



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, such as Nationwide YourLife® No-Lapse Guarantee UL, and adding the Nationwide® Long-term Care (LTC) rider can help ease those concerns. Your premiums won't increase, and the benefit will be paid even if you never need long-term care services. 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
- By leaving them an inheritance if you never need the long-term care benefits

Maintain control for yourself:

- By preparing so that long-term care costs won't deplete money you've saved for retirement, though there is no guarantee the rider will cover all of your long-term care services
- Because we guarantee to pay the full monthly LTC benefit directly to you as the owner of the policy once you have qualified for claim

How the Nationwide Long-term Care rider works:

- You choose the total amount of long-term care coverage, called the long-term care specified amount, that you want; it can be as much as 100% of the policy's total death benefit, as little as 10% of the total death benefit or anywhere in between
- Unlike some LTC policies and riders out there, our rider pays the LTC benefits directly to you income tax free once you are determined to be eligible, and no bills or receipts need to be submitted to collect monthly LTC benefits (although they may be needed to establish the claim)
- The rider offers flexibility to use any excess benefits not needed for long-term care expenses, after qualifying for long-term care
- If you use your entire death benefit for long-term care expenses, we'll still pay your beneficiaries a minimum of 10% of your original death benefit, less any policy indebtedness; please note the 10% residual death benefit may not apply in all states
- And if you never need long-term care, we'll pay your beneficiaries the entire income tax-free death benefit
- Approval for coverage under the life insurance policy and the attached rider is subject to underwriting and may require a medical exam

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, 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 long-term care if the policy is owned by someone other than the insured.

A life purchase should be based on the life policy, not optional riders or features. The cost of a rider may exceed the actual benefit paid under the rider. Life insurance and rider guarantees are subject to the claims-paying ability of Nationwide. Approval of coverage under this rider is subject to underwriting and may require a medical exam.

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 LTC 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 Nationwide Long-term Care 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 LTC 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 LTC 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 LTC rider can help cover the cost of long-term care. 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 long-term care expenses 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® Long-term Care 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

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