

A photograph of a middle-aged couple sitting on a light-colored sofa in a cozy living room. The woman, on the left, is wearing a blue sweater and is smiling while holding an open book. The man, on the right, is wearing a blue and white checkered shirt and is looking down at the book. The room has a wooden coffee table in front of them with decorative items, including a bowl of woven balls and a small lamp. The background shows a wooden floor and a white wall.

Help clients stay where  
*they're most comfortable*

**Nationwide CareMatters® II long-term care (LTC) coverage**

A close-up photograph of a coffee table. On the table is a white mug of coffee, a small dog's head, and some papers or a book. The background is slightly blurred, showing the same living room setting as the top image.

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## *Important information*

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

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 makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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.

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt a financial strategy or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Clients should discuss their specific situation with their financial professional.

When choosing a product, make sure that life insurance and long-term care insurance needs are met. Nationwide CareMatters II 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 CareMatters II 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. You may receive, tax free, the greater of the HIPAA per diem in the year of your claim or your actual qualified LTC expenses incurred. Taxpayers should consult with their tax and legal advisors about their specific situation.

## *Important information, continued*

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 also reduce both the cash 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 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.

CareMatters has exclusions, limitations, reductions of benefits and terms under which the product may be continued in force or discontinued.

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The Medical Care Component of the Consumer Price Index for All Urban Consumers, Unadjusted ("the Index"), is maintained by the U.S. Bureau of Labor Statistics. Nationwide's use of the Index is not sponsored, endorsed or promoted by the U.S. Bureau of Labor Statistics, the U.S. government or any of its agencies. Inclusion of the Index in an insurance product is not a recommendation by the U.S. government to buy such a product. Neither the U.S. government nor the U.S. Bureau of Labor Statistics guarantees the adequacy, accuracy, timeliness or the completeness of Nationwide's use of the Index.

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

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LAM-1938AO.6 (03/19)

# *Overview*

Preparing clients for  
LTC planning

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The advantages of a  
linked-benefit LTC policy

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A closer look at  
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# Preparing clients for *LTC planning*





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Preparing clients for *LTC planning*



**77%** of people would  
prefer to receive care  
in their own home.<sup>1</sup>

<sup>1</sup> "Health Care and Long-Term Care Consumer Survey," conducted by Harris Poll on behalf of the Nationwide Retirement Institute (2018). The fourth annual survey was conducted online within the United States from Feb. 5 through 22, 2018, among 1,007 adults ages 50 and older who have a household income of \$150,000 or more ("affluent adults"), and 522 adults ages 50 and older who are or have been caregivers.

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Long-term care costs can quickly add up.



*Health insurance*



*Medicare*



*Medicaid*

***None of these cover:***

*Assisted  
living facilities*

*The many costs of  
home health care*

*Adult day care  
services*



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# The advantages of a *linked-benefit LTC policy*





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The advantages of a *linked-benefit LTC policy*

## A linked-benefit policy:



Is primarily designed for LTC coverage  
but linked to a life insurance policy



Pays benefits whether the client  
needs LTC or not<sup>2</sup>



Provides immediate, guaranteed leverage  
and is not tied to market performance



Offers clients a guaranteed premium,  
LTC benefits, a death benefit and  
Refund of Premium options

<sup>2</sup> Insured must meet LTC claims requirements. Benefits may be taxable under certain circumstances. Clients should consult their tax adviser.



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is on your side

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## The advantages of a *linked-benefit LTC policy*



### Linked benefit policy



**LTC benefits**

OR



**Death benefits**

OR



**Liquidity**



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# A closer look at *Nationwide CareMatters® II*

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## *What sets Nationwide CareMatters II apart?*



*Control*



*Choice*



*Flexibility*



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## Control

Nationwide CareMatters II is a cash  
indemnity plan

Nationwide places no restrictions on how  
benefits are used; 100% of the benefits  
may be used to pay for informal care<sup>3</sup>

Guaranteed premium and benefits

Guaranteed death benefit

LTC benefits, death benefits and cash value may be reduced by outstanding loans, unpaid monthly deductions and LTC benefits paid.

<sup>3</sup>The plan of care prepared by your U.S.-licensed health care practitioner must state that care from family or other informal caregivers is appropriate.

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*Choice*

5 premium payment options

3 Refund of Premium options

4 inflation protection options

Flexible 1035 exchange  
and/or lump-sum payments



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## *Flexibility*

Nationwide CareMatters II is a cash indemnity plan:

- No need to submit monthly bills or receipts
- Policyowners can elect to receive up to 100% of their available monthly cash benefit
- The monthly cash benefit can be used without restrictions from Nationwide

Some benefits may be taxable under certain circumstances, so policyowners should consult their tax advisor.

Policyowners are provided with separately identifiable LTC and life insurance premiums.



