



**Nationwide**<sup>®</sup>  
On Your Side

# 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, you can buy a Nationwide<sup>®</sup> policy that also provides long-term care coverage with a premium that's guaranteed for life and a full benefit that's guaranteed to be paid. Simply add the Nationwide long-term care (LTC) rider to your policy. It's available for an additional cost and gives you the flexibility to use your one life insurance policy in two important ways:

## Protect your loved ones:

- From financial hardship if you experience an extended stay in a long-term care facility or need home health care services
- 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 the money you've worked so hard to save for retirement, though there is no guarantee the rider will cover all of your long-term care services
- By stabilizing what you pay for long-term care protection, so those costs won't skyrocket as you get older
- Because we pay the rider benefit directly to you as the owner of the policy — instead of the long-term care facility — for qualifying expenses

## How the Nationwide<sup>®</sup> 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 other long-term care policies and riders out there, we pay the long-term care benefits directly to you income tax free once you are determined to be eligible and no bills or receipts need to be submitted
- The long-term care 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
- 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 long-term care rider payout will reduce both the death benefit and cash surrender values. Care should be taken to make sure that your life insurance needs continue to be met even if the rider pays out in full. There is no guarantee that the rider will cover the entire cost for long-term care as these vary with the needs of each insured. The long-term care rider may be known by different names in different states, may not be available in every state and has an additional charge associated with it. 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 long-term care rider guarantees are subject to the claims-paying ability of Nationwide.*

*As your personal situations change (e.g., marriage, birth of a child or job promotion), so will your life insurance needs. Care should be taken to ensure this product is suitable for your long-term life insurance needs. You should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics of the insured, such as sex, health and age, and has additional charges for riders that customize a policy to fit your individual needs.*

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

A standalone LTC policy is an expense with about a 50% chance that you'll collect some but not necessarily all of the benefit.<sup>1</sup> But the Nationwide long-term care rider is an investment that has a 100% chance of paying in full 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 standalone policies that are subject to rate increases, the Nationwide long-term care rider guarantees your life insurance premium will never increase when you combine it with our Nationwide YourLife® No-Lapse Guarantee Universal Life insurance policy. Take a look at the charts below to see how this rider can help protect you from potentially devastating long-term care expenses at a fraction of the costs you probably expect. 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

<sup>1</sup> <http://www.longtermcareinsurancetree.com> (June 30, 2010).

MALE WITH \$250,000 FACE AMOUNT						
Age	Nontobacco Preferred	Nontobacco Preferred with LTC	Cost Difference	Nontobacco	Nontobacco with LTC	Cost Difference
45	\$2,407	\$2,899	\$492	\$2,593	\$2,921	\$328
55	\$3,642	\$4,558	\$916	\$4,227	\$4,787	\$560
65	\$6,262	\$7,799	\$1,537	\$7,284	\$8,243	\$959

MALE WITH \$500,000 FACE AMOUNT						
Age	Nontobacco Preferred	Nontobacco Preferred with LTC	Cost Difference	Nontobacco	Nontobacco with LTC	Cost Difference
45	\$4,164	\$4,840	\$676	\$5,075	\$5,877	\$802
55	\$6,266	\$7,442	\$1,176	\$7,841	\$9,031	\$1,190
65	\$10,793	\$12,547	\$1,754	\$13,561	\$15,260	\$1,699

FEMALE WITH \$250,000 FACE AMOUNT						
Age	Nontobacco Preferred	Nontobacco Preferred with LTC	Cost Difference	Nontobacco	Nontobacco with LTC	Cost Difference
45	\$1,825	\$2,251	\$426	\$2,140	\$2,586	\$446
55	\$2,935	\$3,699	\$764	\$3,407	\$4,146	\$739
65	\$5,099	\$6,213	\$1,114	\$5,966	\$7,130	\$1,164

FEMALE WITH \$500,000 FACE AMOUNT						
Age	Nontobacco Preferred	Nontobacco Preferred with LTC	Cost Difference	Nontobacco	Nontobacco with LTC	Cost Difference
45	\$3,226	\$4,072	\$846	\$3,954	\$4,875	\$921
55	\$5,108	\$6,435	\$1,327	\$5,959	\$7,194	\$1,235
65	\$8,733	\$11,203	\$2,470	\$10,380	\$12,311	\$1,931

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.**

Please note that neither Nationwide nor its representatives provide legal, financial or tax advice. This information is for educational purposes only.

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

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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