



Promoting Long-Term Care Awareness Month

November is Long-Term Care Awareness Month — making now a great time to start long-term care (LTC) planning conversations with your clients.

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EST. 1978

Nationwide CareMaster® | Sales Office

Why CareMaster® II?

Over 20 years ago, Nationwide has been providing benefits and industry-leading service to more than 100,000 employees. The demand for innovation in health and retirement solutions has never been greater. Our Sales Office and business support products such as *Nationwide CareMaster® II*.

Top reasons to consider CareMaster

- Cost effectiveness**

Nationwide provides costs (including payroll) as a fixed benefit plan offset and allows clients to control their investment when it comes to a 401(k) plan. Nationwide plans are self-insured so there are no benefit plan costs.
- Flexibility and control in companies**

• Fully customized benefit plan
 Fully insured. Flexible. It's the only nationwide plan that includes a cash provided by the company. Flexible. It's the only nationwide plan that includes a cash provided by the company.

• Fully customized benefit plan
 The full benefit plan is available to all employees – regardless of the full benefit plan – without the need for a 401(k) plan.
- Portability and insurance, separately (including 401(k) and the insurance premium)**

Portability is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan.
- Elimination period retrospective payment of LTC benefits**

Elimination period retrospective payment of LTC benefits is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan.
- Results of payment**

Results of payment are provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan.
- Continuing the highest governmental standard benefit in the industry**

Even if all LTC benefits are not a 401(k) plan, a 401(k) plan is a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan.
- Extended payment period options**

Extended payment period options are provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan.
- Uninsured/uninsured payment**

Uninsured/uninsured payment is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan. Insurance is provided to employees in a 401(k) plan.

For more information, please contact your broker or call 1-800-875-7663 to find the right plan for your business.

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NationMater

NationMater Community Activity | Sites (1)

Why CareMatters® Annuity?

For over 35 years, NationMater® has been providing quality banking and insurance services to LTC providers. One remarkable example of our commitment to the community is our partnership with CareMatters®, a non-profit organization that provides financial education to LTC providers. CareMatters® is a 501(c)(3) non-profit organization that provides financial education to LTC providers. CareMatters® is a 501(c)(3) non-profit organization that provides financial education to LTC providers.

Top reasons to consider CareMatters® Annuity

- 1. It's a safe and secure investment option.** CareMatters® Annuity is a safe and secure investment option. It is a 501(c)(3) non-profit organization that provides financial education to LTC providers. CareMatters® is a 501(c)(3) non-profit organization that provides financial education to LTC providers.
- 2. It's a highly flexible LTC solution.** CareMatters® Annuity is a highly flexible LTC solution. It is a 501(c)(3) non-profit organization that provides financial education to LTC providers. CareMatters® is a 501(c)(3) non-profit organization that provides financial education to LTC providers.
- 3. It's a great way to protect your assets.** CareMatters® Annuity is a great way to protect your assets. It is a 501(c)(3) non-profit organization that provides financial education to LTC providers. CareMatters® is a 501(c)(3) non-profit organization that provides financial education to LTC providers.
- 4. It's a great way to protect your assets.** CareMatters® Annuity is a great way to protect your assets. It is a 501(c)(3) non-profit organization that provides financial education to LTC providers. CareMatters® is a 501(c)(3) non-profit organization that provides financial education to LTC providers.
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Watson
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Long-term care solutions | Scale-by-scale guide

The total package

The Watson[®] suite of cash indemnity long-term care solutions

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6 misconceptions of long-term care insurance

by Steven Berman • CLU®, ChFC®, CPCU®, Investment Advisor, Retirement Specialist

Long-term care insurance is one of the most misunderstood and least utilized financial products available. It's a complex and often confusing financial product. While many people are aware of its importance, they often have misconceptions about it. Here are six common misconceptions about long-term care insurance, along with the facts that can help you make informed decisions about your future.

Myth #1: Long-term care insurance is only for the elderly. While it's true that many people purchase long-term care insurance as they get older, it's not exclusively for the elderly. In fact, many people in their 30s and 40s are purchasing long-term care insurance to protect their families and themselves. Long-term care insurance can provide peace of mind for anyone who wants to protect their family's financial future.

Myth #2: Long-term care insurance is too expensive. While long-term care insurance can be expensive, it's not necessarily more expensive than other types of insurance. In fact, many people find that long-term care insurance is a cost-effective way to protect their families. The cost of long-term care insurance can vary depending on a number of factors, including age, health, and the type of policy.

Myth #3: Long-term care insurance is only for those who need it. While it's true that long-term care insurance is designed to provide coverage for those who need it, it's not only for those who need it. Long-term care insurance can provide peace of mind for anyone who wants to protect their family's financial future. It can provide coverage for a wide range of long-term care services, including nursing home care, home care, and assisted living.

Myth #4: Long-term care insurance is only for those who can't afford it. While it's true that long-term care insurance can be expensive, it's not necessarily more expensive than other types of insurance. In fact, many people find that long-term care insurance is a cost-effective way to protect their families. The cost of long-term care insurance can vary depending on a number of factors, including age, health, and the type of policy.

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¹Nationwide is #1 in linked-benefit LTC total premium and policy count (LIMRA quarterly Market Share Reports, 2024-2025).

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LTC Client Quick Reference Guide
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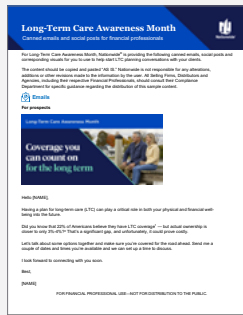
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Having an LTC Conversation at Your Holiday Gathering
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CareMatters II Client Overview
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Start the conversation today.

LTC Awareness Month canned emails and social posts for you to use with clients
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Additional resources



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[LTC Cost Comparison Tool](#)



[Nationwide LTC Solutions](#)



Your next steps: For more information, call your wholesaler or one of the following resources:

Life Insurance Solutions Center:
1-800-321-6064

World Financial Group Solutions Center:
1-855-455-4139

Producer Group Solutions Center:
1-844-867-8159



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