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## Flexibility



## CASE STUDY: *Meet Lisa*

- 60 years old
- Inherited \$100,000 from her mother when she passed away
- Lisa has an existing nest egg to retire on, so she decides to use the extra \$100,000 to purchase a Nationwide CareMatters II policy with a total benefit of \$509,832
- She also likes the idea of receiving cash benefits without having the worry of submitting monthly bills and receipts

Couple Non-tobacco, 6-year benefit period, and Minimum Refund of Premium with Maximum LTC option. For illustrative purposes only.

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# Nationwide CareMatters II

## *in action*

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**Nationwide®**  
Is on your side

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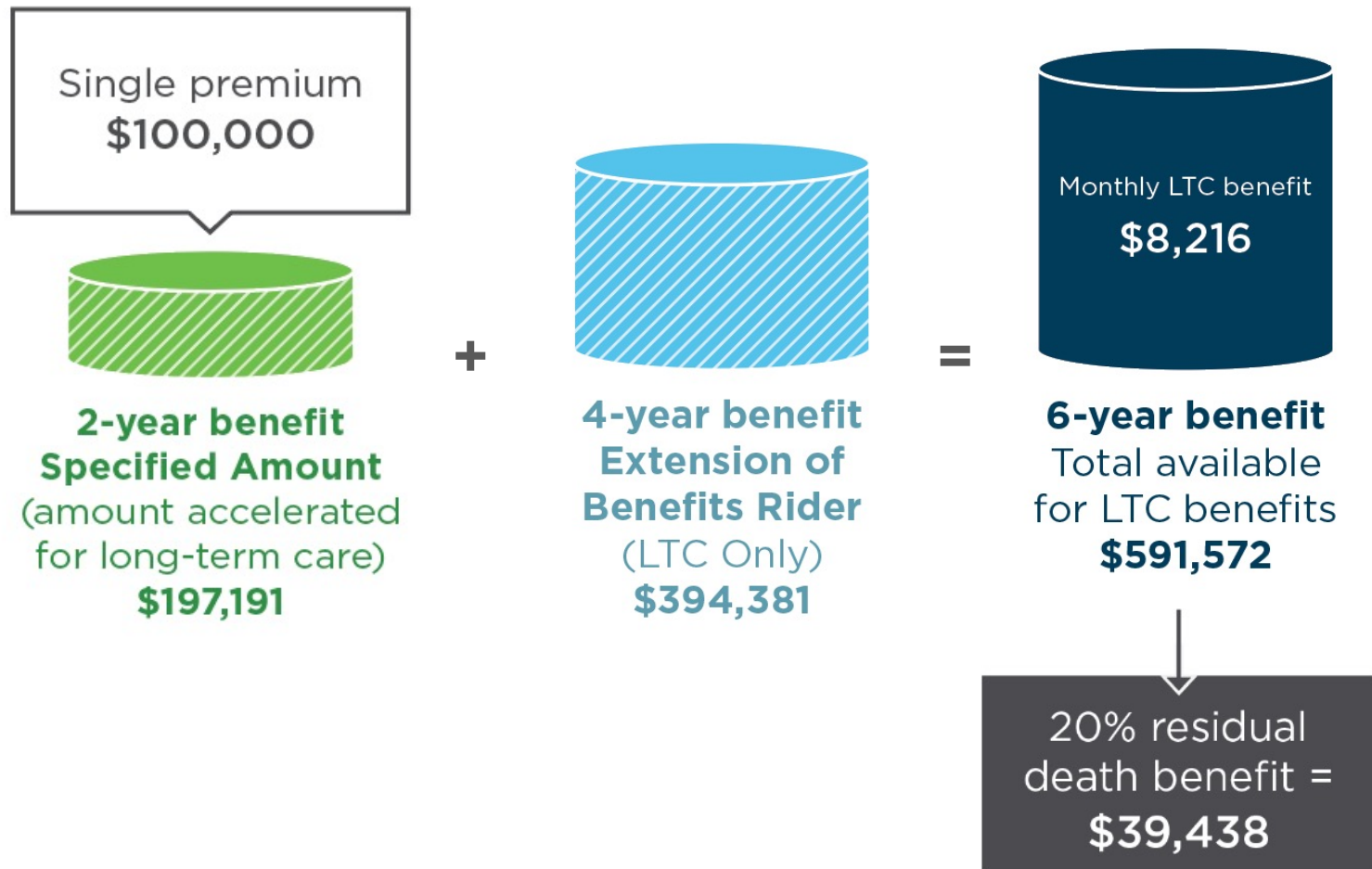
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Why Nationwide?



This is a hypothetical example meant to illustrate how Nationwide CareMatters II works. The example is based on a 55-year-old female client, with Nontobacco Couple rating, Minimum Refund of Premium with Maximum LTC Benefit Option pricing, receiving benefits for six years. Keep in mind that exact dollar amounts will vary based on several different factors, including how much coverage is selected.

