



Nationwide CareMatters® | Sales idea

Why CareMatters TogetherSM

For 25 years, Nationwide® has been providing clients with industry-leading long-term care (LTC) solutions. We remain committed to finding innovative ways to meet their future care needs with products such as CareMatters TogetherSM.

Top reasons to consider CareMatters Together

- 1 Cost-effective benefit coverage for 2 people**

With CareMatters Together, a single policy provides coverage for 2 people and can be more cost-effective than 2 separate policies in most cases.
- 2 Flexible, shared pool of benefits**

The shared pool of benefits provides your clients comfort in knowing they are both protected while addressing the uncertainty of which spouse may incur more expenses for long-term care if needed in the future.¹
- 3 Cash indemnity benefits**

Nationwide provides cash indemnity benefits in a linked-benefit product that offers clients value and maximum flexibility at claim time. Nationwide places no restrictions on how the benefits are spent.

 - **Guaranteed full monthly cash benefit**

The full cash benefit is available each month² — regardless of their LTC expenses — without the hassle of submitting monthly bills and receipts.
 - **Family members or friends as caregivers**

Policyowners can use 100% of the LTC benefits for informal care, including care provided by family members, friends or less expensive unlicensed caregivers.³
- 4 Potential tax advantages: Separately identifiable LTC and life insurance premiums**

The LTC premium may be eligible for a tax deduction or reimbursement from a health savings account (subject to applicable requirements and age-based limitations). The life insurance premium is not tax deductible or HSA eligible.
- 5 Retroactive payment of LTC benefits after meeting the elimination period**

Upon completion of each insured's 90-calendar-day elimination period, the LTC benefits for the first 90 days will be paid retroactively along with benefits for month 4.
- 6 Extended premium payment options**

In addition to single-, 5- and 10-pay options, the 20-pay and pay to attained age 100 options allow for lower monthly or annual premium payments.

7 Streamlined underwriting process

A short application and interview are all that's needed to get started. No paramedical exam is required.⁴

8 Guaranteed residual death benefit

Even if all LTC benefits are used, a 10% residual death benefit is paid to the policy's beneficiaries upon the death of the second insured.²

To learn more about the benefits that Nationwide CareMatters[®] has to offer your clients, please call us today at:



Life Solutions Center:	1-800-321-6064
Brokerage General Agents Solutions Center:	1-888-767-7373
Producer Group Solutions Center:	1-844-867-8159
World Financial Group Solutions Center:	1-855-455-4139

¹ It's possible for one of the insureds to use the entire long-term care benefit.

² This assumes all premium payments have been made as scheduled at policy issue and no loans or partial withdrawals have been taken.

³ A U.S.-licensed health care practitioner must state that informal care is appropriate in the plan of care. Clients should talk to their tax professional about potential tax implications.

⁴ An additional cognitive screening is required for applicants age 60 and older. An attending physician statement (APS) may be requested for cause.



Nationwide[®]
is on your side

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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Nationwide CareMatters Together is a cash indemnity product that pays LTC benefits when one or both of the insured persons are 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. Clients should consult with their tax and legal advisors about their specific situation.

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 net surrender value of the policy. Additionally, loans and withdrawals will also reduce both the net surrender value 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 insureds' long-term care, as this may vary with the needs of each insured. One of the insureds may exhaust the entire long-term care benefit. Nationwide pays the long-term care benefit to the policyowner; there is no guarantee that the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

The policy that this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of the policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.

When choosing a product, make sure that life insurance and long-term care insurance needs are met. CareMatters Together is not intended to be a primary source of life insurance protection, so make sure that life insurance needs have been covered by appropriate products. 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 that these strategies and products are suitable. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance, should all be weighed before purchasing CareMatters Together. Life insurance and long-term care coverage linked to life insurance may have fees and charges associated with it that include the costs of insurance, which vary based on characteristics of each insured such as sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

CareMatters Together has exclusions, limitations, reductions of benefits, and terms under which the product may be continued in force or discontinued. For more details on cost and coverage options, contact Nationwide.

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

CareMatters Together may not be available in some states. Please contact Nationwide to determine product availability in your state.

The information contained herein was prepared to support the promotion, marketing and/or sale of life insurance contracts, annuity contracts and/or other products and services provided by Nationwide Life and Annuity Insurance Company.

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

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FLM-1503AO.2 (07/24)