

Nationwide YourLife CareMatters®

Product type	A fixed-premium universal life chassis with long-term care (LTC) coverage					
Target market	Affluent and high-net-worth clients, ages 50 – 69, looking for LTC coverage and flexibility of benefit use					
Underwriting classes, issue ages and premium schedules	Ages 40 – 69 (age at last birthday), risk classes: Nontobacco Single, Tobacco Single, Nontobacco Couples, Tobacco Couples					
	Benefit period	Issue ages	Benefit period	Issue ages	Payment schedule	Issue ages
	2 years	40 – 69	5 years	40 – 69	Single-pay	40 – 69
	3 years	40 – 69	6 years	40 – 69	5-pay	40 – 69
	4 years	40 – 69	7 years	40 – 69	10-pay	40 – 69
Specified amount	Minimum: \$60,000 for 2-, 4- and 6-year benefit periods; \$90,000 for 3-, 5- and 7-year benefit periods Maximum: \$500,000 for 2-, 4- and 6-year benefit periods; \$750,000 for 3-, 5- and 7-year benefit periods					
	LTC-specified benefit period	Minimum monthly benefit	Minimum specified amount	Maximum specified amount	Maximum LTC benefit pool	
	2 years	\$2,500	\$60,000	\$500,000	\$500,000	
	3 years	\$2,500	\$90,000	\$750,000	\$750,000	
	4 years	\$2,500	\$60,000	\$500,000	\$1,000,000	
	5 years	\$2,500	\$90,000	\$750,000	\$1,250,000	
	6 years	\$2,500	\$60,000	\$500,000	\$1,500,000	
	7 years	\$2,500	\$90,000	\$750,000	\$1,750,000	
Benefit guarantees	Guaranteed return of premium through LTC benefits, death benefit or return of premium option					
LTC specified benefit periods	2-year, 3-year, 4-year, 5-year, 6-year, 7-year					
	Total benefit duration	Acceleration/extension period				
	2 years	2-year LTC Rider-specified acceleration period				
	3 years	3-year LTC Rider-specified acceleration period				
	4 years	2-year LTC Rider-specified acceleration period 2-year LTCEB Rider-specified extension period				
	5 years	3-year LTC Rider-specified acceleration period 2-year LTCEB Rider-specified extension period				
	6 years	2-year LTC Rider-specified acceleration period 4-year LTCEB Rider-specified extension period				
	7 years	3-year LTC Rider-specified acceleration period 4-year LTCEB Rider-specified extension period				
LTCEB = Long-Term Care Extension of Benefits Rider						

Premium payment options	<ul style="list-style-type: none"> • Pay one time (single-pay) • Pay annually or monthly for 5 years (5-pay) • Pay annually or monthly for 10 years (10-pay)
Benefit type	Cash indemnity LTC benefits — once the insured qualifies, a check is mailed to the policyowner each month for the full amount of the monthly LTC benefit.
Elimination period	90 calendar days; needs to be met only once in a lifetime
LTC services covered	<p>Once the person insured by the policy qualifies for benefits and satisfies the elimination period, the LTC benefits will help cover some of the costs of qualified care, such as:</p> <ul style="list-style-type: none"> • Home health care — includes adult day care and home health care to assist with activities of daily living or provide support for cognitive impairment • Assisted living — for the purpose of assisting with activities of daily living or providing support for cognitive impairment • Qualified LTC facilities — includes 24-hour-a-day care and medical services to support the needs of patients • Nursing home care — includes 24-hour-a-day skilled, intermediate or custodial care under the supervision of a physician • Adult day care • Any state-qualified LTC service existing today or in the future
Exclusions	<p>Does not pay benefits for qualified LTC services that result from:</p> <ul style="list-style-type: none"> • Attempted suicide or self-inflicted injury • Committing or attempting to commit a felony • Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a physician • War or any act of war, whether declared or undeclared
Charges and costs	<p>Monthly administrative charge</p> <ul style="list-style-type: none"> • Current: \$0 per month • Guaranteed: \$20 per month • Per-thousand of specified amount charge; the per-thousand charge applies to the initial specified amount and is deducted monthly; if the specified amount is reduced due to partial surrenders during the charge period, then the charge continues to be calculated based on the initial specified amount <p>Premium expense charge</p> <ul style="list-style-type: none"> • Current: 5% of each premium • Guaranteed: 5% of each premium • Cost of insurance charge (COI) • The base life insurance policy has a COI charge rate, which applies to each \$1,000 of the net amount at risk and is deducted monthly • The guaranteed COI applicable for a particular policy can be found in the Policy Specifications Pages under premium expense charge <p>Rider charges</p> <ul style="list-style-type: none"> • There will be a separate monthly charge for each rider included in the policy • Available riders are: <ul style="list-style-type: none"> - LTC Acceleration Rider - Long-Term Care Extension of Benefits (LTCEB) Rider - Long-Term Care Inflation Protection Rider <p>Monthly charges for these riders apply to each \$1,000 of the specified amount.</p>

