



## Nationwide YourLife CareMatters®

Nationwide CareMatters® offers a flexible way to plan for the future. It's long-term care (LTC) coverage that also provides a death benefit by linking to a universal life policy, giving the insured choice, control and flexibility as their care needs unfold. The product may be a good fit for those between ages 50 and 69 (available for ages 40 to 69) who have assets or income that can be repositioned for LTC coverage.

|   |   |  |                                 |                                 |
|---|---|--|---------------------------------|---------------------------------|
| <b>Product type</b>   | A fixed-premium universal life chassis with long-term care (LTC) coverage   |  |                                 |                                 |
| <b>Underwriting classes, issue ages and premium schedules</b> | Ages 40 to 69 (age at last birthday), risk classes: Nontobacco Single, Tobacco Single, Nontobacco Couples, Tobacco Couples  |  |                                 |                                 |
|   | <b>Single-pay</b>   |  | <b>Five- and 10-year pay</b>    |                                 |
|   | <b>Benefit period</b>   | <b>Maximum issue age</b>   | <b>Benefit period</b>           | <b>Maximum issue age</b>        |
|   | 2 years   | 69   | 2 years                         | 69                              |
|   | 3 years   | 69   | 3 years                         | 69                              |
|   | 4 years   | 67   | 4 years                         | 69                              |
|   | 5 years   | 67   | 5 years                         | 69                              |
|   | 6 years   | 67   | 6 years                         | 69                              |
|   | 7 years   | 67   | 7 years                         | 69                              |
| <b>Specified amount</b>                                       | Minimum: \$74,400 for 2-, 4- and 6-year benefit periods; \$111,600 for 3-, 5- and 7-year benefit periods<br>Maximum: \$500,000 for 2-, 4- and 6-year benefit periods; \$750,000 for 3-, 5- and 7-year benefit periods<br>Maximum monthly benefits at time of issue range from \$3,100 to \$20,833. At time of claim, the minimum monthly benefit is \$775. Benefits received under the ADBQS <sup>1</sup> Rider are capped at HIPAA per diem amounts. |  |                                 |                                 |
|   | <b>LTC-specified benefit period</b>   | <b>Minimum specified amount</b>  | <b>Maximum specified amount</b> | <b>Maximum LTC benefit pool</b> |
|   | 2 years   | \$74,400   | \$500,000                       | \$500,000                       |
|   | 3 years   | \$111,600  | \$750,000                       | \$750,000                       |
|   | 4 years   | \$74,400   | \$500,000                       | \$1,000,000                     |
|   | 5 years   | \$111,600  | \$750,000                       | \$1,250,000                     |
|   | 6 years   | \$74,400   | \$500,000                       | \$1,500,000                     |
|   | 7 years   | \$111,600  | \$750,000                       | \$1,750,000                     |
| <b>LTC specified benefit periods</b>                          | 2-year, 3-year, 4-year, 5-year, 6-year, 7-year  |  |                                 |                                 |
|   | <b>Total benefit duration</b>   | <b>Acceleration/extension period</b>   |                                 |                                 |
|   | 2 years   | 2-year ADBQS Rider <sup>1</sup> specified acceleration period  |                                 |                                 |
|   | 3 years   | 3-year ADBQS Rider specified acceleration period   |                                 |                                 |
|   | 4 years   | 2-year ADBQS Rider specified acceleration period<br>2-year LTCEB Rider <sup>1</sup> specified extension period |                                 |                                 |
|   | 5 years   | 3-year ADBQS Rider specified acceleration period<br>2-year LTCEB Rider specified extension period              |                                 |                                 |
|   | 6 years   | 2-year ADBQS Rider specified acceleration period<br>4-year LTCEB Rider specified extension period              |                                 |                                 |
|   | 7 years   | 3-year ADBQS Rider specified acceleration period<br>4-year LTCEB Rider specified extension period              |                                 |                                 |

<sup>1</sup> ADBQS Rider = Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services Rider; LTCEB Rider = Long-Term Care Extension of Benefits Rider.

