



Nationwide[®]
is on your side

Long-term care rider,
available on Nationwide
YourLife[®] No-Lapse
Guarantee SUL II

Feature guide

LIFE INSURANCE + LONG-TERM CARE

Two people, one policy.
Affordable long-term
care coverage for both.

Long-term care benefits each insured can count on

Nationwide® has a way to add a long-term care (LTC) rider **for up to two people** onto one life insurance policy. It's an affordable and flexible way to help ensure you have funds to pay for LTC expenses while addressing legacy and estate planning needs.

The Nationwide long-term care rider, offered at an additional cost, is not available in all states. The name of the rider may not actually be long-term care rider in certain states. Protections and guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

A long-term care rider has exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial advisor.

Add a long-term care rider for up to two people on one policy

If you need life insurance and want a plan for dealing with long-term care (LTC) costs, adding an LTC rider to your Nationwide life insurance policy may be a good solution for you.

In fact, the LTC rider, available on **Nationwide YourLife® No-Lapse Guarantee SUL II**, helps you cover LTC costs for one or both insureds with one life insurance policy. It's a flexible solution for many life scenarios:



ADULT CHILD AND PARENT

Help cover LTC expenses for a parent and an adult child.



SPOUSES

Help cover LTC expenses and preserve a legacy for your children.



DOMESTIC PARTNERS

Help cover LTC expenses and protect your assets.



Watch a video that describes the benefits of the LTC rider for your specific life scenario.

Visit nationwide.com/LTC4two

LTC Rider | Available on Nationwide YourLife® No-Lapse Guarantee SUL II



FACT:

75%

The majority of consumers say they think they will live long enough to need LTC insurance.¹

¹ Nationwide Health Care Costs in Retirement Survey, 2013.

Your LTC Rider

1

GETTING STARTED

- Determine the amount of life insurance you need
- Determine the amount of LTC coverage for each insured. Each insured can select between 10% and 50% of the policy's total specified amount

2

USING THE BENEFITS

- No monthly receipts or paperwork is needed²
- The long-term care benefits are paid directly to the policyowner after qualifying requirements are met
- Each insured has access to his or her own pool of long-term care benefits

3

LEAVING A LEGACY

- If no LTC benefits are used, the entire death benefit will be paid to the beneficiary upon the death of the second insured
- If LTC benefits have been used, any remaining death benefit will be paid to the beneficiaries upon the death of the second insured³

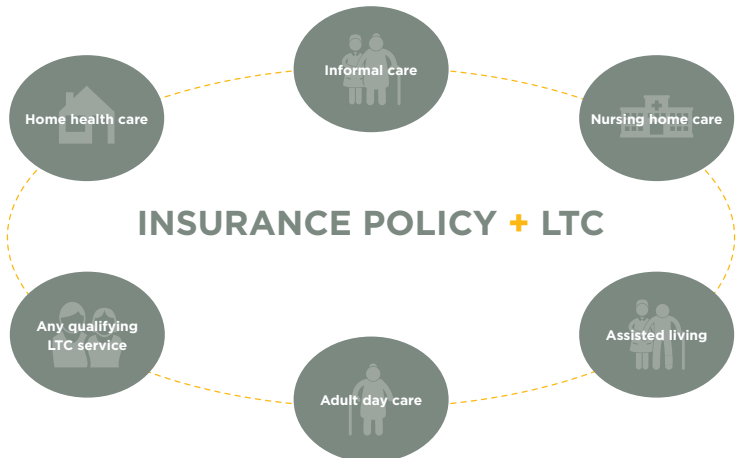
Please remember each insured planning to elect the rider coverage must be in good health because he or she will be fully underwritten for the life insurance policy and the LTC rider.

² Bills and monthly receipts may be requested to validate a claim.

³ If both insureds use all of their LTC benefits, a guaranteed minimum death benefit will be paid to their beneficiaries.

CASH INDEMNITY BENEFIT

LTC rider benefits are paid directly to the policyowner once the insured has qualified for the claim. No monthly receipts or paperwork is required—it is what we call our cash indemnity benefit. Once you meet the requirements and elimination period, the rider benefits will help cover the costs of LTC care, such as:



This rider does not cover any expense that results from:

- Suicide, intentionally self-inflicted injuries, or attempts at suicide (either while sane or insane)
- Committing or attempting to commit a felony
- Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a physician
- War or any act of war, whether declared or undeclared

How you qualify for benefits

Three things have to happen in order for monthly LTC benefits to begin for each insured:

- 1 Your licensed healthcare practitioner must certify that (a) you have a severe cognitive impairment, OR (b) you are unable to perform two or more of the following activities of daily living for a period of 90-calendar-days:
 - Bathing
 - Eating
 - Contingence
 - Toileting
 - Dressing
 - Transferring (moving into or out of a bed, chair, or wheelchair)
- 2 Before benefits begin, the insured must complete a 90-calendar-day elimination period. Each insured must meet his or her own elimination period, and once met, it is met for life.
- 3 Upon filing a claim, you must submit a planned program of observation and treatment. Your plan of care will be recertified annually by a licensed healthcare practitioner. Your family members may provide care, and this is not limited to your immediate family members.



FACT: About 70% of adults over age 65 will need some type of long-term care.⁴

⁴ Navigo (June 30, 2013), Long-Term Care Insurance Statistics.

HOW THE MONTHLY MAXIMUM BENEFIT IS CALCULATED

Each insured has a separate pool of LTC benefits; here's how that amount is calculated for each pool. The benefit amount will be the LESSER of:

- 2% of the long-term care specified amount for each insured or
- 2x the HIPAA per diem amount x 30 days

The maximum tax-free benefit for LTC is the greater of actual costs incurred or the per diem rate established by the Health Insurance Portability and Accountability Act (HIPAA), which is currently \$330 per day (2015).*

HOW LONG WILL BENEFITS BE PAID?

As long as the insured remains eligible, you'll continue to receive monthly LTC benefits until the total amount paid is the LESSER of:

- The LTC coverage designated when the policy was established, or
- The LTC coverage designated less any outstanding withdrawals, loans and loan interest

NATIONAL AVERAGE ANNUAL COSTS FOR LONG-TERM CARE⁵

- Nursing Home (private room) **\$91,250**
- Nursing Home (semi-private room) **\$80,300**
- Licensed Home Health Aide Services **\$43,680**
- Assisted Family Living Facility **\$43,200**
- Adult Day Care **\$17,940**



If you have questions about adding an LTC rider to a Nationwide YourLife® No-Lapse Guarantee SUL II policy talk to your insurance professional today.

* Nationwide cannot guarantee that LTC benefit payments will be treated as tax-free given the taxpayer's specific circumstances, especially when benefits are used to pay for care provided by family members or collected from more than one policy. Federal tax laws are complex and subject to change. Neither the company nor its representatives give legal or tax advice.

Costs vary by region and provider used for care.
⁵ Genworth 2015 Cost of Care Survey, April 1, 2015

