

Nationwide CareMatters® Annuity

Overview of Required Training



Nationwide is excited to launch Nationwide CareMatters® Annuity on October 13, 2025. CareMatters Annuity is the latest innovative long-term care (LTC) solution added to our industry-leading CareMatters suite. This annuity-based LTC coverage offers the same flexible, cash-indemnity benefits as with all Nationwide CareMatters solutions.

Because this product is structured as a long-term care solution on an annuity chassis, specific training requirements must be completed before applying.

Required Training to Sell CareMatters Annuity

To ensure compliance and suitability, you must complete the following:

1. Insurance Licensing

- Hold a valid life and health insurance license in your resident state (and follow non-residency state rules if selling outside of your residency state).

2. Annuity Suitability & Best Interest Training

- Required under the NAIC Suitability in Annuity Transactions Model Regulation.
- Must be completed prior to soliciting or selling annuity products. Training typically includes:
 - 4-hour initial annuity training on product types and suitability + 1-hour Best Interest Standard training (if your state has adopted the revised NAIC model)
 - or -
 - 4-hour Regulation Best Interest training
- If recently completed, please email your certificate to license@nationwide.com or fax to 1-877-634-5264.

3. Long-Term Care (LTC) Insurance Training

- Complete your state's required LTC training prior to offering LTC benefits.

4. Product-specific Training

- Nationwide will provide access to the required training for CareMatters Annuity.
- If using your firm's approved training vendor (e.g., RegEd, Kaplan, iCapital), search product code: **CMANNUITY**

Next Steps

- **Check your state's specific requirements** for Annuity and LTC training
- **Select the approved training vendor that your firm requires** (e.g., RegEd, Kaplan, iCapital)
- **Complete all required training** before soliciting any fixed LTC annuity products or signing an application
- **Stay compliant** with ongoing CE and refresher training as required by your state

We're here to help

Life Insurance Solutions Center: 1-800-321-6064
Brokerage General Agents Solutions Center: 1-888-767-7373

¹ Nationwide is currently the #1 carrier in linked-benefit LTC sales; LIMRA, 2024 Market Share Report and YTD 2025 Market Share Report.



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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Guarantees are subject to the claims-paying ability of the issuing insurer.

Nationwide CareMatters Annuity might not be available in some states. Please contact Nationwide to determine product availability in your state.

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

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