



It's not just what you pay, It's the price you NET.

Be sure to look below the surface when comparing the cost of asset-based linked-benefit long-term care (LTC) products. If you only look at the premium payment, it appears Nationwide® has a higher cost for the same amount of benefit. But with Nationwide YourLife CareMattersSM — which currently has the highest residual death benefit in the industry — the net cost actually comes in much lower than the competition.

Comparison of linked-benefit products with Simplified Underwriting

	Nationwide YourLife CareMatters SM	Lincoln Money Guard Reserve II	Pacific Life Premier Care
Long-term care benefit	\$540,000	\$540,000	\$540,000
Benefit payment style	Indemnity	Reimbursement	Reimbursement
Return of premium day one for single premium	Yes	No	Yes
Single premium	\$132,847	\$117,669	\$127,526
Residual death benefit	minus \$36,000	minus \$9,000	minus \$5,000
Net cost	\$96,847	\$108,669	\$122,526

Stated benefit amounts are based on hypothetical examples, actual benefit amounts received may vary. Example assumes 60 year-old female, single rate, Nontobacco, 6-year benefit duration, as of November 2014.

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 which 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.

Nationwide YourLife CareMattersSM – currently the only linked benefit, indemnity based long-term care (LTC) solution that provides **choice, control and flexibility**. Product features with additional value include:

- An indemnity-style payout (currently the only linked-benefit product in the industry to offer this type of benefit) — provides maximum monthly LTC benefits with no bills or receipts to submit — which means clients may access the full monthly benefit regardless of expenses¹
- A guaranteed 100% return of premium for single pay policies at any time with no waiting period²
- The ability to use 100% of the benefit for informal care, including care provided by family members or friends, providing more choice and flexibility³
- A 20% guaranteed minimum death benefit⁴ — again, the highest residual death benefit currently available in the industry

To learn more visit nationwidefinancial.com/carematters or contact us at:



Nationwide Sales and Service Center: 1-800-321-6064

Nationwide Financial Network®: 1-877-223-0795

Brokerage General Agents: 1-888-767-7373

¹ Please note that while bills and receipts are not required to collect monthly benefits, some paperwork will be necessary to establish the initial claim.

² Assuming no other loans or withdrawals, five and ten year premium schedules have a waiting period of 5 and 10 years respectively, even if premiums are paid up in advance.

³ Healthcare practitioner must state informal care in the plan of care.

⁴ Subject to change. Nationwide Financial competitive intelligence research on linked-benefit products, May 2014. The guaranteed minimum death benefit amount is 20% of the specified amount used to determine LTC benefits and the death benefits. Please note that in certain policy scenarios, the specified amount may be lower than the death benefit amount.



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, 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. © 2014 Nationwide

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