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- Premium payment options
- Premium payment flexibility
- Inflation protection options
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# Nationwide CareMatters® II

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Why Nationwide?

## Cash indemnity

Clients can receive 100% of their monthly benefit to spend with no restrictions from Nationwide.

*New*



New  
payment options



Increased  
1035 flexibility



Additional inflation  
protection options



Three  
Refund of Premium  
options



Retroactive  
payment on the  
elimination period



Separately  
identifiable premium



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## Premium payment options





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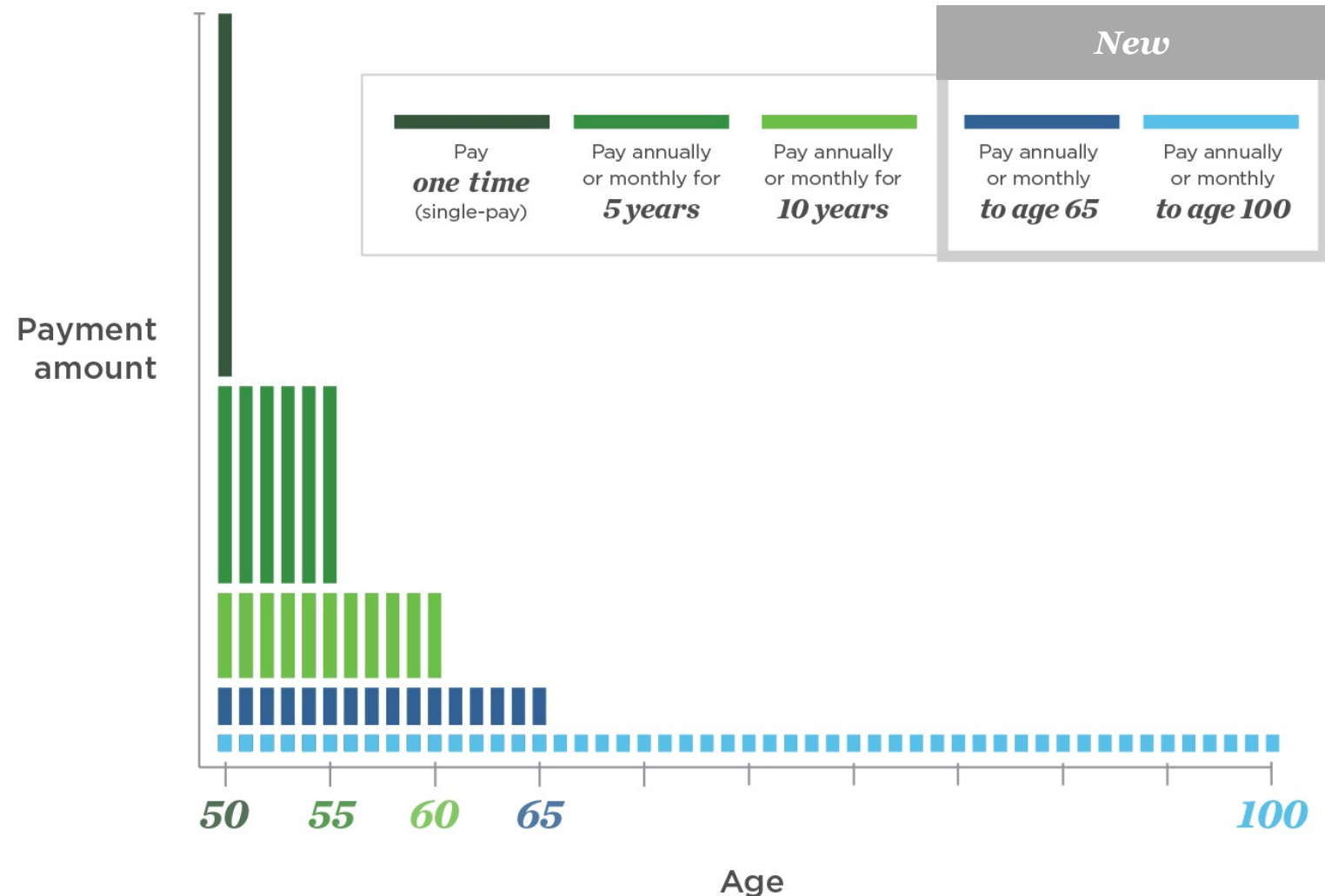
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## Premium payment options





