



Long-term value: Retroactive payment of elimination period benefits

With CareMatters® II, you can offer your clients a competitive cash indemnity solution. Additionally, your clients will receive a retroactive payment of their three-month elimination period with the month four benefit payment. Let's look at the bigger picture over the lifetime of claims.

This client purchases a single-pay policy with a 6-year LTC benefit and 3% compound inflation, assuming a female client who is 60 years old, married, and doesn't smoke. Let's compare the costs and total payouts for the same monthly benefit.

A. Monthly benefit at age 80		Difference
Securian SecureCare	\$9,000	
Nationwide CareMatters II	\$9,000	Same

B. Total Premium		
Securian SecureCare	\$116,809	
Nationwide CareMatters II	\$122,881	\$6,072

C. Day 91 (after elimination period) first LTC benefit payment at age 80		
Securian SecureCare	\$9,000	
Nationwide CareMatters II	\$36,000	\$27,000

In this example, the insured dies five years after going on LTC claim at age 80. Nationwide will be three months ahead on payout because of the payment of benefits accrued during the elimination period.

D. Total LTC benefits for a five-year claim starting at 80		
Securian SecureCare	\$546,372	
Nationwide CareMatters II	\$573,372	\$27,000

E. Residual death benefit		
Securian SecureCare	\$10,000	
Nationwide CareMatters II	\$23,918	\$13,918

F. Total LTC plus residual death benefit minus premium (D + E - B)		
Securian SecureCare	\$562,346	
Nationwide CareMatters II	\$601,660	\$34,846

This is a hypothetical example. Actual results may vary.

Why Nationwide CareMatters®?

- Cash indemnity long-term care benefits
- Simplified underwriting - no paramedical exam
- Currently offers the highest residual death benefit: 20% of the specified amount

To learn more about the benefits of CareMatters II, please contact me.

Name: _____

Phone: _____

Email: _____



<ul style="list-style-type: none">• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution• Not insured by any federal government agency • May lose value
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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.

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.

All information presented is reliable as of July 28, 2021. Nationwide has made every effort to make sure it is reliable. However, as information provided on competitors can change at any time without notice, it is possible that there are differences between the products compared which are not reflected and/or of which we are unaware. Securian SecureCare pricing may be different in Arizona, Connecticut, and Florida. Not all products are available in all states, and state-level variations may exist. For this reason, its completeness and accuracy cannot be guaranteed. Illustrations and benchmarking data are provided by LifeTrends (July 2021).

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

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

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