



Long-term care rider enhancements

A solution that offers choices

There's a very real possibility that your clients who need life insurance for family protection and legacy enhancement could also need long-term care (LTC) at some point in their lives. And with our refreshed long-term care rider featuring a cash indemnity benefit, you can offer them the choice to stay in their home or community longer. It offers clients a cash indemnity benefit that's paid directly to the policyowner if they need it or a death benefit to their loved ones if they don't. Read on to see how this rider can give your clients enhanced features and opportunities.

Description		
	LTC Rider	LTC Rider II
	Indemnity	Cash indemnity
What is the purpose of this rider?	The Nationwide Long-term Care Rider provides monthly benefits to cover qualified long-term care services written in the plan of care, such as assisted living, nursing home care and home health care.	The Nationwide Long-term Care Rider II provides monthly benefits to cover long-term care services such as assisted living, nursing home care and home health care (HHC). For HHC services, informal care such as care provided by a family member or friend is available when approved by licensed health care practitioner.
Details		
How does the rider work?	<ul style="list-style-type: none"> This rider provides a monthly accelerated payment of a portion of the death benefit under the base policy once qualifying conditions and the elimination period have been met The contract owner is entitled to the lesser of 2% of the LTC specified amount or the daily amount allowed by HIPAA Monthly benefits may be subject to adjustments if there are any changes to the policy Withdrawals or loans will affect the length of time benefits will be available or if any benefits remain 	<ul style="list-style-type: none"> This rider provides a monthly accelerated payment of a portion of the death benefit under the base policy when qualifying conditions and the elimination period have been met Once eligibility requirements have been met, the contract owner is entitled to the lesser of an elected percentage (2%, 3% or 4% of the LTC specified amount), or twice the applicable daily amount allowed by HIPAA , or 1/12th of the maximum lifetime LTC benefit Monthly benefits may be subject to adjustments if there are any changes to the policy Withdrawals or loans will affect the length of time benefits will be available or if any benefits remain

Rider charge

	LTC Rider	LTC Rider II
	Indemnity	Cash indemnity
What is the rider charge?	COI based on attained age in most states.	Level per \$1000 of LTC specified amount charge based on issue age.

Underwriting

What are the underwriting requirements for this rider?	<ul style="list-style-type: none"> • Issue ages are 21-80¹ • Underwriting classes are preferred, standard and tables B-E • Minimum LTC specified amount: 10% of the policy's specified amount² • Maximum specified amount is equal to: <ul style="list-style-type: none"> • The policy specified amount (subject to underwriting) OR • The total specified amount if the Additional Term Insurance Rider is elected and in force (subject to underwriting)² • The rider can be added after the policy is issued (evidence of insurability is required) 	<ul style="list-style-type: none"> • Issue ages are 21-80¹ • Underwriting classes include what used to be considered a standard rate class (now called preferred) and what used to be table ratings (i.e. table D) which are now the "non-preferred" classes (prior versions of the rider used "preferred" and "standard" classifications with table ratings B-E), a couples rate can be attached to these underwriting classes • Minimum LTC specified amount: \$100,000.00³ • Maximum LTC specified amount is equal to: <ul style="list-style-type: none"> • The policy specified amount (subject to underwriting) OR • The total specified amount if the Additional Term Insurance Rider is elected and in force (subject to underwriting)² • The rider can be added after the policy is issued (evidence of insurability is required)
Is there a spousal civil union discount?	Not available	Yes, see couples rate above

¹ Subject to policy state requirements and base policy rate class limitations. After age 75, Nationwide YourLife Protection VUL will be rated no better than Standard Non-Tobacco or Standard Tobacco.

² Except in New York or the Virgin Islands, where the LTC benefit equals the base specified amount.

³ Except in Vermont where the minimum specified amount is \$125,000.00.