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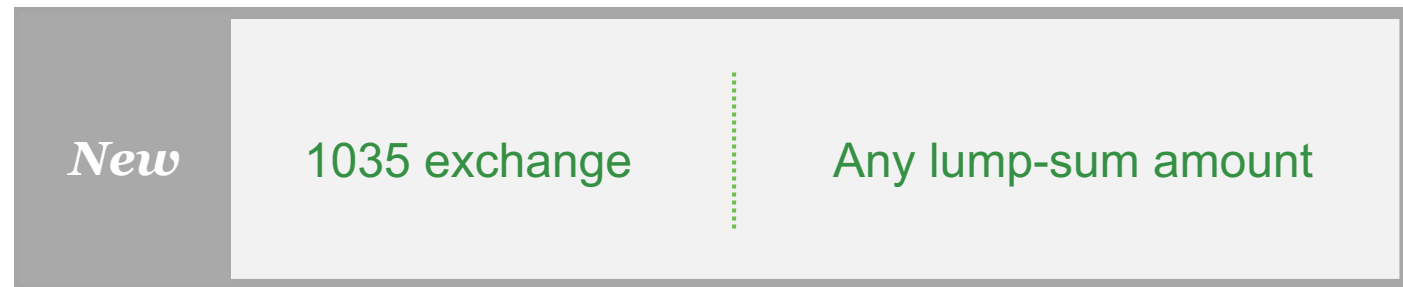
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## Premium payment flexibility



- The premium could include funds from a 1035 exchange or new money
- 1035 exchanges can be made on all premium payment periods





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## *Inflation protection options*



### LTC inflation protection options

**3%**

SIMPLE INTEREST

**5%**

COMPOUND INTEREST

*New*

**3%**

COMPOUND INTEREST

*The U.S. Medical  
Care Inflation option*

*—  
First of its kind in LTC  
inflation protection*



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## *Inflation protection options*



### U.S. Medical Care Inflation option

- The Reference Index for this option is the medical care component of the Consumer Price Index for All Urban Consumers, unadjusted<sup>3</sup>
- Helps keep pace with medical-care-related inflation

<sup>3</sup> The medical care component of the Consumer Price Index for All Urban Consumers, unadjusted (the "Index"), is maintained by the U.S. Bureau of Labor Statistics. Nationwide's use of the Index is not sponsored, endorsed or promoted by the U.S. Bureau of Labor Statistics, the U.S. government, or any of its agencies. Inclusion of the Index in an insurance product is not a recommendation by the U.S. government to buy such a product. Neither the U.S. government nor the U.S. Bureau of Labor Statistics guarantees the adequacy, accuracy, timeliness or the completeness of Nationwide's use of the Index.



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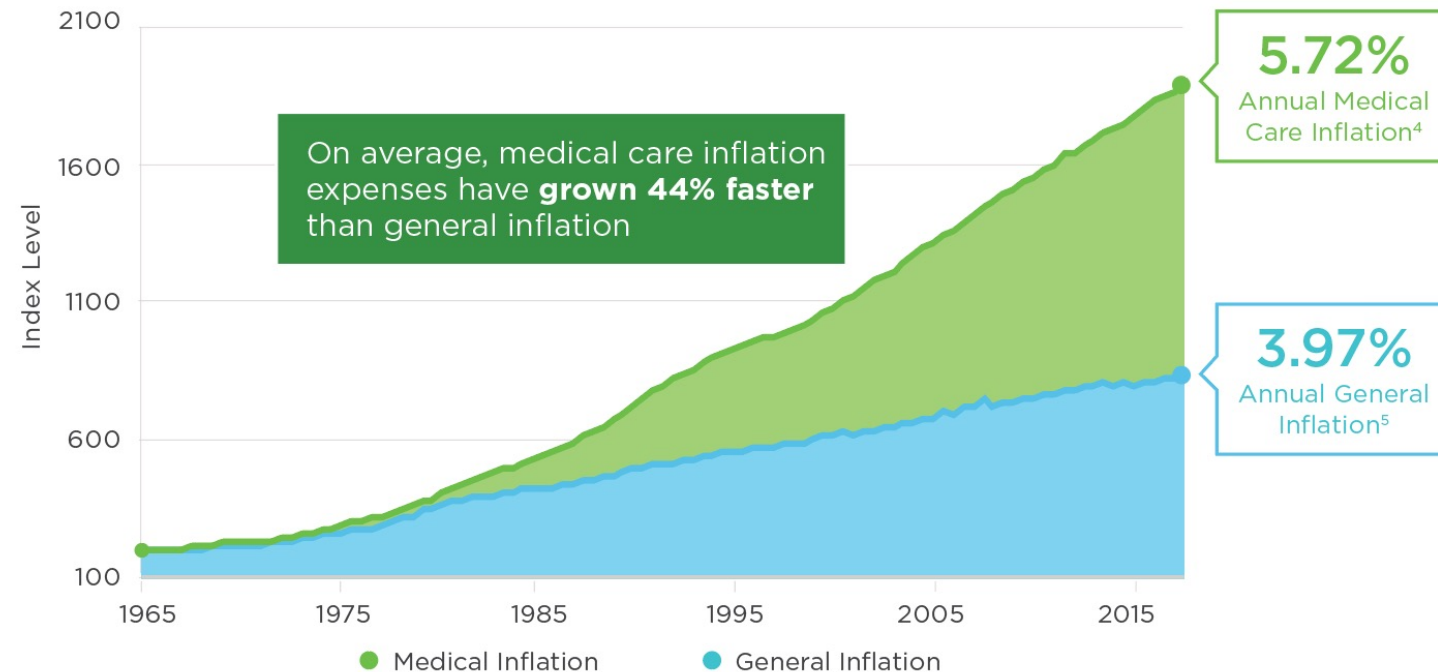
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## Inflation protection options

