



Transition Guidelines

Nationwide CareMatters® II price improvement effective October 9, 2023

Beginning October 9, 2023, Nationwide® is implementing a price improvement across all scenarios for the current CareMatters® II product effective in the states of Arizona (AZ) and Delaware (DE).

CareMatters II price improvements and product minimum decrease

There will be a price decrease for all scenarios, which varies by the characteristics of the case.

In addition, to make CareMatters II more accessible to more clients, Nationwide is lowering the current minimum LTC benefit from \$2,500 a month to \$1,500 a month. South Dakota, Vermont and Wisconsin require higher minimums.

CareMatters is designed to return the most value back to our members

Here are some of the ways in which CareMatters II stands apart from the competition:

- Cash indemnity benefits mean that the full monthly LTC benefit is available every month
- Upon completion of the 90-calendar-day elimination period, the LTC benefits for the first 90 days will be paid retroactively along with benefits for month 4
- The death benefit will never be less than the premiums paid, minus any policy distributions (loans, withdrawals and LTC benefits paid)
- And even if all the LTC benefits have been used, a guaranteed 20% residual death benefit is paid to the policy's beneficiaries; this is currently the highest in the industry

Important dates

CareMatters II policies with an effective date on or after the price improvement effective date shown in the table below will receive the improved pricing.

State approval status of the price improvement

Effective date	States
June 12, 2023	AK, AL, AR, CO, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NM, NV, OH, OK, OR, PA, RI, TN, TX, UT, VA, VT, WA, WI, WV, WY
August 21, 2023	CT, DC, FL, ND, SC, SD
October 9, 2023	AZ, DE
Pending Approval	CA, IN, NJ

CareMatters policies do not allow for backdating.

YourLife CareMatters® in New York will not be affected by this change.

Current CareMatters II pricing and product minimum of \$2,500 monthly LTC benefit will remain in effect until the Pending Approval states listed above approve the new pricing. Nationwide will provide updates as we are able to implement these changes in additional states.

Lastly, as part of our effort to manage our offerings, Nationwide made the decision to discontinue sale of the LTC Indexed Rate Inflation Protection Rider, also known as the US Medical Care Inflation option. This change was effective in all states on June 12, 2023.

We're here to help

Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



New Business Solutions Center:
Life Insurance Solutions Center:
Brokerage General Agents Solutions Center:

1-866-678-5433 (option 2)
1-800-321-6064
1-888-767-7373



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FLN-0248A0.3 (10/23)