|                                       |   |
|---------------------------------------|---|
| <b>Premium payment options</b>        | <ul style="list-style-type: none"> <li>• Pay one time (single-pay)</li> <li>• Pay annually or monthly for 5 years (5-pay)</li> <li>• Pay annually or monthly for 10 years (10-pay)</li> </ul>   |
| <b>Benefit type</b>                   | Cash indemnity — once the insured qualifies, a check is mailed to the policyowner each month for the full amount of the monthly LTC benefit.  |
| <b>Qualifications for benefits</b>    | <p>To qualify for benefits, the insured must be certified by a U.S.-licensed health care practitioner to have a severe cognitive impairment or not be able to perform two of six activities of daily living for at least 90 days.</p> <p>The licensed health care practitioner must also provide a plan of care, and the eligibility 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>   |
| <b>Eligibility period</b>             | <p>The 90-calendar day eligibility (or waiting) period begins immediately after the date the insured is certified as meeting the qualification for benefits and starts receiving qualified LTC services under the plan of care provided by a U.S.-licensed health care practitioner. Days of care or service don't need to be consecutive, though they do need to be accumulated within a continuous period of 730 days.</p> <p>No LTC benefits will be paid until the eligibility period has been satisfied. However, LTC benefits will be paid retroactively in month four for qualified LTC services received during the eligibility period.</p>   |
| <b>Informal and family caregivers</b> | 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 in the plan of care by a U.S.-licensed health care practitioner. Tax implications may apply.   |
| <b>LTC services covered</b>           | <p>Once the insured qualifies for benefits and satisfies the eligibility period, the benefits will help cover some of the costs of qualified care, such as:</p> <ul style="list-style-type: none"> <li>• Home health care — includes adult day care and home health aide to assist with activities of daily living or provide support for cognitive impairment</li> <li>• Assisted living — for the purpose of assisting with activities of daily living or providing support for cognitive impairment</li> <li>• Qualified LTC facilities — includes 24-hour-a-day care and medical services to support the needs of patients</li> <li>• Nursing home care — includes 24-hour-a-day skilled, intermediate or custodial care under the supervision of a physician</li> <li>• Adult day care</li> <li>• Any state-qualified LTC service existing today or in the future</li> </ul> |
| <b>Exclusions</b>                     | <p>Does not pay benefits for qualified LTC services that result from:</p> <ul style="list-style-type: none"> <li>• Attempted suicide or intentionally self-inflicted injury</li> <li>• Committing or attempting to commit a felony</li> <li>• Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a physician</li> <li>• War or any act of war, whether declared or undeclared</li> </ul>   |

