



Nationwide®
is on your side



Long-term care solutions | Side-by-side guide

The total package

The Nationwide® suite of cash indemnity long-term care solutions

Imagine a solution that allows your clients to receive the long-term care (LTC) they need from the people they trust and in the place they want to be.

At Nationwide®, our goal is to provide LTC solutions that fit your clients' financial needs and help them remain in their homes and communities for as long as possible.

Our diverse suite of LTC solutions puts your clients in control and helps make it easier for them to get the care they need and want.

Consider the options for long-term care

Not all LTC solutions offer a cash indemnity benefit, so consider the following information while helping your clients find the right solution for their planning needs.

	Traditional, stand-alone LTC policy ¹	Life insurance policy with LTC rider	Linked-benefit policy
Highlights	<ul style="list-style-type: none"> • Generally lifetime premium required • Provides LTC benefits only • Various inflation options available • Premiums may be tax deductible • Generally only reimbursement plans are available at this time 	<ul style="list-style-type: none"> • Transitions from life insurance protection to LTC coverage • Premiums can be guaranteed² • Accelerates a portion of the death benefit each month for tax-free LTC benefits • Unused death benefit payable to the beneficiaries tax free • Flexible premium schedules • Cash indemnity or reimbursement plans available • May be available on a variety of base policy choices to meet clients' needs 	<ul style="list-style-type: none"> • Premiums are guaranteed • Variety of premium options such as single, multiyear and even lifetime premium schedules • Inflation protection available • Simplified underwriting • Cash indemnity or reimbursement plans available • Some policy structures may allow health savings account distributions to pay for the LTC component of the premium
Client decision points	<ul style="list-style-type: none"> • The most customizable policy • May offer an inflation protection option • May be the most economical solution • "Use it or lose it" • Premiums are not guaranteed 	<ul style="list-style-type: none"> • Premiums can be guaranteed² • Not a "use it or lose it" plan • LTC and/or death benefit — full amount paid • Asset and income protection with reasonable rate of return • Premium funding flexibility • Generally offers less LTC coverage but the most death benefit coverage 	<ul style="list-style-type: none"> • Premiums are guaranteed • Not a "use it or lose it" plan • Death benefit equal to or more than premium paid • Return of premium options • Inflation protection options • Provides maximum long-term care coverage and less death benefit for the premium

¹ Nationwide does not include stand-alone long-term care in its product lineup.

² This statement about guaranteed premiums assumes a guaranteed death benefit policy was purchased and that no loans or withdrawals were taken.

The Nationwide difference

Our LTC solutions, all paying an easy-to-manage cash indemnity benefit, offer diverse opportunities to expand your practice. Take a look at these solutions and see how you can help meet your clients' LTC needs and help them stay where they're familiar — in their home and community — with the option to receive and pay for informal care from family members and friends.

Single life coverage typically offers more customization and product choice.

Joint life coverage, by using one policy, can help couples who are looking for more cost-effective options for life insurance and LTC coverage.

		Single life	Joint life
LTC Rider on life insurance	<ul style="list-style-type: none"> Primary need is life insurance protection A source of funds to help cover potential LTC expenses later Provides flexibility to use life insurance to help protect legacy planning while covering the costs of long-term care 	Long-Term Care Rider II Optional on most permanent life policies from Nationwide	LTC Rider on survivorship for Nationwide Survivorship Indexed Universal Life LTC Rider on survivorship for Nationwide Survivorship Variable Universal Life II
Linked-benefit policy	<ul style="list-style-type: none"> Primary need is LTC coverage Premiums guaranteed not to increase Purchase with single or extended payments Guaranteed cash value or death benefit regardless of LTC usage 	Nationwide CareMatters® II Highly customizable to suit individual needs Nationwide CareMatters® Annuity Streamlined coverage with minimal underwriting requirements	Nationwide CareMatters Together® Cost-effective coverage for two people with a shared LTC benefit

	Life insurance policy with LTC Rider ³			Linked-benefit product		
	Long-Term Care Rider II	LTC Rider on Nationwide® Survivorship Indexed Universal Life	LTC Rider on Nationwide® Survivorship VUL II	CareMatters® II	CareMatters Together®	CareMatters® Annuity
Cash indemnity	●	●	●	●	●	●
Issue ages	21–80 ⁴	35–75	35–75	30–75 (maximum age varies by options selected)	30–70 (no more than 25 years apart)	40–80 (no more than 25 years apart for joint coverage)
Simplified underwriting				●	●	●
Couples rate	●			●		
Return of premium options				●	(See policy surrender value)	(See policy surrender value)
Premium schedule	Flexible options	Flexible options	Flexible options	5 options	5 options	Single-pay
Benefit up to double HIPAA ⁵	●	●	●	(no HIPAA cap)	(no HIPAA cap)	(no HIPAA cap)
Residual death benefit	10%	10%	10%	20%	10%	None
Inflation options				●	●	●
Elimination period	90 calendar days	90 calendar days	90 calendar days	90 calendar days, pays retroactively	90 calendar, pays retroactively	90 calendar days, pays retroactively
International benefits	●	●	●	● ⁶	● ⁶	●

³ Rider provisions and availability vary by issue state; please consult the state-specific contract for full details.

⁴ The issue age parameter is subject to policy state requirements and base policy rate class limitations.

⁵ The 2025 HIPAA per diem rate is \$420. This amount is indexed for inflation.

⁶ The international LTC benefit on Nationwide CareMatters II is limited to the death benefit pool. LTC monthly benefits are paid at 100% of the qualifying monthly benefit amount until the death benefit pool is exhausted. Upon return to the U.S., 100% of the benefit payment and the extension of benefits will once again become available.



Nationwide has a history of protecting Americans going back to 1926. We've been providing innovative long-term care solutions since 1999.



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

When choosing a product, make sure that life insurance and long-term care insurance needs are met. CareMatters II and CareMatters Together are not intended to be a primary source of life insurance protection, so make sure that life insurance needs have been covered by appropriate products. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Care should be taken to ensure that 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 Nationwide CareMatters II, Nationwide CareMatters Together and Nationwide CareMatters Annuity. Life insurance, long-term care coverage linked to life insurance, and long-term care coverage linked to an annuity may have fees and charges associated with it that include the costs of insurance, which vary based on characteristics of the insured such as sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Long-term care insurance coverage contains benefits, exclusions, limitations, eligibility requirements, and specific terms and conditions under which the insurance coverage may be continued in force or discontinued. Some insurance policies and types of coverage might not be available in your state.

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.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are neither obligations of nor backed by the broker/dealer and/or insurance agency selling the policy, 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.

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 policy. 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.

Product availability may vary by state or by firm. Riders are available for an additional cost, may not be available on some products or in some states, and may be known by different names in different states.

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

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