

Good Afternoon

Nationwide® is pleased to announce the following price and product improvements effective November 7, 2022:

- Additional price improvements on Nationwide CareMatters® II
- Maximum issue age increase for YourLife CareMatters® (CA and NY)
- Price improvements on No-Lapse Guarantee Universal Life II

#### Price improvements to Nationwide CareMatters II

Beginning November 7, 2022, Nationwide® is implementing a second price improvement of 2022 across all scenarios for the current CareMatters II product.

**These changes do not apply to Nationwide YourLife CareMatters in New York and California.**

The price improvement is an average pricing decrease of 5% for all scenarios. There will be a price decrease for all scenarios; however, the percent decrease varies by the characteristics of the case.

**Download the transition rules here:** <https://nationwidefinancial.com/media/pdf/FLN-0225AO.pdf>

#### Maximum issue age increase for YourLife CareMatters (CA and NY)

Beginning November 7, 2022, the maximum issue age for YourLife CareMatters will increase in California and New York. These changes do not apply to Nationwide CareMatters II.

In California, applications for individuals older than the previous maximum issue age must be submitted on paper. E-applications will not be accepted.

**Download the transition rules here:** <https://nationwidefinancial.com/media/pdf/FLN-0225AO.pdf>

#### Price improvements on No-Lapse Guarantee Universal Life II

Beginning November 7, 2022, Nationwide is implementing a price improvement across all scenarios for the current No-Lapse Guaranteed UL II product. These changes do not apply to No-Lapse Guarantee UL II in New York.

The price improvement is a price decrease for all no-lapse guarantee solve scenarios. The typical price decrease will range from 5% to 15%; however, the percent decrease varies by the characteristics of the case.

**Download the transition rules here:** <https://nationwidefinancial.com/media/pdf/FLN-0227AO.pdf>

Please feel free to reach out to me if you have any questions.



**Nationwide®**  
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**YourLife CareMatters in New York is a life insurance policy with a rider that accelerates the death benefit for qualified long-term care services. This is not a health insurance policy and is not subject to the minimum requirements of New York Law pertaining to Long-Term Care Insurance, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement policy. The policy is intended to be a qualified long-term care insurance contract for federal tax law only. Receipt of the accelerated benefits may affect eligibility for public assistance programs and may be taxable.**

Guarantees are subject to the claims-paying ability of the issuing insurer. Products are issued by Nationwide Life Insurance Company (NY) or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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