### Medical care inflation vs. General inflation



Source: U.S. Department of Labor. Consumer Price Index (CPI) for all Urban Customers, Unadjusted and the Medical Care Component of the Consumer Price Index for All Urban Customers, Unadjusted, 12/31/65 – 12/31/18. Past inflation is no indication of future inflation.



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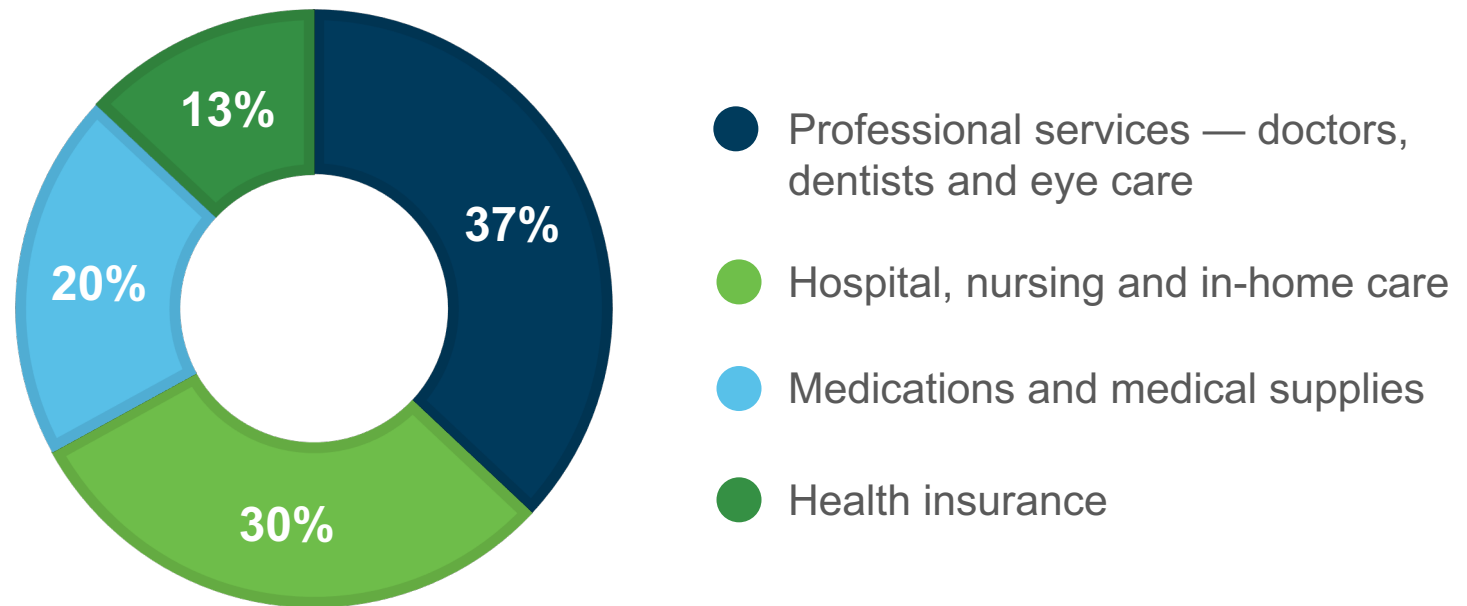
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## Inflation protection options

### Components of medical inflation<sup>4</sup>:



<sup>4</sup> "Measuring Price Change in the CPI: Medical care", U.S. Department of Labor Bureau of Labor Statistics, [bls.gov/cpi/factsheets/medical-care.htm](https://bls.gov/cpi/factsheets/medical-care.htm) (Mar. 21, 2019).



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## Inflation protection options



### U.S. Medical Care Inflation option

**Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount is based on the greater of:**

- The experience of the Reference Index
  - Floor rate of 0%
  - Cap rate of 6%.

***OR***

- The fixed 2% LTC Roll-Up Benefit
- **Pre-claim, the monthly LTC benefit will increase every three years, compounded**
- **After the claim is approved, the monthly LTC benefit is recalculated annually**

*The inflation benefit amount will appear on the client's annual statement.*

Only available with the Minimum Refund of Premium with Maximum LTC Benefit option

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## *Inflation protection options*



### CASE STUDY:

### *Meet Michael*

- 42 years old
- He wants to:
  - Begin planning for long-term care to help his family in the future
  - Buy a policy now, but is worried about rising costs
  - Purchase a policy that is guaranteed, but is concerned he doesn't have a large sum right now to do so
- Also looking for a tax-efficient way to plan for long-term care costs



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### Why Nationwide?

