

Transition Guidelines

Nationwide CareMatters® II enhancements

On **September 14, 2026**, Nationwide CareMatters II will receive several enhancements designed to provide greater client value and improve consistency across the CareMatters Suite of products.

CareMatters II Enhancements

- Waiver of Premium while long-term care benefits are being paid will now be included with all premium payment durations and will waive the full premium amount. ***This waiver will be added to all policies issued on or after January 1, 2026.***
- A pricing discount when a lump sum premium/1035 exchange is combined with a recurring premium option.
- Adding three new options; 20-pay premium duration, 8-year benefit period, and 3% compound for 20 years long-term care inflation protection.
- Discontinuing the availability of the Step-Up ROP option (except in NY), Pay to age 65 payment option, and 3% simple inflation protection option.

Important Dates and Information

September 14, 2026	Applications electing a discontinued option must be signed prior to September 14 th , 2026. The features added with the CareMatters II Enhancements can be illustrated and applied for beginning September 14 th , 2026.
October 2, 2026	Applications signed before September 14 th must be received at Nationwide no later than October 2 nd , 2026, to receive a discontinued CareMatters II feature.
November 30, 2026	Applications signed before September 14 th must be in force and funded by November 30 th , 2026, to receive a discontinued CareMatters II feature.

State Approval of Enhancements as of 08/18/2026

NOTE: The Step-up ROP, Pay to age 65, and 3% simple inflation protection options will be removed for all states on September 14, 2026, except for New York and California.

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



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1-800-321-6064
1-888-767-7373

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• Not insured by any federal government agency • May lose value

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Guarantees are subject to the claims-paying ability of the issuing insurance company. Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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

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