



Nationwide® is on your side

## 2023 LTCAM resource guide

# Promoting Long-Term Care Awareness Month

### Exclusive resources from Nationwide® created for you

November is Long-Term Care Awareness Month—making now a great time to talk to your clients about long-term care (LTC) solutions.

Need help jump-starting LTC conversations with your clients? Explore the collection of assets we've created for you to share throughout the month of November. Use them as an ice-breaker to gauge their interest and address any questions they might have about LTC.

**Nationwide CareMatters Together™**

### A new linked-benefit solution designed for two

Nationwide CareMatters Together™ is a brand-new long-term care (LTC) product that gives clients the ability to protect two people with one pool of benefits. See how the features of CareMatters Together compare with the single-life offering, Nationwide CareMatters®.

Feature/Benefit	Nationwide CareMatters Together™	Nationwide CareMatters®
<b>Product type</b>	Companion Care LTC coverage offering coverage for a 1st or 2nd person. Not available in all states. See your agent for details.	Individual Care LTC coverage offering coverage for one person. Not available in all states. See your agent for details.
<b>Benefit type</b>	First person's LTC benefit. Nationwide plan to maintain on his benefit payments as well.	LTC benefit.
<b>How benefits are paid</b>	LTC benefits are available on a per diem basis. The 1st person can use up to 100 days of LTC benefits for the 1st person and up to 100 days of LTC benefits for the 2nd person.	LTC benefits are available on a per diem basis. The 1st person can use up to 100 days of LTC benefits for the 1st person and up to 100 days of LTC benefits for the 2nd person.
<b>Usage ages</b>	Age 50 - 75 age at last birthday. The 1st person must be at least 60 years old at the time of purchase. The 2nd person must be at least 18 years old at the time of purchase.	Age 50 - 75 age at last birthday. The 1st person must be at least 60 years old at the time of purchase.

CareMatters Together<sup>SM</sup> vs. CareMatters<sup>®</sup> II Side-by-side [Download](#)

**Nationwide CareMatters® | Sales Idea**

### Why CareMatters II?

For nearly 20 years, Nationwide has been providing clients with highly rewarding long-term care (LTC) solutions. We've been committed to helping individuals and families build their future care needs and budgets with products such as Nationwide CareMatters®.

**Top reasons to consider CareMatters**

- Cash indemnity benefits**
  - Individuals already hold indemnity benefits in a linked-benefit product that offers clients cash indemnity benefits when 70 years for a 1st person. Nationwide plans to maintain on his benefit payments as well.
  - Family members or friends can receive benefits.
  - Partnerships with 50% of the LTC benefits for advanced care, including care provided by family members. Benefit or payment not guaranteed.
  - Expanded benefit pool benefits.
- Individual for advanced, separately identifiable LTC and life insurance premiums**
  - This LTC premium may be eligible for a tax deduction or reimbursement from a health savings account (HSA) or flexible spending account (FSA) upon future distribution. The maximum amount is up to \$1,000 per year.
- Advanced premium payment options**
  - Client can pay for the 1st person's premium for up to 100 days of the 1st person's premium.
  - Client can pay for the 2nd person's premium for up to 100 days of the 2nd person's premium.
- Retiree protection**
  - The 1st person's benefit will not be cut if the premium and death and policy distributions (DDB) benefits have an anniversary.
- Expanded premium payment options**
  - Client can pay for the 1st person's premium for up to 100 days of the 1st person's premium.
  - Client can pay for the 2nd person's premium for up to 100 days of the 2nd person's premium.
- Retiree protection**
  - The 1st person's benefit will not be cut if the premium and death and policy distributions (DDB) benefits have an anniversary.
- Expanded premium payment options**
  - Client can pay for the 1st person's premium for up to 100 days of the 1st person's premium.
  - Client can pay for the 2nd person's premium for up to 100 days of the 2nd person's premium.

Why CareMatters<sup>®</sup> II Sales Idea [Download](#)

**Nationwide CareMatters® | Sales Idea**

### Why CareMatters Together?

For nearly 20 years, Nationwide has been providing clients with highly rewarding long-term care (LTC) solutions. We've been committed to helping individuals and families build their future care needs and budgets with products such as Nationwide CareMatters Together™.