Guaranteed return of premium	<p>For single premium payments, the return of premium value is available starting day one, subject to a vesting schedule. There is a full return of all premium starting in year six. Return of premium is available on five- and 10-year payment schedules only after the end of the premium payment period and all required premium has been paid (minus any loans or withdrawals).</p> <table><tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th></tr><tr><td>Percentage of premium</td><td>85%</td><td>88%</td><td>91%</td><td>94%</td><td>97%</td><td>100%</td></tr></table>	Year	1	2	3	4	5	6	Percentage of premium	85%	88%	91%	94%	97%	100%										
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Percentage of premium	85%	88%	91%	94%	97%	100%																			
Surrender charges	<p>There will be a surrender charge associated with the total premium paid. Surrender charges will apply to full or partial surrenders during the first 10 years following the first premium payment.</p> <p>Surrender charges are a percent of actual premium paid in the first 10 policy years, as shown below:</p> <table><tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11+</th></tr><tr><td>Percentage of premium</td><td>8%</td><td>7.5%</td><td>7%</td><td>6.5%</td><td>6%</td><td>5.5%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	6	7	8	9	10	11+	Percentage of premium	8%	7.5%	7%	6.5%	6%	5.5%	5%	4%	3%	2%	0%
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Partial surrenders	<p>A partial surrender may be taken after the first policy year while the policy is in force.</p> <p>A partial surrender will result in a reduction of benefit amounts available for both LTC benefits and death benefits and will reduce the cash surrender value.</p> <p>The maximum transaction fee is \$25 per partial surrender.</p>																								
Loans	<p>Policy loans are available from issue, as long as the policy has a cash value. The minimum amount of any policy loan is \$200.</p> <p>Interest rates</p> <ul style="list-style-type: none">On a current and guaranteed basis, the loan charged rate will be equal to 4% in all policy yearsThe loan credited rate will be equal to 2% in all policy years on a current and guaranteed basis <p>Repayments</p> <ul style="list-style-type: none">Loan repayments may be made at any time; minimum loan repayment is \$25 <p>Maximum loan</p> <ul style="list-style-type: none">The maximum total loan amount is equal to the current net surrender value less three months of deductions, the first of which will come due on the next monthly anniversary <p>Impact on LTC benefits</p> <ul style="list-style-type: none">Outstanding loans at the time of benefit payments reduce the maximum monthly benefit, along with the total pool of LTC benefits and the death benefit																								
Qualifications for benefits	<p>To qualify for benefits, the insured must be certified to have a severe cognitive impairment or not be able to perform two of six activities of daily living for at least 90 days by a licensed health care practitioner.</p> <p>The licensed health care practitioner must also provide a plan of care, and the elimination period must be met.</p> <p>While receiving benefits, an annual recertification check will be performed to ensure the insured still qualifies for benefits.</p>																								
LTC Acceleration Rider	<p>This rider is part of the policy and provides for acceleration of the base policy specified amount. A monthly benefit is paid to the policyowner over the elected period.</p>																								
LTC Extension of Benefits Rider	<p>Benefits under this rider begin once the total amount of benefits available under the LTC Rider have been exhausted. This rider provides a monthly benefit to the policyowner for the insured for the LTC Extension of Benefits (LTCEB) Rider benefit duration. This rider is part of any policy with benefit periods of 4 years or more.</p>																								

Inflation Protection Rider	<p>This rider will help provide protection against the rising costs of LTC services. If elected, a separate monthly benefit is provided based on the monthly maximum LTC Rider benefit amount. The monthly benefit will increase annually at the beginning of each policy year starting on the first anniversary. The monthly benefit amount will increase whether or not claims are being paid.</p> <p>If the policyowner elects the Inflation Protection Rider, these options are available:</p> <ul style="list-style-type: none"> • 3% simple interest • 5% compound interest <p>This rider is optional and has an additional charge.</p>
Accelerated Death Benefit Rider (terminal illness)	<p>This rider provides for an accelerated death benefit paid to the policyowner when the insured has a life expectancy of 12 months or less resulting from a noncorrectable terminal illness.</p> <p>Benefits paid under this rider will result in a reduction of your benefit amounts available for both LTC benefits and death benefits, and it will also reduce your cash surrender value. This rider is a part of the policy.</p>
Informal and family caregivers	<p>Benefits can be used to pay a family member or anyone the policyowner chooses to provide care for the insured as long as informal care is deemed appropriate for providing the services outlined in the plan of care by a U.S.-licensed health care practitioner. Tax implications may apply.</p>
Waiver of LTC charges	<p>While receiving LTC Rider benefits, the monthly LTC Rider charge and the monthly LTC Extension of Benefits (LTCEB) charge (if the LTCEB Rider is elected) will be waived for the LTC Rider benefit duration. However, other monthly deductions under the base policy will continue to be charged.</p>
Nationwide Care Guide Network®	<p>Insureds, policyowners and their immediate family members will have access to this free service that provides information and references for LTC service providers and community services in their area. There is no obligation to use these services, which are currently provided through a nonaffiliated third party. There is no separate additional charge for this service. This service is subject to availability.</p>
International benefits	<p>Only 50% of the maximum monthly benefit amount of the LTC Acceleration Rider and 50% of any LTC Inflation Protection Rider is available while the insured is living outside of the U.S.; no international benefits are available under the LTCEB Rider.</p> <ul style="list-style-type: none"> • The maximum lifetime benefit is not reduced, but it will extend the period that the maximum lifetime benefit is paid out • If the insured returns to the U.S., the amount available each month will return to 100% of the maximum monthly benefit • Extension of benefits availability will resume if the insured returns to the U.S. and the maximum lifetime benefit amount is not exhausted

Nationwide YourLife CareMatters is not a Partnership Qualified product. For more information on Partnership Qualified products, please contact your state department of insurance.

Nationwide YourLife CareMatters competitive spots

Ages	0 - 39	40	45	50	55	60	65	70

Most competitive
 More competitive
 Competitive
 Not available

The competitiveness of Nationwide YourLife CareMatters may vary based on sex, risk class, benefit duration or inflation option selected.



To learn more about the benefits Nationwide YourLife CareMatters has to offer your clients, please call us 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



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

Nationwide YourLife 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.

Nationwide YourLife 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 loans and withdrawals, reduces both the death benefit and cash surrender value of the policy. Care should be taken 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 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 YourLife CareMatters may not be available in every state. 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. 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.

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

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LAM-1939AO.8 (04/20)