



**Nationwide**<sup>®</sup>  
is on your side

# Help clients receive long-term care on their terms

Research shows that 90% of people age 65 and older want to remain in their homes as long as possible as they age, but only 50% think they'll get to stay there.<sup>1</sup>

So, as your clients start planning for their long-term care (LTC) needs, remember that not all solutions are the same. Many offer reimbursement-style plans that can limit how much of the benefit can be used to make the modifications needed to keep clients in their homes. And they often only learn of these restrictions only after reading the policy's fine print.

Nationwide YourLife CareMatters<sup>SM</sup> is the only linked-benefit indemnity-style payout solution currently available that can give your clients the flexibility to control from whom and where they receive care.

## Nationwide YourLife CareMatters

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If your clients would like a LTC solution that offers the flexibility to help them remain in their own homes longer — as well as to receive informal care — then consider Nationwide YourLife CareMatters, which provides:

- **An indemnity-style payout** — provides maximum monthly LTC benefits with no bills or receipts to submit — which means benefits can be used to help maintain independence or for any other needs<sup>2</sup>
- **Freedom to use 100% of the benefit for the kind of care they prefer**, including informal care from family or friends<sup>3</sup>
- **A 20% guaranteed minimum death benefit**<sup>4</sup> — the highest residual death benefit currently available in the industry

With Nationwide YourLife CareMatters, your clients' benefits are there for what they need, when they need it.

<sup>1</sup> March, 31, 2014 *USA Today*; July 28, 2014 *CIO Journal*, WSU.com.

<sup>2</sup> Please note that while bills and receipts are not required to collect monthly benefits, some paperwork will be necessary to establish the initial claim.

<sup>3</sup> Healthcare practitioner must state informal care is appropriate in the plan of care.

<sup>4</sup> Assuming no other loans or withdrawals, 5- and 10- year premium schedules have a waiting period of 5 and 10 years respectively, even if premiums are paid up in advance.

## A competitive look at linked-benefit product features

Benefit Features	Nationwide YourLife CareMatters	Lincoln MoneyGuard II	Pacific Life PremierCare Advantage	Genworth Total Living Coverage
<b>LTC benefit payout style</b>	Indemnity	Reimbursement	Reimbursement	Reimbursement
<b>Residual death benefit</b>	20%	Lesser of 5% or \$10,000	Lesser of \$5,000 or 5% of initial face	10%
<b>LTC benefits paid for informal care<sup>5</sup></b>	Yes — 100% benefit	No	No	Yes — but only 20% benefit
<b>Options to pay immediate family member to provide care<sup>5</sup></b>	Yes	Only if they work for and are paid by a licensed provider	Only if they work for and are paid by a licensed provider	Only if they work for and are paid by a licensed provider
<b>Home modifications<sup>6</sup></b>	Unlimited — in number and type	Must be approved by Lincoln. One per 12 months and cannot exceed max monthly benefit	Must be approved by Pac Life. Lesser of \$5,000 or monthly max Accelerated Benefit Rider benefit amount at time of policy issue	Must be approved by Genworth. Expenses for the purchase or rental of supportive equipment will be reimbursed up to 2 times the monthly maximum over the lifetime of the policy <sup>7</sup>
<b>Return of premium</b>	100% day one (single pay)	80% of all years or graded years 1 - 6	100% day one (single pay)	Starting year 4
<b>Elimination period</b>	90 days	0 days	0 days (home) 90 days (facility care)	0 days (home) 90 days (facility care)
<b>Benefit banking</b>	Yes	No	No	No

All information presented is deemed reliable, and Nationwide has made every effort to make sure it is accurate; however, it's possible that there are differences between the products compared that are not reflected and/or of which we are unaware. For this reason, its completeness and accuracy cannot be guaranteed. These are mere hypothetical scenarios and not intended to represent any specific client or situation.

<sup>5</sup> Healthcare practitioner must state informal care is appropriate in the plan of care.

<sup>6</sup> Home modifications generally refer to modifications that assure safety and accessibility (e.g., bath safety bars and wheel chair ramps).

<sup>7</sup> These benefits do not count against the monthly maximum, are not subject to the elimination period, and will not be used to satisfy the elimination period.

## Meet Carl

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Carl is an 85-year-old man who is now dependent on a walker. He'd like to remain in his own home as long as possible while receiving LTC. But, in order for that to be possible, the following modifications will need to be made to his home first to ensure his safety:

- Replace all plush carpet with hard flooring for safer and easier use of the walker.
- Add a safety bar in the shower because he can no longer step over the tub easily.
- Install a ramp to get in and out of the house, since he can no longer climb the steps.
- Fit the home with an electric stair-chair so he can reach his second-story bedroom.

Carl planned ahead and has a linked-benefit LTC policy to help with his expenses. But the benefits offered by his particular policy will be a factor in determining whether Carl gets to remain in his home or not. For example:

- **Nationwide** — allows for ANY home modifications without approval needed
- **MoneyGuard** — provides only one home modification a year
- **Pacific Life** — if home modifications are approved then able to make changes with a monthly max benefit amount
- **Genworth** — offers a total of two months of benefits from home modifications over the lifetime of the policy

And for the other three service providers, replacing the plush carpet would likely be considered redecorating — rather than a LTC need — so the expense would not be covered. If Carl was relying on his policy from one of these carriers to help make the necessary home modifications, then remaining in his home may not be an option. Which is why Carl should consider Nationwide for his long-term care planning needs. It is the only carrier that allows for all these home modifications to be possible.

With **Nationwide YourLife CareMatters**, your clients' benefits are there for what they need, when they need it. Clients can spend their benefit dollars for safety modifications or any other needs without restrictions, without having to get approval and without worry.

To learn more visit [nationwidefinancial.com/carematters](https://nationwidefinancial.com/carematters) or contact us at:



**Nationwide Sales Desk:**

**1-800-321-6064**

**Nationwide Financial Network®:**

**1-877-223-0795**

**Brokerage General Agents:**

**1-888-767-7373**



**Nationwide®**

Please note: Nationwide YourLife CareMatters is NOT approved in the following states: CA, CT, FL, HI, IN, MT, ND, NJ, NY as of December, 2014.

Guarantees are subject to the claims-paying ability of Nationwide Insurance.

Keep in mind that as an acceleration of the death benefit, the payment of long-term care rider benefits will reduce both the death benefit and cash values of the policy. Additionally, loans and withdrawals will also reduce both the cash values and the death benefit. Care should be taken to make sure that your clients' life insurance needs continue to be met even if the rider pays out in full, or after money is taken from their policies. There is no guarantee that the rider will cover the entire cost for all of the insured's long-term care, as this may vary with the needs of each insured.

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges that vary with sex, health, age and smoking status. 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 YourLife CareMatters are service marks of Nationwide Mutual Insurance Company.  
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