who provide advanced case consultation, speak at industry conferences and events, and provide ongoing legislative and regulatory monitoring and communication. This group is widely published in the financial services industry.



Nationwide Retirement Institute®

The Nationwide Retirement Institute combines insights and best practices from Nationwide thought leaders, leading academic institutions and industry experts to educate and enable actionable strategies and solutions for firms, advisors, agents, plan sponsors and investors.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



Nationwide[®]
is on your side



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.

Nationwide YourLife CareMatters is a cash indemnity product that pays LTC benefits when the insured person is certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. Taxpayers should consult with their tax and legal advisors about their specific situation.

Benefits under the Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services rider are an advance payment of the policy's death benefit while the insured is still living. Accelerating the death benefit, along with loans and withdrawals, reduces both the death benefit and cash surrender value of the policy. Care should be taken to make sure that life insurance needs continue to be met even if the entire death benefit is accelerated or if money is taken from the policy.

Individual care needs and costs will vary, and there is no guarantee the policy will cover the entire cost of the insured's long-term care. Nationwide pays benefits to the policyowner. If the policy is owned by someone other than the insured, there is no guarantee the policyowner will use the benefits to pay for LTC services.

Approval for coverage under the policy and attached 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 are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, Nationwide Financial Network, Nationwide is on your side, the Nationwide N and Eagle, Nationwide Retirement Institute and Nationwide YourLife CareMatters are service marks of Nationwide Mutual Insurance Company. © 2015 – 2017 Nationwide

FOR INSURANCE PROFESSIONAL USE ONLY — NOT FOR DISTRIBUTION TO THE PUBLIC

LAM-1953AO.6 (11/17)