## Inflation protection options



### CASE STUDY:

## *Michael, continued*

Product type	Linked-benefit universal life insurance
Benefit payments	Cash indemnity
Payment option	Pay to age 100
Monthly payment	\$250
Annual payment	\$3,000 (\$1,442.07 for life insurance and \$1,557.93 for LTC)
Inflation protection	3% compound
Policy value on day one	LTC monthly benefit: \$4,465; total LTC coverage: \$346,577 (6-year benefit period)
Policy value at age 80	LTC monthly benefit: \$13,729; total LTC coverage: \$1,066,000 (6-year benefit period)
Death benefit	\$107,181 (if never used); \$21,436 (if all LTC benefits are collected)

This information assumes all premium payments are made. LTC benefits and death benefits may be reduced by LTC benefits paid, outstanding loans, partial surrenders and unpaid monthly deductions.

42-year old male with Nontobacco Couple rating. Minimum Refund of Premium with Maximum LTC option. For illustrative purposes only.

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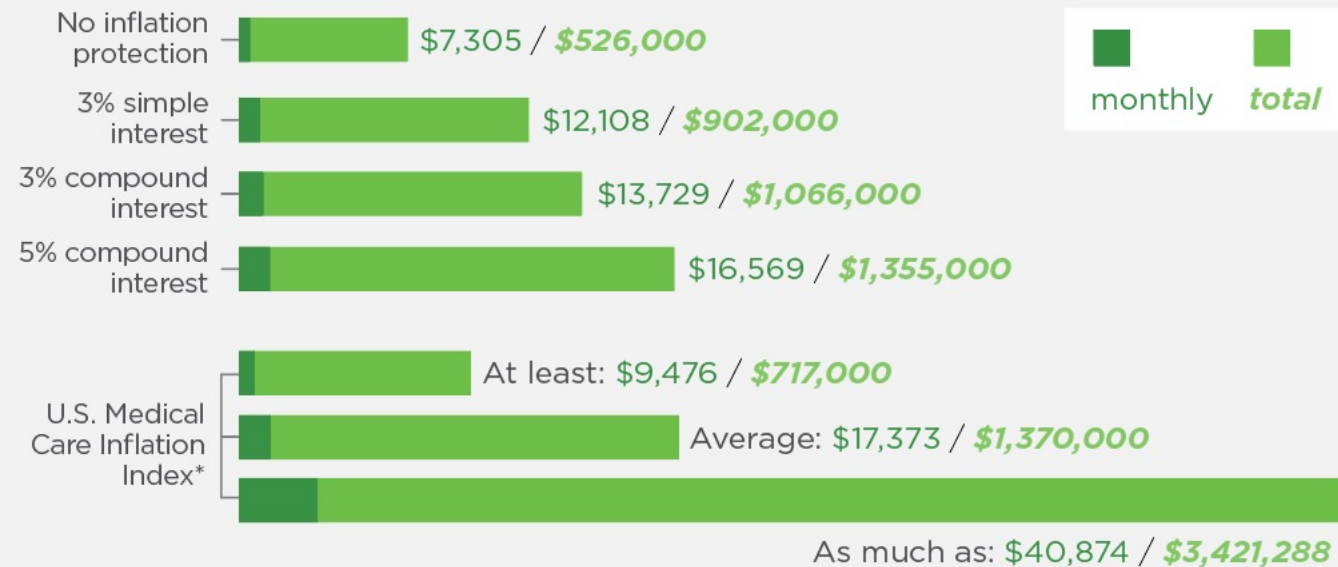
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## Inflation protection options

### MONTHLY AND TOTAL LONG-TERM CARE BENEFIT AMOUNTS AT AGE 80



\*The average inflation protection for the U.S. Medical Inflation Index assumes a 3.64% average based on a 30-year lookback on the index.

Source: Medical care services component of the Consumer Price Index for All Urban Consumers, unadjusted.