Claims

	LTC Rider	LTC Rider II
	Indemnity	Cash indemnity
What are the qualifying conditions?	<ul style="list-style-type: none"> Qualification to receive benefits requires the insured to have a severe cognitive impairment and/or inability to perform two or more activities of daily living (ADLs): Bathing, eating, continence, toileting, dressing, transferring Recertification is required at least every 12 months The elimination period is 90 days that need not be consecutive, but must be accumulated within a continuous period of 730 calendar days 	<ul style="list-style-type: none"> Qualification to receive benefits requires the insured to have a severe cognitive impairment and/or is unable to perform two or more activities of daily living (ADLs): Bathing, eating, continence, toileting, dressing, transferring Recertification is required at least once every 12 months The elimination period is 90 days that need not be consecutive, but must be accumulated within a continuous period of 730 calendar days
What are the exclusions?	<p>This rider does not cover any expense which results from:</p> <ol style="list-style-type: none"> 1. Suicide, intentionally self-inflicted injuries or attempts at suicide (either while sane or insane) 2. Committing or attempting to commit a felony 3. A condition for which the Insured can receive benefits under Worker's Compensation 4. A mental, psychoneurotic or personality disorder without evidence of organic disease (Alzheimer's Disease and senile dementia are not excluded from coverage) 5. Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a physician 6. Service in the armed forces or auxiliary units 7. War or any act of war, whether declared or undeclared 8. LTC claims filed during the first six months from the rider issue date for preexisting conditions not disclosed in the application 	<p>This rider does not cover any expense that results from:</p> <ol style="list-style-type: none"> 1. Intentionally self-inflicted injuries or attempts at suicide (either while sane or insane) 2. Committing or attempting to commit a felony 3. Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a physician 4. War or any act of war, whether declared or undeclared 5. LTC claims filed during the first six months from the rider issue date for preexisting conditions not disclosed in the application
What are preexisting condition limitations?	<ul style="list-style-type: none"> Preexisting condition refers to any condition for which the insured received medical advice or treatment in the six months preceding the effective date of this rider We will not pay benefits for a home health care or LTC facility confinement due to a preexisting condition which is not disclosed in the application if the confinement begins during the first six months after the effective date of this rider (not available in NY & VI) 	<ul style="list-style-type: none"> A preexisting condition is any condition for which the insured received medical advice or treatment within the six months preceding the effective date of LTC coverage Does not pay benefits for the receipt of qualified LTC services due wholly or in part to a preexisting condition for the insured which is not disclosed in the application, if the need for services begins during the first six months after the effective date of LTC coverage

Claims (continued)

	LTC Rider	LTC Rider II
	Indemnity	Cash indemnity
What are the lapse protection provisions?	<ul style="list-style-type: none"> While the policyowner is receiving the LTC benefit payments, monthly deductions will continue to be taken from the policy values (except for the cost of the LTC rider, which is waived) If policy values are insufficient to cover all monthly deductions, then all deductions will be waived as long as the insured is on claim Rider provisions vary by issue state; please consult the state-specific contract for full details Upon the death of the insured, the death benefit will be equal to the death benefit provided by the base policy minus all the LTC benefits paid Upon the death of the insured, the death benefit payable will be no less than 10% of the specified amount minus any indebtedness, even if the entire specified amount has been accelerated for LTC 	<ul style="list-style-type: none"> While the policyowner is receiving the LTC benefit payments, monthly deductions will continue to be taken from the policy values (except for the cost of the LTC rider, which is waived) If policy values are insufficient to cover all monthly deductions, then all deductions will be waived as long as the insured is on claim When deductions are being waived, the death benefit will be limited to the LTC specified amount Rider provisions vary by issue state; please consult the state-specific contract for full details As long as the policy is not being kept in force by the lapse protection feature, the death benefit will be equal to the death benefit provided by the base policy minus the total amount of LTC benefits paid under this rider If the policy is being kept in force by the no-lapse feature when the insured dies, the death benefit will be calculated using the LTC Rider specified amount If the LTC Rider specified amount is lower than the policy's total specified amount, the result will be a reduced death benefit If LTC rider II benefits have been paid and the rider is in force when the insured dies, the policy will provide minimum death benefit proceeds as follows: <ul style="list-style-type: none"> If the LTC rider II is not keeping the policy in force and the death benefit is not greater than or equal to 10% of the base policy specified amount minus any indebtedness, Nationwide will instead pay death benefit proceeds equal to the greater of zero, or: <ol style="list-style-type: none"> 10% of: the base Policy Specified Amount minus any indebtedness; minus the lesser of (a) or (b) if the policy is in a grace period when the insured dies, where: <ol style="list-style-type: none"> Is any due and unpaid monthly deductions and any other policy charges; and is the dollar amount of premium that would meet the requirements of any death benefit guarantee or no-lapse guarantee If the LTC Rider II is keeping the policy in force and the death benefit proceeds are not greater than or equal to: 10% of the long-term care specified amount minus any indebtedness, Nationwide will instead pay death benefit proceeds equal to 10% of the long-term care specified amount minus any indebtedness

