



**Nationwide**<sup>®</sup>  
is on your side

Nationwide CareMatters<sup>®</sup> | Sales idea

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# Why CareMatters<sup>®</sup> II?

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

## Top reasons to consider CareMatters

### 1 Cash indemnity benefits

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

- **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.<sup>1</sup>
- **Guaranteed full monthly cash benefit**  
The full cash benefit is available each month<sup>2</sup> — regardless of their LTC expenses — without the hassle of submitting monthly bills and receipts.

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### 2 Potential tax advantages: Separately identifiable LTC and life insurance premiums

The LTC premium might be eligible for a tax deduction or reimbursement from a health savings account (subject to applicable requirements and aged-based limitations). The life insurance premium is not tax deductible or HSA eligible.

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### 3 Elimination period retroactive payment of LTC benefits

Upon completion of the 90-calendar-day elimination period, the LTC benefits for the first 90 days will be paid retroactively along with benefits for month 4.

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### 4 Return of premium

The death benefit will never be less than the premiums paid minus any policy distributions (LTC benefits paid, loans or withdrawals).

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### 5 Currently the highest guaranteed residual death benefit in the industry

Even if all LTC benefits are used, a 20% residual death benefit is paid to the policy's beneficiaries.

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### 6 Extended premium payment options

In addition to single-, 5- and 10-pay options, the options to pay to attained age 65 and pay to attained age 100 allow for lower monthly or annual premium payments.

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### 7 Streamlined underwriting process

A short application and interview (completed online or by telephone) are all that's needed to get started. No exam (paramed) is required.<sup>3</sup>

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



Life Insurance 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

<sup>1</sup> 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.

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

<sup>3</sup> An additional cognitive screening is required for applicants age 60 and older. An attending physician statement (APS) maybe 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

When choosing a product, make sure that life insurance and long-term care insurance needs are met. Nationwide 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.

Federal income tax laws are complex and subject to change. The information provided is based on current interpretations of the law and is not guaranteed. Neither Nationwide nor its representatives give legal or tax advice. Clients should consult their attorney or tax advisor for answers to specific questions.

Nationwide 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 taking loans and withdrawals, reduces both the death benefit and cash surrender value of the policy. Take care 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 that 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 that 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 might not be available in some states. Please contact Nationwide to determine product availability in your state.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

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

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