



Nationwide CareMatters® Annuity | Sales idea

Why CareMatters® Annuity?

For over 25 years, Nationwide® has been providing industry-leading long-term care (LTC) solutions. We remain committed to finding innovative ways to meet clients' future care needs with products such as Nationwide CareMatters® Annuity — a straightforward LTC solution built on a deferred fixed annuity chassis.

Top reasons to consider CareMatters® Annuity

- 1 The cash indemnity benefits provide maximum flexibility**

Your clients' full monthly cash benefit is available,¹ regardless of monthly LTC expenses, without the hassle of submitting bills and receipts. Nationwide places no restrictions on how LTC benefits are spent, allowing 100% of the benefit to be used for informal care, such as care provided by family members, friends or less expensive unlicensed caregivers.²
- 2 It's a triple tax-efficient LTC solution**

The contract grows tax deferred, pays out tax-free LTC benefits and can also be funded through a tax-free exchange of an existing nonqualified annuity or life insurance policy.
- 3 It provides predictability and guarantees**

The contract value will never go below your clients' initial investment,³ and a guaranteed fixed interest crediting rate provides guaranteed LTC benefits.⁴ If care is not needed or LTC benefits are not used in full, any remaining contract value will be paid to their beneficiaries.
- 4 It offers a retroactive payment of LTC benefits after meeting the elimination period**

Upon completion of the 90-calendar-day elimination period, the LTC benefits for the first 90 days will be paid retroactively along with benefits for month 4.
- 5 It has a streamlined underwriting process with no health interview**

With 5 knock-out questions and 1 question to determine rate class, you can quickly discover whether clients qualify for triple or double their contract value for LTC coverage. No health interview or paramedical exam is required.⁵
- 6 It makes coverage attainable for more people**

With minimal underwriting requirements and a maximum issue age of 80, you can offer LTC coverage to help protect more of your clients.
- 7 The LTC benefits are payable internationally**

100% of LTC benefits are payable if your clients reside internationally.



Contact your Nationwide representative to learn more about the benefits that Nationwide CareMatters has to offer your clients.

**Life Insurance
Solutions Center**

1-800-321-6064

**Brokerage
General Agents
Solutions Center**

1-888-767-7373

**Producer
Group Solutions
Center**

1-844-867-8159

**World Financial
Group Solutions
Center**

1-855-455-4139

¹ The full monthly benefit's availability assumes that no withdrawals are taken.

² A U.S.-licensed health care practitioner must state that informal care is appropriate in the plan of care. Clients should talk to their tax professional about potential tax implications.

³ The contract value, less any withdrawals, won't go below the initial investment. If you elect the optional Inflation Protection Benefit and/or the LTC Nonforfeiture Benefit, there are upfront premiums for each rider that will also reduce the contract value. Monthly rider charges are guaranteed not to exceed interest credited in the prior month.

⁴ Guaranteed LTC benefits are subject to reductions for any partial withdrawals.

⁵ An additional cognitive screening is required for applicants age 70 and older or for cause.



Nationwide®

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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.

Fixed annuities are contracts purchased from a life insurance company. They are designed for long-term retirement goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the contract. Upon annuitization, LTC benefits terminate unless the LTC Nonforfeiture Rider was elected in the contract, in which case benefits are significantly reduced. Withdrawals also reduce the available LTC benefits.

Nationwide CareMatters Annuity is a cash indemnity product that pays LTC benefits when the insured person is certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the contract owner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. Taxpayers should consult with their tax and legal advisors about their specific situation.

Individual care needs and costs will vary, and there is no guarantee that the long-term care benefits paid under the contract will cover the entire cost of the insured's long-term care. Nationwide pays benefits to the contract owner. If the contract is owned by someone other than the insured, there is no guarantee that the contract owner will use the benefits to pay for LTC services.

All guarantees and benefits of the contract are backed by the claims-paying ability of the issuing insurance company. Contract guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the contract, nor by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Approval for long-term care coverage under the contract and attached riders is subject to underwriting based on questions in the application and a cognitive screening for applicants age 70 and older.

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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FAM-1806AO (10/25)