Claims (continued)

	LTC Rider	LTC Rider II
	Indemnity	Cash indemnity
What international benefits are available?	<ul style="list-style-type: none"> • 100% of the LTC benefit is available • The Insured is not required to return to the United States for certification if receiving qualified long-term care services outside of the United States, its territories or possessions (however, per federal regulations, the licensed health care practitioner providing the certification must be licensed to practice in the United States, its territories or possessions and operating within the scope of his or her license) • All claims information and medical records must be submitted in English • Benefits are paid in U.S. dollars only 	<ul style="list-style-type: none"> • 100% of the LTC benefit is available • The insured is not required to return to the United States for certification if receiving qualified long-term care services outside of the United States, its territories or possessions (however, per federal regulations, the licensed health care practitioner providing the certification must be licensed to practice in the United States, its territories or possessions and operating within the scope of his or her license) • All claims information and medical records must be submitted in English • Benefits are paid in U.S. dollars only
When will this rider terminate?	<p>On the earliest of the following dates:</p> <ul style="list-style-type: none"> • Upon written request by the owner • Upon termination of the policy • When the insured dies 	<p>On the earliest of the following dates:</p> <ul style="list-style-type: none"> • Upon written request by the owner • Upon termination of the policy • When the insured dies • On the initial policy maturity date (age 120)
Products		
This rider is currently available on the following products, subject to eligibility requirements and state approvals:	<p>This rider is currently available on the following products:</p> <ul style="list-style-type: none"> • Nationwide YourLife Indexed UL • Nationwide YourLife Current Assumption UL • Nationwide YourLife Indexed UL Accumulator • Nationwide YourLife Indexed UL Protector • Nationwide YourLife No-Lapse Guarantee UL • Nationwide YourLife Accumulation VUL⁴ • Nationwide YourLife Protection VUL 	<p>This rider will be included as new products are rolled out. As of March 2017, the LTC Rider II is available on the following products:</p> <ul style="list-style-type: none"> • Nationwide YourLife Indexed UL Accumulator • Nationwide YourLife Indexed UL Protector • Nationwide YourLife Indexed UL

⁴ For registered representative use only.

Rider provisions and availability vary by issue state; please consult the state-specific contract for full details.

LTC benefits are complicated and may be taxable

HIPAA: Health Insurance Portability and Accountability Act of 1996. As of 2017, HIPAA daily per diem = \$360.00.



For more information about this rider, contact us today at:

National Sales Desk
1-800-321-6064

Nationwide Financial Network®
1-877-223-0795

Brokerage General Agents (BGAs)
1-888-767-7373



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

Keep in mind that as an acceleration of the death benefit, the payment of long-term care rider benefits will reduce both the death benefit and cash surrender values of the policy. Additionally, loans and withdrawals will also reduce both the cash values and the death benefit. 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 may vary with the needs of each insured. Nationwide pays the long-term care benefit to the policy owner; there is no guarantee the policy owner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

The LTC Rider II may not be available in every state. Please contact Nationwide to determine product availability in your state.

When choosing a product, make sure that life insurance needs are covered. Because personal situations may change (i.e., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Care should be taken to ensure these strategies and products are suitable. Associated costs, as well as personal and financial objectives, time horizons, and risk tolerance should all be weighed before purchasing insurance. Life insurance, and long-term care coverage linked to life insurance, has fees and charges associated with it that include: costs of insurance which varies based on characteristics of the insured such as gender, tobacco use, health and age; and additional charges for riders that customize a policy to fit individual needs.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of Nationwide.

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA.

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