**Top reasons to consider CareMatters Together**

- Cash-effective benefit coverage for 2 people**
  - CareMatters Together™ provides a single policy premium coverage for 2 people and can be more cost-effective than 2 individual policies.
- Flexible, shared pool of benefits**
  - Both people can use up to 100 days of LTC benefits for the 1st person and up to 100 days of LTC benefits for the 2nd person.
- Cash indemnity benefits**
  - Individuals already hold indemnity benefits in a linked-benefit product that offers clients cash indemnity benefits when 70 years for a 1st person. Nationwide plans to maintain on his benefit payments as well.
  - Family members or friends can receive benefits.
  - Partnerships with 50% of the LTC benefits for advanced care, including care provided by family members. Benefit or payment not guaranteed.
- Individual for advanced, separately identifiable LTC and life insurance premiums**
  - This LTC premium may be eligible for a tax deduction or reimbursement from a health savings account (HSA) or flexible spending account (FSA) upon future distribution. The maximum amount is up to \$1,000 per year.
- Advanced premium payment options**
  - Client can pay for the 1st person's premium for up to 100 days of the 1st person's premium.
  - Client can pay for the 2nd person's premium for up to 100 days of the 2nd person's premium.
- Retiree protection**
  - The 1st person's benefit will not be cut if the premium and death and policy distributions (DDB) benefits have an anniversary.
- Expanded premium payment options**
  - Client can pay for the 1st person's premium for up to 100 days of the 1st person's premium.
  - Client can pay for the 2nd person's premium for up to 100 days of the 2nd person's premium.

CareMatters Together<sup>SM</sup> Reasons to Consider Sales Guide [Download](#)

**Nationwide CareMatters Together™ Comparison**

### A cost-effective option for couples seeking LTC coverage

Many couples who are interested in securing long-term care (LTC) coverage could be concerned about the costs.

While every couple is unique, CareMatters Together™ might offer a compelling solution that provides them with the ability to get their long-term care benefits with greater flexibility. That's because it is a cash indemnity benefit, and a shared pool of long-term care benefits that can be split between them however they wish in their own way.

For some couples, separate CareMatters® II policies are the right option. On the next page, there are ways to help your clients find a solution that meets their needs.

**Cash indemnity**

All Nationwide LTC solutions may cash indemnity LTC benefits. This means that the benefits can be used for a wide range of expenses, including but not limited to: long-term care services, residential care, assisted care, and more. Cash indemnity benefits are not subject to a waiting period.

CareMatters Together<sup>SM</sup> and CareMatters<sup>®</sup> II Cost Effectiveness [Download](#)

**Nationwide**

### The top reasons to consider the Nationwide® Long-Term Care Rider II

Need a simple, one-page summary of the top reasons to consider the Nationwide® Long-Term Care Rider II? This one-page summary provides a quick overview of the key features and benefits of this innovative LTC solution. It's perfect for sharing with your clients and helping them understand why this product is a great choice for their long-term care needs.

- 1. A benefit designed to keep them in control**
  - They can control their own care needs and expenses.
  - They can choose how to use their benefits.
- 2. A non-eroding solution for affluent clients**
  - It's a cash indemnity benefit that doesn't erode over time.
  - It's a flexible solution that can be used for a wide range of expenses.
- 3. Choice of coverage options**
  - They can choose the amount of LTC coverage they want.
  - They can choose the type of LTC coverage they want.
- 4. A wide range of underlying causes**
  - It covers a wide range of underlying causes.
  - It's a flexible solution that can be used for a wide range of expenses.

Long-Term Care Rider II Top Reasons One Pager [Download](#)

**Nationwide CareMatters® and CareMatters Together™ | Process guide**

### Easy steps from submission to commission

- 1. Application submission (Physical and Financial Underwriting)**
  - Client completes application and submits to Nationwide.
  - Nationwide reviews application and determines if it meets underwriting requirements.
- 2. Underwriting (Threatology)**
  - Nationwide performs threatology on the application.
  - Nationwide determines if the application meets underwriting requirements.
- 3. Policy delivery (Financial and Physical Underwriting)**
  - Nationwide issues policy to the client.
  - Nationwide provides commission to the agent.

