



Nationwide®
is on your side

There's more to life insurance than you think

Have you resisted buying long-term care protection because you think your premiums will keep increasing or you'll never need the coverage?

If you need life insurance, buying a policy with a guaranteed death benefit,¹ such as Nationwide YourLife® No-Lapse Guarantee UL, and adding an Acceleration of Life Insurance Death Benefit for Qualified Long-term Care Services rider (the rider) can help ease those concerns. Premiums won't increase, and the benefit will be paid even if care isn't needed. The rider gives you the flexibility to use one life insurance policy in two important ways:

Protect your loved ones:

- From financial hardship if you need home health care services or a stay in an assisted living facility or nursing home, or if you have a qualified terminal illness
- By leaving them an inheritance if you never need to accelerate the death benefit for qualified long-term care services or a qualified terminal illness

Maintain control for yourself:

- By preparing so that qualified long-term care expenses won't deplete money you've saved for retirement, though there is no guarantee the rider will cover all costs
- Because we guarantee to pay the benefit directly to the policyowner once the insured has qualified for claim²

How the rider works:

- The rider benefit will be the same amount as the death benefit, so you can access the death benefit amount to pay for qualified long-term care costs
- Unlike some other long-term care policies and riders, our rider pays benefits for qualified long-term care services directly to the policyowner once the insured is determined to be eligible; no bills or receipts need to be submitted to collect monthly benefits (although they may be needed to establish the claim)
- The rider offers flexibility to use any excess benefits not needed for qualified long-term care expenses for other needs
- And if long-term care is never needed, we'll pay the entire death benefit to the beneficiaries income tax free
- If the insured has a qualified terminal illness, the rider will pay a lump-sum benefit
- Approval for coverage under the life insurance policy and the attached rider is subject to underwriting and may require a medical exam

¹ Life insurance and rider guarantees are subject to the claims-paying ability of Nationwide.

² New York requires that Nationwide coordinate benefits paid from other policies to ensure the total amount paid to the policyowner is tax qualified. Therefore, the entire available Nationwide benefit may not be paid if it exceeds the tax-qualified limit when combined with payouts from other policies.

Collecting the rider benefit will result in a proportionate reduction in cash value. If 2% of the death benefit is paid for qualified long-term care needs, the cash value from the policy will be reduced by 2%. Keep in mind that as an acceleration of the death benefit, the payment of rider benefits will reduce both the death benefit and cash surrender value of the policy. Additionally, loans and withdrawals will reduce the death benefit and cash surrender value. Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full, or after money is taken from the policy. There is no guarantee that the rider will cover the entire cost for all of the insured's long-term care services, as this will vary with the needs of each insured. Nationwide pays the rider benefit to the policyowner; there is no guarantee the policyowner will use the benefit for to pay for qualified long-term care services if the policy is owned by someone other than the insured.

A life insurance purchase should be based on the life policy, not on optional riders or features. The cost of a rider may exceed the actual benefit paid under the rider.

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

The No. 1 reason for buying the rider: It pays whether you need it or not.

With a stand-alone policy, there's a chance that you'll collect some, but not necessarily all, of the benefit. But the Acceleration of Life Insurance Death Benefit for Qualified Long-term Care Services rider is an investment that has a 100% chance of paying a benefit because it's based on life insurance. If you never use or only partially use your rider benefit, we'll pay all the remaining death benefit to your beneficiary.

Unlike stand-alone policies that are subject to rate increases, a Nationwide YourLife No-Lapse Guarantee UL insurance policy with the rider provides an option to pay a level premium that is guaranteed to keep the policy in force and never increase. Take a look at the charts below to see how the rider can help cover costs for qualified long-term care services. As you do, please note that we calculated the numbers using our Nationwide YourLife No-Lapse Guarantee UL insurance and the following assumptions:

- Premiums are paid every year until age 120 in this example, but you may ask for any payment schedule that meets your needs
- The premium paid meets the level set by the insurance company to guarantee the policy's death benefit (this is known as a "no-lapse premium")
- The amount of money available for expenses related to qualified long-term care is equal to the face amount of the policy

Male with \$250,000 face amount						
Issue age	Nontobacco Preferred	Nontobacco Preferred with the rider	Cost difference	Nontobacco	Nontobacco with the rider	Cost difference
45	\$2,137	\$2,444	\$307	\$2,448	\$2,758	\$310
55	\$3,289	\$3,810	\$521	\$3,931	\$4,449	\$518
65	\$5,818	\$6,674	\$856	\$6,809	\$7,626	\$817

Male with \$500,000 face amount						
Issue age	Nontobacco Preferred	Nontobacco Preferred with the rider	Cost difference	Nontobacco	Nontobacco with the rider	Cost difference
45	\$4,044	\$4,673	\$629	\$4,696	\$5,327	\$631
55	\$6,309	\$7,372	\$1,063	\$7,552	\$8,598	\$1,046
65	\$11,066	\$12,821	\$1,755	\$13,389	\$15,065	\$1,676

Female with \$250,000 face amount						
Issue age	Nontobacco Preferred	Nontobacco Preferred with the rider	Cost difference	Nontobacco	Nontobacco with the rider	Cost difference
45	\$1,760	\$2,136	\$376	\$1,995	\$2,373	\$378
55	\$2,754	\$3,369	\$615	\$3,172	\$3,789	\$617
65	\$4,890	\$5,857	\$967	\$5,579	\$6,581	\$1,002

Female with \$500,000 face amount						
Issue age	Nontobacco Preferred	Nontobacco Preferred with the rider	Cost difference	Nontobacco	Nontobacco with the rider	Cost difference
45	\$3,331	\$4,094	\$763	\$3,918	\$4,671	\$753
55	\$5,426	\$6,663	\$1,237	\$6,283	\$7,522	\$1,239
65	\$9,254	\$11,236	\$1,982	\$10,965	\$12,984	\$2,019

Please note that Nationwide and its representatives do not provide legal, financial or tax advice. This information is for educational purposes only.



Ask your insurance professional if the Nationwide® Acceleration of Life Insurance Death Benefit for Qualified Long-term Care Services rider may make sense for you.



Nationwide®

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

This product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York law, does not qualify for the New York State Long-term Care Partnership program and is not a Medicare supplement policy. Receipt of the accelerated death benefit may affect eligibility for public assistance programs.

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