



Rider Availability

March 13, 2017

Nationwide Long-Term Care Rider

Nationwide is making a product change effective March 13, 2017:

- The new Long-Term Care Rider will be available on Nationwide YourLife® Indexed UL, Nationwide YourLife® Indexed UL Accumulator, & Nationwide YourLife® Indexed UL Protector for applicable states listed below

*New Paperwork is required for the New LTC Rider**

Applicable States

AL, AK, AR, CO, GA, ID, IL, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NE, NV, NH, NM, NC, OH, OK, OR, PA, RI, SC, TN, TX, UT, VT, VA, WA, WV, WI, & WY**

***In states where required, a new Long-Term Care Guide will need to be given to the client.*

Important Dates and Deadlines

If customers want the New LTC Rider:

Monday, March 13, 2017 – New LTC Rider Effective Date .

Applications signed on or after this date receive the New LTC Rider. For a list of new paperwork that will be required, please see the “Forms Required for New LTC Rider” section below.

Existing IUL policies are eligible for the New LTC Rider.

If customers want the Existing LTC Rider:

Sunday, March 12, 2017 – Existing LTC Rider Last Effective Date & Application Signed Date.

Applications signed on or before this date receive the Existing LTC Rider.

The Existing LTC Rider cannot have an effective date after March 12, 2017.

Monday, April 10, 2017 – Existing LTC Rider Transition Deadline & Application Received Date

Applications for the Existing LTC Rider that were signed on or before March 12, 2017 must be received by Nationwide no later than April 10, 2017.

Applications received after this date, regardless of signature date, will be considered applications for the New LTC Rider and new forms will be required.

Friday, June 9, 2017 – Existing LTC Rider Underwriting Deadline (Rider must be Funded & In Force)

Applications for the Existing LTC Rider must be Funded & In Force by Friday, June 9, 2017.

Forms Required for New LTC Rider

*Illustration software will be updated and the following forms will be available on iPipeline e-Forms, SSC and Merrill:

- Illustration
- Multi-Application
- IUP Applications, Part A and Part B
- Policy Change Application for Life Insurance
- Personal Worksheet (PA, TX and UT)
- Long-Term Care Rider Replacement form
- Long-Term Care Rider Supplement
- Aviation Questionnaire
- Drug Questionnaire
- Foreign Nationals or Foreign Travel Supplement to Application
- Hazardous Avocation Questionnaire
- Military Status Questionnaire

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.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide YourLife are service marks of Nationwide Mutual Insurance Company. © 2016 Nationwide

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