



**Nationwide®**  
is on your side

Rider Availability

January 23, 2017

## Nationwide YourLife® NLG Survivorship UL Long-Term Care Rider Availability in New Jersey

### Nationwide is making a product change effective January 23, 2017:

- The Long-Term Care Rider will be available on NLG-SUL II for the state of New Jersey

### Important Dates and Deadlines

Dates	Long-Term Care Rider
<b>Monday, October 12, 2015</b>	For any SUL II policies in force <u>prior</u> to 10/12/15, you may NOT add the LTC Rider.  As of January 23, 2017, for any SUL II policies in force <u>on or after</u> 10/12/15 in New Jersey, you may <u>apply</u> for the LTC Rider at any time.
<b>Monday, January 23, 2017</b>	SUL II cases currently pending in Underwriting are eligible to apply for the LTC Rider in the state of New Jersey.

### Applying for the Long-Term Care Rider

#### Policies Issued Mon 10/12/15 – Sun 1/22/17

Run a new Illustration  
Complete Policy Adjustment App  
Submit a new LTC Supplement Application  
Provide Point of Sale Disclosures for LTC\*\*  
New Underwriting for LTC Rider only

#### Applications in Process with Nationwide for SUL II

Run a new Illustration  
Update current application received to indicate LTC Rider  
Submit a new LTC Supplement Application  
Provide Point of Sale for Disclosures for LTC\*\*  
New Underwriting for LTC Rider only

\*\*Any applicable long-term care point of sale disclosure items must be provided.

### As always, we're here to help

Nationwide remains committed to serving your needs through a very competitive product and with services like our Automated Premium Monitor to help keep the death benefit guarantee on track.

Through the changes described above, we are carefully managing our life product portfolio in order to remain the strong, stable carrier that you and your clients know they can rely on.

If you have any questions or need specific assistance, please contact us.



**National Sales Desk:**

**800-321-6064**

**Brokerage General Agents:**

**888-767-7373**

**NFN National Sales Desk:**

**877-223-0795**



**Nationwide®**

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

Because your clients' personal situations may change (e.g., marriage, birth of a child or job promotion), so can their life insurance and long-term care insurance needs. Care should be taken to ensure that these strategies and this product are suitable for their long-term life insurance needs. They should weigh any associated costs, as well as personal and financial objectives, time horizons, and risk tolerance before making a purchase. Life insurance and long-term care coverage linked to life insurance, has fees and charges that vary with the insured's gender, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

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

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