



Nationwide[®]
is on your side

Nationwide CareMatters[®] | Sales idea

The right coverage can help clients stay in their homes longer

Long-term care (LTC) products differ in features and benefits, so deciding which product might be best for your clients can be a challenge. Cash indemnity plans allow clients to use their LTC benefits with no restrictions from the insurance company. LTC benefits can be used to pay for home modifications, care from an immediate family member or friend, or for any other need the client may have — which could help your clients stay in their homes longer. Reimbursement plans are far less flexible when it comes to these services.

Nationwide CareMatters II is a linked-benefit LTC solution with a cash indemnity LTC benefit.

Give your clients more of what they want with Nationwide CareMatters II.



71% of people would prefer to receive care in their own home.¹

It all adds up: More choice, control and flexibility

Nationwide CareMatters II offers a LTC linked-benefit cash indemnity payout that helps clients stay in control of their assets by offering:

- Flexibility and choice as their LTC needs unfold
- Maximum monthly LTC benefits without having to submit monthly bills, receipts or other paperwork²
- Freedom to use 100% of the benefit for the kind of care they prefer, including informal care from family members or friends³
- No restrictions on use — benefits can be used for individualized care needs, including expenses not typically associated with LTC

¹ "Nationwide Retirement Institute Long-Term Care Survey," conducted by The Harris Poll on behalf of the Nationwide Retirement Institute (November 2020). This online survey was conducted Aug. 25 through Sept. 16, 2020, among targeted subsets of the U.S. population: 959 adults age 24 or older and 308 adults age 24 or older who are currently or have been caregivers.

² Documentation will be required annually to establish a claim; however, submitting bills and receipts is not required to collect monthly benefits.

³ The client's plan of care must state that informal and/or unlicensed care (which includes care provided by family members 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.

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

When less is more: Help clients get the type of coverage they want

Having lived by herself for most of her adult life, Betty treasures her independence and hopes she can remain at home as long as possible if her health starts failing. Ideally, she would prefer to receive part-time informal care. Upon investigating two types of policies — reimbursement and cash indemnity payout — her financial professional points out that a cash indemnity policy can pay out more because it's not limited to reimbursable long-term care expenses.

	Reimbursement	Cash indemnity
Total available benefit pool	\$504,000	\$504,000
Policy benefit duration	6 years	6 years
Maximum monthly LTC benefit issued	\$7,000 per month	\$7,000 per month
Monthly home health care costs	\$5,000 per month	\$5,000 per month
Amount actually paid	\$5,000 per month	\$7,000 per month
Number of months benefits are paid	48 months x \$5,000	48 months x \$7,000
Total benefit paid	\$240,000	\$336,000
Difference in total LTC benefits		Extra \$96,000

This is a hypothetical scenario; actual results may vary.

Betty likes the flexibility of a cash indemnity payout, like the one offered by Nationwide CareMatters II. Because there are no restrictions on how the money is used, she'll have the option to use benefits to pay informal caregivers and to pay for other services that allow her to maintain her independence.

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



Life Insurance Solutions Center: 1-800-321-6064
 Nationwide Financial Network Solutions Center: 1-877-223-0795
 Brokerage General Agents Solutions Center: 1-888-767-7373

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. Taxpayers 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 cash surrender values of the policy. Additionally, loans and withdrawals will also 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.

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

Guarantees are backed by 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.

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