



There's more to life insurance than you think

Have you resisted buying long-term care protection because you think your premiums will keep increasing or you'll never need the coverage?

If you need life insurance, buying a policy with a guaranteed death benefit, like Nationwide YourLife® No-Lapse Guarantee UL, and adding the Nationwide® Long-term Care (LTC) rider can help ease those concerns. Your premiums won't increase, and the benefit will be paid even if you never need long-term care services. The rider — available for an additional cost, and subject to underwriting and approval — gives you the flexibility to use one life insurance policy in two important ways:

Protect your loved ones:

- From financial hardship if you need home health care services or a stay in an assisted living facility or nursing home
- By leaving them an inheritance if you never need the long-term care benefits

Maintain control for yourself:

- By preparing so long-term care costs won't deplete money you've saved for retirement, though there is no guarantee the rider will cover all of your long-term care services
- Because we guarantee to pay the full monthly LTC benefit directly to you as the owner of the policy once you have qualified for claim

How the Nationwide Long-term Care rider works:

- You choose the total amount of long-term care coverage, called the long-term care specified amount, that you want; it can be as much as 100% of the policy's total death benefit, as little as 10% of the total death benefit or anywhere in between
- Unlike some LTC policies and riders out there, we pay the LTC benefits directly to you income tax free once you are determined to be eligible, and no bills or receipts need to be submitted to collect monthly LTC benefits (although they may be needed to establish the claim)
- The rider offers flexibility to use any excess benefits not needed for long-term care expenses, after qualifying for long-term care
- If you use your entire death benefit for long-term care expenses, we'll still pay your beneficiaries a minimum of 10% of your original death benefit, less any policy indebtedness; please note the 10% residual death benefit may not apply in all states
- And if you never need long-term care, we'll pay your beneficiaries the entire income tax-free death benefit

Keep in mind that, as an acceleration of the death benefit, the LTC rider payout will reduce both the death benefit and cash surrender values. Make sure life insurance needs will still be met, even if the rider pays out in full. Costs for LTC vary by person, and there is no guarantee the rider will cover all LTC costs. Nationwide pays LTC benefits to the policyowner. If the insured is not the policyowner, there is no guarantee benefits will be used to pay for LTC. The rider has an additional charge associated with it, and it may be known by different names in different states. A life purchase should be based on the life policy, and not optional riders or features. The cost of a rider may exceed the actual benefit paid under the rider. Life insurance and rider guarantees are subject to the claims-paying ability of Nationwide. Approval of coverage under this rider is subject to underwriting and may require a medical exam.

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

#1 Reason for buying the LTC rider – it pays whether you need it or not.

With a stand-alone policy, there's a chance that you'll collect some, but not necessarily all, of the benefit. But the Nationwide Long-term Care rider is an investment that has a 100% chance of paying a benefit because it's based on life insurance. If you never use or only partially use your LTC benefit, we'll pay all the remaining death benefit to your beneficiary.

Unlike stand-alone policies that are subject to rate increases, a Nationwide YourLife No-Lapse Guarantee UL insurance policy with the LTC rider provides an option to pay a level premium that is guaranteed to keep the policy in force and never increase. Take a look at the charts below to see how the LTC rider can help cover the cost of long-term care. As you do, please note that we calculated the numbers using our Nationwide YourLife No-Lapse Guarantee UL insurance and the following assumptions:

- Premiums are paid every year until age 120 in this example, but you may ask for any payment schedule that meets your needs
- The premium paid meets the level set by the insurance company to guarantee the policy's death benefit (this is known as a "no-lapse premium")
- The amount of money available for long-term care expenses is equal to the face amount of the policy

MALE WITH \$250,000 FACE AMOUNT						
Issue Age	Nontobacco Preferred	Nontobacco Preferred with LTC	Cost difference	Nontobacco	Nontobacco with LTC	Cost difference
45	\$2,140	\$2,407	\$267	\$2,453	\$2,735	\$282
55	\$3,295	\$3,755	\$460	\$3,938	\$4,418	\$480
65	\$5,820	\$6,571	\$751	\$6,703	\$7,468	\$765

MALE WITH \$500,000 FACE AMOUNT						
Age	Nontobacco Preferred	Nontobacco Preferred with LTC	Cost difference	Nontobacco	Nontobacco with LTC	Cost difference
45	\$3,651	\$4,268	\$617	\$4,319	\$4,926	\$607
55	\$6,201	\$7,191	\$990	\$7,428	\$8,389	\$961
65	\$10,716	\$12,406	\$1,690	\$13,042	\$14,619	\$1,577

FEMALE WITH \$250,000 FACE AMOUNT						
Age	Nontobacco Preferred	Nontobacco Preferred with LTC	Cost difference	Nontobacco	Nontobacco with LTC	Cost difference
45	\$1,671	\$2,017	\$346	\$2,000	\$2,351	\$351
55	\$2,687	\$3,256	\$569	\$3,079	\$3,667	\$588
65	\$4,892	\$5,788	\$896	\$5,392	\$6,319	\$927

FEMALE WITH \$500,000 FACE AMOUNT						
Age	Nontobacco Preferred	Nontobacco Preferred with LTC	Cost difference	Nontobacco	Nontobacco with LTC	Cost difference
45	\$3,083	\$3,827	\$744	\$3,596	\$4,331	\$735
55	\$5,271	\$6,439	\$1,168	\$5,949	\$7,127	\$1,178
65	\$9,052	\$11,064	\$2,012	\$10,381	\$12,314	\$1,933

Nationwide YourLife No-Lapse Guarantee UL quotes reflect a supplemental coverage blend solve. When using Nationwide Life Illustrator software, your insurance professional will need to set the supplemental coverage input to "Solve to Equalize Target" in order to match the premiums listed here.

▶ **Ask your insurance professional if the Nationwide® Long-term Care rider may make sense for you.**

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