| <p><b>Charges and costs</b></p>            | <p><b>Monthly administrative charge</b></p> <ul style="list-style-type: none"> <li>• Current: \$0 per month</li> <li>• Guaranteed: \$20 per month maximum</li> <li>• 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</li> </ul> <p><b>Premium expense charge</b></p> <ul style="list-style-type: none"> <li>• Current: 10% of each premium</li> <li>• Guaranteed: 10% of each premium</li> <li>• Cost of insurance charge (COI)</li> <li>• 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</li> <li>• The guaranteed COI applicable for a particular policy can be found in the Policy Specifications Pages under premium expense charge.</li> </ul> <p><b>Rider charges</b></p> <ul style="list-style-type: none"> <li>• There will be a separate monthly charge for each rider included in the policy</li> <li>• Available riders are: <ul style="list-style-type: none"> <li>– Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services (ADBQS) Rider</li> <li>– Long-Term Care Extension of Benefits (LTCEB) Rider</li> <li>– Long-Term Care Inflation Protection Rider</li> </ul> </li> </ul> <p>Monthly charges for these riders apply to each \$1,000 of the specified amount.</p> |       |       |       |       |       |       |       |       |     |   |     |                       |       |       |       |       |       |       |       |       |       |    |
|--|---|-------|-------|-------|-------|-------|-------|-------|-------|-----|---|-----|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----|
| <p><b>Guaranteed return of premium</b></p> | <p>The return of premium value is equal to all premium paid, minus any withdrawals, multiplied by the applicable percentage. Starting day one, 80% of the return of premium value is available. Starting day one of year 11, 95% of the return of premium value is available. The surrender value actually paid will be reduced by any outstanding loans, unpaid monthly deductions and LTC benefits paid.</p>  |       |       |       |       |       |       |       |       |     |   |     |                       |       |       |       |       |       |       |       |       |       |    |
| <p><b>Residual death benefit</b></p>       | <p>The lesser of 10% of specified amount or \$25,000</p>  |       |       |       |       |       |       |       |       |     |   |     |                       |       |       |       |       |       |       |       |       |       |    |
| <p><b>Surrender charges</b></p>            | <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. Surrender charges are a percentage of the actual premium paid in the first 10 policy years, as shown below:</p> <table border="1" data-bbox="443 1199 1455 1304"> <thead> <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> </tr> </thead> <tbody> <tr> <td>Percentage of premium</td> <td>3.00%</td> <td>3.00%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> <td>1.00%</td> <td>0%</td> </tr> </tbody> </table>  | Year  | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8   | 9 | 10+ | Percentage of premium | 3.00% | 3.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 1.00% | 0% |
| Year                                       | 1   | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10+ |   |     |                       |       |       |       |       |       |       |       |       |       |    |
| Percentage of premium                      | 3.00%   | 3.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 1.00% | 0%  |   |     |                       |       |       |       |       |       |       |       |       |       |    |
| <p><b>Partial surrenders</b></p>           | <p>A partial surrender may be taken after the first policy year while the policy is in force. A partial surrender will result in a reduction of benefit amounts available for the ADBQS Rider, LTCEB Rider and death benefit, and it will reduce the cash surrender value. The maximum transaction fee is \$25 per partial surrender.</p>   |       |       |       |       |       |       |       |       |     |   |     |                       |       |       |       |       |       |       |       |       |       |    |
| <p><b>Loans</b></p>                        | <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><b>Interest rates</b></p> <ul style="list-style-type: none"> <li>• On a current and guaranteed basis, the loan charged rate will be equal to 4% in all policy years</li> <li>• The loan credited rate will be equal to 2% in all policy years on a current and guaranteed basis</li> </ul> <p><b>Repayments</b></p> <ul style="list-style-type: none"> <li>• Loan repayments may be made at any time; the minimum loan repayment is \$25</li> </ul> <p><b>Maximum loan</b></p> <ul style="list-style-type: none"> <li>• 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</li> </ul> <p><b>Impact on benefits</b></p> <ul style="list-style-type: none"> <li>• Outstanding loans at the time of benefit payments reduce the maximum monthly benefit, along with the total pool of benefits and the death benefit</li> </ul>  |       |       |       |       |       |       |       |       |     |   |     |                       |       |       |       |       |       |       |       |       |       |    |

|   |   |
|---|---|
| <b>Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services (ADBQS) Rider</b> | 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.   |
| <b>Long-Term Care Extension of Benefits (LTCEB) Rider</b>   | Benefits under this rider begin once the total amount of benefits available under the ADBQS Rider have been exhausted. This rider provides a monthly benefit to the policyowner for the insured for the LTCEB Rider benefit duration. This rider is part of any policy with benefit periods of four years or more.  |
| <b>Inflation Protection Rider</b>   | <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 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"> <li>• 3% simple interest</li> <li>• 5% compound interest</li> </ul> <p>This rider is optional, has an additional charge and is available only if the LTCEB Rider has also been elected.</p> |
| <b>Accelerated Death Benefit Rider (terminal illness)</b>   | <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 benefit amounts available for both LTC benefits and death benefits, and it will also reduce the cash surrender value. This rider is a part of the policy.</p>   |
| <b>Waiver of LTC charges</b>  | While receiving rider benefits, the monthly ADBQS 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 until the net surrender value runs out.  |
| <b>International benefits</b>   | <p>Only 50% of the maximum monthly benefit amount of the ADBQS Rider and 50% of any LTC Inflation Protection Rider are available while the insured is living outside of the US; no international benefits are available under the LTCEB Rider.</p> <ul style="list-style-type: none"> <li>• The maximum lifetime benefit is not reduced, but it will extend the period that the maximum lifetime benefit is paid out</li> <li>• If the insured returns to the U.S., the amount available each month will return to 100% of the maximum monthly benefit</li> <li>• Extension of benefits availability will resume if the insured returns to the U.S. and the maximum lifetime benefit amount is not exhausted</li> </ul>       |

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



Please contact your financial professional if you have questions about Nationwide YourLife<sup>®</sup> CareMatters.



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

All individuals selling this product must be licensed insurance agents.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Products include features that may be changed at the discretion of the insurer. You will be notified prior to any of these changes that affect your contract or policy.

All policy and rider guarantees, including optional benefits and any fixed subaccount crediting rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this policy is purchased, by the insurance agency from which this policy is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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

Nationwide YourLife CareMatters is a cash indemnity product that pays LTC benefits when the insured 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 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 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.

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

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

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

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