



**Nationwide®**  
is on your side

Long-term care solutions

Side-by-side guide

# The total package

The Nationwide® suite of cash indemnity long-term care solutions

Imagine a solution that allows your clients to receive the long-term care (LTC) they need, from the people they trust, in the place they want to be.

At Nationwide®, our goal is to provide LTC solutions that may fit your clients’ financial needs, as well as help them remain in their homes and communities as long as possible.

Our diverse suite of LTC solutions puts your clients in control and helps make it easier for them to get the type of care they need and want.

## Consider the options for long-term care

Not all LTC solutions offer a cash indemnity benefit, so consider the following information while helping your clients find the right solution for their planning needs.

	Traditional, stand-alone LTC policy <sup>1</sup>	Life insurance policy with LTC rider	Linked benefit policy
<b>Highlights</b>	<ul style="list-style-type: none"> <li>• Generally lifetime premium required</li> <li>• Provides LTC benefits only</li> <li>• Various inflation options available</li> <li>• Premiums may be tax deductible</li> <li>• Generally only reimbursement plans are available at this time</li> </ul>	<ul style="list-style-type: none"> <li>• Transitions from life insurance protection to LTC coverage</li> <li>• Premiums can be guaranteed<sup>2</sup></li> <li>• Accelerates a portion of the death benefit each month for tax-free LTC benefits</li> <li>• Unused death benefit payable to the beneficiaries tax free</li> <li>• Variety of premium schedules (single pay, 10 pay, to age 65 or life pay)</li> <li>• Indemnity or reimbursement plans available</li> <li>• May be available on a variety of base policy choices to meet client’s needs</li> </ul>	<ul style="list-style-type: none"> <li>• Premiums are guaranteed</li> <li>• Variety of premium options from single premium through 10-year premium schedule</li> <li>• Inflation protection available</li> <li>• Simplified underwriting</li> <li>• Indemnity or reimbursement plans available</li> </ul>
<b>Client decision points</b>	<ul style="list-style-type: none"> <li>• Most customizable policy</li> <li>• Inflation protection option</li> <li>• May be the most economical solution</li> <li>• “Use it or lose it”</li> <li>• Premiums are not guaranteed</li> </ul>	<ul style="list-style-type: none"> <li>• Premiums can be guaranteed<sup>2</sup></li> <li>• Not a “use it or lose it” plan</li> <li>• LTC and/or death benefit — full amount paid</li> <li>• Asset and income protection with reasonable rate of return</li> <li>• Premium funding flexibility</li> <li>• Generally the least flexible in design</li> <li>• Generally less LTC coverage but most death benefit coverage</li> </ul>	<ul style="list-style-type: none"> <li>• Premiums are guaranteed</li> <li>• Not a “use it or lose it” plan</li> <li>• Death benefit equal to or more than premium paid</li> <li>• Return of premium feature</li> <li>• Inflation protection option</li> <li>• For clients with assets to reposition or with excess income to meet up to a 10-year premium schedule</li> <li>• Provides maximum long-term care coverage and less death benefit for premium</li> </ul>

<sup>1</sup> Nationwide does not include stand-alone long-term care in its product lineup.

<sup>2</sup> Assuming a guaranteed death benefit policy was purchased and that no loans or withdrawals are taken.

## The Nationwide difference

Our suite of LTC solutions, all under an easy-to-manage cash indemnity benefit wrapper, offers diverse opportunities to expand your practice. Take a look at these solutions and see how you can help solve your clients' LTC needs and help them stay where things are familiar—in their home and community—with the option to receive and pay for informal care from family and friends.

	Life insurance policy with LTC rider <sup>3</sup>		Linked benefit product
	Long-Term Care Rider II <sup>4</sup>	LTC rider on Nationwide YourLife® No-Lapse Guarantee SUL II <sup>4</sup>	Nationwide YourLife CareMatters®
Client profile	<ul style="list-style-type: none"> <li>Have a definite need for life insurance for family protection now but would like a source of funds to help cover potential LTC expenses later</li> <li>Are concerned about LTC and like the versatility of using life insurance to help cover LTC costs</li> </ul>	<ul style="list-style-type: none"> <li>Couples who are looking for more cost-effective LTC coverage by using one policy</li> <li>Couples who have estate/legacy planning needs and LTC concerns</li> <li>Adult children wanting LTC coverage for a parent, as well as themselves</li> </ul>	<ul style="list-style-type: none"> <li>Primary interest is LTC coverage</li> <li>Have excess income or assets available to reposition for LTC coverage</li> <li>Want to be able to at least recover cost if LTC is little or never needed</li> <li>Want premiums that are guaranteed not to increase</li> <li>Can afford to purchase the policy with no more than a 10-year premium schedule</li> </ul>
Cash indemnity	●	●	●
Issue ages	21–80 <sup>5</sup>	35–75	40–75
Full underwriting—up to five tables available	●	●	
Simplified underwriting			●
Couples rate	●		●
Return of premium feature			●
Single-pay premium	●	●	●
Limited to single-pay, 5-year and 10-year premium schedules			●
Choose premium schedule	●	●	
Benefit up to double of HIPAA <sup>6</sup>	●	●	(no HIPAA cap)
Residual death benefit	10%	10%	20%
Inflation options			●
International benefits	●	●	● <sup>7</sup>

<sup>3</sup> Rider provisions and availability vary by issue state; please consult the state-specific contract for full details.

<sup>4</sup> When choosing a product, make sure that life insurance needs are covered. Because personal situations may change (i.e., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Care should be taken to ensure these strategies and products are suitable. Associated costs as well as personal and financial objectives, time horizons and risk tolerance should all be weighed before purchasing insurance. Life insurance, and long-term care coverage linked to life insurance, has fees and charges associated with it that include: costs of insurance that vary based on characteristics of the insured such as sex, tobacco use, health and age; and additional charges for riders that customize a policy to fit individual needs. LTC is subject to underwriting and may require medical examination. The rider may have exclusions, limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued.

<sup>5</sup> Subject to policy state requirements and base policy rate class limitations. After age 75, Nationwide YourLife Protection VUL will be rated no better than Nontobacco Standard or Tobacco Standard.

<sup>6</sup> Prior to passage of the Tax Cuts and Jobs Act, which became effective as of Jan. 1, 2018, the HIPAA per diem for 2018 was established to be \$360 per day. However, due to provisions in the new tax laws, the HIPAA per diem could be recalculated resulting in a number that is less than originally established.

<sup>7</sup> The international LTC benefit on Nationwide YourLife CareMatters is limited to the death benefit pool. LTC monthly benefits are paid at 50% of the qualifying monthly benefit amount until the death benefit pool is exhausted. Upon return to the U.S., 100% of the benefit payment and the extension of benefits will once again become available.



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

Long-term care insurance coverage contains benefits, exclusions, limitations, eligibility requirements and specific terms and conditions under which the insurance coverage may be continued in force or discontinued. Not all insurance policies and types of coverage may be available in your state.

Please remember, no product, rider, service or strategy is suitable for all clients. It is the responsibility of a registered representative of a broker/dealer to carefully consider the client's needs, objectives, risk tolerance and overall suitability before recommending any product, rider or service or before implementing any strategy.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not obligations of, nor backed by, the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products may not be available in all states or firms. Riders are available for an additional cost, may not be available on all products or in all states, and may be known by different names in different states.

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

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