



Extended care

Resource guide

## Extended-care resources from Nationwide®

When it comes to planning for extended-care situations, clients often look to you for guidance. That's why we've designed our resources to help drive more productive client conversations. From the basics to advanced topics such as funding strategies and the tax implications of paying for care, our resources cover a wide range of subjects to help you address your clients' concerns.

### To share with your clients

#### Long-term care basics

Use this site with clients to help start the conversation about LTC.

[Visit the site.](#)



#### Health care cost planning: The basics

This site can be used to help clients understand how health care costs may impact their retirement.

[Visit the site.](#)



#### Health care cost assessment

This tool allows you to create a client-specific report that serves as a general guideline to help clients fund their retirement health care expenses.

[Visit the site.](#)



#### Long-term care cost estimator

Use this tool to help clients compare state, regional and national costs for LTC through the year 2049. It can also be used to generate a client-ready report for print or email.

[NFM-18301AO](#)

[Visit the site.](#)

Download

[iOS app](#) | [Android app](#)

Access code: NWLTC



#### Silver Brick Road

Introduce your clients to the types of support they can receive as a Nationwide LTC policy or rider holder.

[LAM-3256AO.2](#)



#### Informal caregiving

Use this presentation to share the facts about informal care and how it can impact families and clients.

[Contact us to learn more or to schedule a preview.](#)

## For Financial Professional use only



### **Tax treatment of Nationwide long-term care coverage:**

This white paper provides information regarding the tax treatment of individually owned policies from Nationwide's suite of LTC products. [NFM-18471AO](#)



### **Using HSA dollars to help purchase Nationwide CareMatters® II:**

Use this sales idea to learn how CareMatters II has been structured to be eligible for a health savings account (HSA) reimbursement. [LAM-3234AO.2](#)



### **Nationwide CareMatters® II: A quick look at tax incentives for businesses:**

This presentation discusses CareMatters II, its hierarchical tax advantages, and its corporate and business tax opportunities. *Contact us to learn more or to schedule a preview.*



### **Nationwide CareMatters® II tax treatment for businesses:**

This white paper examines the tax treatment of long-term care solutions from Nationwide and the corporate and business opportunities of CareMatters II. [LAM-3332AO](#)



### **Wealth transfer with Nationwide CareMatters® II:**

Use this sales idea to help clients develop a plan that uses an existing asset to purchase LTC protection. [FLM-1297AO](#)



### **Nationwide CareMatters® II Tax advantages for the individual:**

This presentation details the tax advantages of CareMatters II, including income tax deductions, HSA eligibility and considerations of modified endowment contracts on CareMatters II. *Contact us to learn more or to schedule a preview.*



Visit [NationwideFinancial.com/CareMattersQuickQuote](#) to try our CareMatters Quick Quote Tool<sup>1</sup> today.



**Please call us with questions or for more information.**

Life Insurance Solutions Center  
1-800-321-6064

Nationwide Financial Network® Solutions Center  
1-877-223-0795

Brokerage General Agents Solutions Center  
1-888-767-7373

<sup>1</sup> This is a hypothetical tool meant to illustrate how Nationwide CareMatters works. Keep in mind that exact dollar amounts will vary based on different factors, including how much coverage is selected. Product features, including benefits, exclusions, limitations, terms and definitions, may vary by state.



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

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt a financial strategy or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition, or particular needs of any specific person. Clients should discuss their specific situation with their financial professional.

Nationwide CareMatters II is not intended to be a primary source of life insurance protection, so make sure life insurance needs are covered by appropriate products. 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, and long-term care coverage linked to 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.

Nationwide CareMatters II 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 policyowner 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.

Keep in mind that the payment of long-term care rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and cash surrender value of the policy. Additionally, loans and withdrawals will also

reduce both the cash value 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 policyowner; there is no guarantee the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

Approval for coverage under the policy and attached riders is subject to underwriting and may require a medical exam.

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

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 not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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LAM-3398AO (05/20)