CareMatters<sup>®</sup> II and CareMatters Together<sup>SM</sup> Underwriting Process Guide [Download](#)

**Nationwide CareMatters® and CareMatters Together™ | Sales idea**

### The value of HSA dollars to help fund LTC coverage

Nationwide CareMatters® II and CareMatters Together™ have been thoughtfully designed to be eligible for HSA funding. This means that your clients can use their HSA dollars to help fund their long-term care needs. This is a powerful benefit that can help your clients save money on their long-term care costs.

**Why are CareMatters® II and CareMatters Together™ HSA eligible?**

- CareMatters Together™ is a cash indemnity LTC policy that offers clients cash indemnity benefits when 70 years for a 1st person. Nationwide plans to maintain on his benefit payments as well.
- CareMatters Together™ provides a single policy premium coverage for 2 people and can be more cost-effective than 2 individual policies.
- CareMatters Together™ offers a flexible, shared pool of benefits.
- CareMatters Together™ offers cash indemnity benefits.
- CareMatters Together™ offers individual for advanced, separately identifiable LTC and life insurance premiums.
- CareMatters Together™ offers advanced premium payment options.
- CareMatters Together™ offers retiree protection.
- CareMatters Together™ offers expanded premium payment options.

CareMatters<sup>®</sup> II and CareMatters Together<sup>SM</sup> HSA Sales Idea [Download](#)

**Nationwide**

### Understanding long-term care claims at Nationwide®

Need a simple, one-page summary of the top reasons to consider the Nationwide® Long-Term Care Rider II? This one-page summary provides a quick overview of the key features and benefits of this innovative LTC solution. It's perfect for sharing with your clients and helping them understand why this product is a great choice for their long-term care needs.

**Good to know**

- All Nationwide LTC solutions may cash indemnity LTC benefits.
- Cash indemnity benefits are not subject to a waiting period.
- Cash indemnity benefits can be used for a wide range of expenses, including but not limited to: long-term care services, residential care, assisted care, and more.

**Long-term care resources**

- [LTC coverage](#)
- [LTC services](#)
- [LTC costs](#)
- [LTC planning](#)
- [LTC solutions](#)

**Next steps**

- [Contact your agent](#)
- [Visit our website](#)
- [Call 1-800-752-3333](#)

**Long-term care cost reduction**

- [LTC coverage](#)
- [LTC services](#)
- [LTC costs](#)
- [LTC planning](#)
- [LTC solutions](#)

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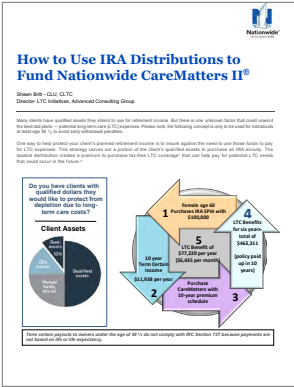
**Long-term care cost reduction**

- [LTC coverage](#)
- [LTC services](#)
- [LTC costs](#)
- [LTC planning](#)
- [LTC solutions](#)

**Next steps**

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Understanding Long-Term Care (LTC) Claims [Download](#)



**How to Use IRA Distributions to Fund CareMatters® II White Paper**  
[Download](#)



**Long-term Care Solutions Side-by-side Guide**  
[Download](#)



**CareMatters® Prequalification Guide**  
[Download](#)



**LTC Client Quick Reference Guide**  
[Download](#)

**Your next steps:** For more information call your wholesaler or one of the resources below.

<p><b>Life Insurance Solutions Center:</b> 1-800-321-6064</p>	<p><b>World Financial Group Solutions Center:</b> 1-855-455-4139</p>	<p><b>Producer Group Solutions Center:</b> 1-844-867-8159</p>
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