



Nationwide YourLife CareMatters® available in California

Nationwide is proud to announce Nationwide YourLife CareMatters®, a fixed premium linked benefit product that bundles LTC coverage and life insurance in the same policy. This allows clients to better address LTC expenses while remaining in control of their assets.

YourLife CareMatters' *cash indemnity* benefits offer:

- A **guaranteed full monthly cash benefit**¹ to be used however the policy owner sees fit
- **No monthly bills or receipts to submit**—meaning less paperwork and simpler administration for you and your clients
- **Family and friends as caregiver**—100% of the benefit can be used for *informal care* by unlicensed providers²

Important YourLife CareMatters® dates for California launch:

- Illustrations available October 9th
- Policies can be issued November 6th

¹ Source <http://www.aarp.org/home-garden/housing/info-11-2011/assisted-living-databank.html>

² 2015 Medicare & You, Centers for Medicare and Medicaid Services

Guarantees are subject to the claims-paying ability of Nationwide Insurance.

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

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges that vary with sex, health, age and smoking status. Riders that customize a policy to fit individual needs usually carry an additional charge.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide YourLife CareMatters are service marks of Nationwide Mutual Insurance Company.

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