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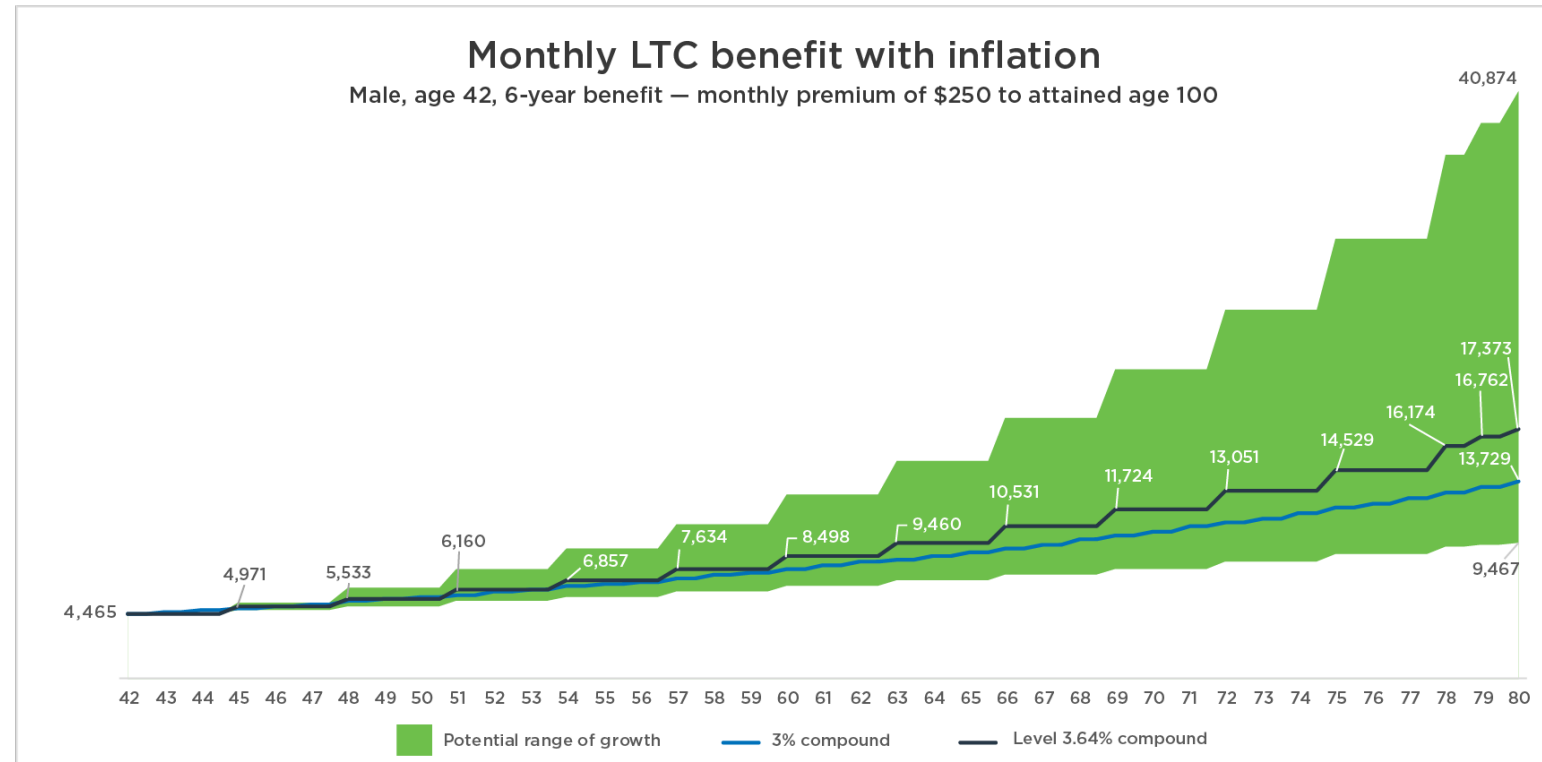
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## Inflation protection options

How do various inflation rates compare over time?



This graph assumes Michael has qualified for LTC benefits and made no LTC claims until attained age 78. At that time, the benefit reset period on the U.S. Medical Care Inflation option permanently changes to 1 year.

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## *Refund of Premium options*

Nationwide CareMatters II offers clients three Refund of Premium options to choose from. With each:

- The surrender value is reduced by any outstanding loans, unpaid monthly deductions and LTC benefits paid to the policyowner
- The value is equal to all premium paid minus any withdrawals and multiplied by the applicable percentage

***Vested  
option***

***One-time  
step-up option***

***Minimum refund  
of premium with Maximum  
LTC Benefit option***





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## Refund of Premium options

### Vested option

- The vested Refund of Premium value is equivalent to all premium paid minus any withdrawals, multiplied by the applicable percentage
- The percentage will grade from 85% to 100% over a number of years
- Not available with premium payments to attained age 100



## Nationwide CareMatters® II long-term care coverage

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in action

### Nationwide CareMatters® II key features and updates

- Premium payment options
- Premium payment flexibility
- Inflation protection options
- **Refund of Premium**
- Elimination period

## Resources

Why Nationwide?

## Refund of Premium options

### One-time step-up option

- Starting day one of the policy, 80% of the Refund of Premium value is available
- Starting day one of policy year 11, 100% of the Refund of Premium value is available
- Not available with premium payments to attained age 100



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## Resources

Why Nationwide?

## *Refund of Premium options*

### Minimum Refund of Premium with Maximum LTC Benefit option

- Provides the lowest Refund of Premium value in the early years and the most LTC benefit for a given premium
- The cash surrender value will be equal to the policy's Specified Amount on the maturity date of the policy
- Available with all payment durations and the only one available with premium payments to attained age 100



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## Resources

### Why Nationwide?

## Elimination period

90-calendar-day  
elimination period<sup>5</sup>

*New*

Benefits for the first 90 days  
are paid retroactively  
along with benefits for the  
fourth month

No LTC benefits are  
payable during the  
elimination period

The elimination period  
needs to be met only  
once in a lifetime

<sup>5</sup> If receiving licensed services, the 90-calendar-day period begins the day after receipt of qualified long-term care services. If receiving unlicensed or informal care, the 90-day calendar period begins on the date that the Plan of Care was signed. If the insured does not require qualified long-term care services over a continuous 90-day period, separate periods may be accumulated within a continuous period of 730 days to satisfy the 90-day elimination period.



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# *Resources*

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Why Nationwide?

# Long-term care support services

The Nationwide Care Guide Network® is a LTC resource and referral service tailored to your geographic location for policyowners who have purchased Nationwide CareMatters II.<sup>6</sup> This service is available to the policyowner as well as to their spouses, parents, adult children, siblings and parents-in-law.

*It's designed to help provide referrals when you need help with the following:*

## Caregiver support

Home care and housing options

Assisted living or nursing homes

Adult daycare

Memory and Alzheimer's care

## End-of-life care

Meal and nutrition services

Safety and adaptive equipment

Transportation

<sup>6</sup> The company that currently provides professional consultation services through the Nationwide Care Guide Network is a member of The National Association of Geriatric Care Managers. This service provider is not affiliated with Nationwide Life and Annuity Insurance Company or its subsidiaries. The service provider and the Nationwide Care Guide Network may be changed or discontinued at any time.



Nationwide®  
is on your side

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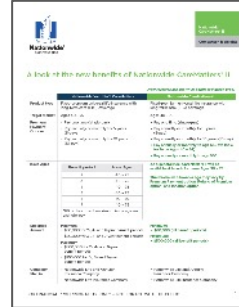
### Resources

Why Nationwide?

## ADVISOR



**Product  
Highlights**  
LAM-3120AO



**YourLife  
CareMatters /  
CareMatters II  
Side-by-Side**  
LAM-3113AO



**LTC app**  
NFM-18301AO



**Underwriting and  
Pre-Qualification  
Guide**  
LAM-3168AO

**COMING SOON**



**Sales Idea:  
Client  
Profiles**  
LAM-3170AO



**Sales Idea:  
Couples**  
LAM-3178AO



**Sales Idea:  
Better than  
Reimbursement**  
LAM-3181AO

**COMING SOON**



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**Why Nationwide?**

**CLIENT**



**CM Client  
Guide**  
LAM-3097AO



**CM Client  
Overview**  
LAM-3145AO



**CM II Client  
FAQs**  
FLM-1248AO



**US Medical  
Care Inflation  
Brochure**  
FLM-1245AO



**Five-minute  
Guide to LTC**  
LAM-1795AO



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Why Nationwide?

- *Sales support*
- *Underwriting experience*
- *Advanced Consulting Group*
- *Nationwide Retirement Institute*



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# *Why Nationwide?*

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Why Nationwide?

Why Nationwide?

# *Nationwide is a strong and stable company*



**No. 1**  
WRITER  
*of corporate  
life insurance*

**90**  
YEARS  
*as a mutual  
company*



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Why Nationwide?

Why Nationwide?

## *We are one of the largest financial services companies in America*

A+

AM Best

2<sup>nd</sup> strongest of 16  
Received 10/17/02  
Affirmed 11/16/18

A1

Moody's

5<sup>th</sup> strongest of 21  
Received 3/10/09  
Affirmed 11/07/17

A+

Standard & Poor's

2<sup>nd</sup> strongest of 22  
Received 12/22/08  
Affirmed 5/10/18

AM Best, Moody's and Standard & Poor's ratings and rankings reflect the rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and are subject to change at any time. 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 only updated when there's a change in the ratings, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

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Why Nationwide?

Why Nationwide?

# *Diversified corporate portfolio*



Financial  
services



Personal property  
and casualty



Commercial property  
and casualty

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# *Your next steps*

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We're here to support you in delivering what your clients need.  
If you have additional questions, please contact us:

- **National Sales Desk:** 1-800-321-6064
- **Brokerage General Agents:** 1-888-767-7373
- **Nationwide Financial Network®:** 1-877-223-0795

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Try our [Quick Quote Tool](https://nationwidefinancial.com/carematters-quick-quote/carematters-quick-quote-intro) to see whether Nationwide CareMatters II is the right fit for your clients. It can be found at <https://nationwidefinancial.com/carematters-quick-quote/carematters-quick-quote-intro>.