



Product highlights

# Nationwide CareMatters<sup>®</sup> Annuity

<b>Product type</b>	Long-term care (LTC) coverage on a single-premium deferred fixed annuity chassis, for nonqualified funds only. LTC coverage may be single or joint (for spouses).																																
<b>Benefit type</b>	Cash indemnity LTC benefits For joint LTC coverage, the shared pool of LTC benefits can be paid to both annuitant(s)/insured(s) simultaneously. It is also possible for one insured to use the entire LTC benefit.																																
<b>Insured issue ages</b>	Ages 40 to 80 (age at last birthday). The maximum age difference for joint coverage is 25 years for Preferred and 10 years for Standard.																																
<b>Ownership</b>	The owner must be the annuitant/insured, the spouse of the annuitant/insured or a trust with an insurable interest in the annuitant/insured. For joint coverage, the annuitant/insured and co-annuitant/insured must be spouses, and at least one of them or a trust with an insurable interest in them must be the owner.																																
<b>Underwriting classes and corresponding LTC benefits</b>	<p><b>Single</b></p> <table border="1"> <thead> <tr> <th>Class</th> <th>Issue ages</th> <th>LTC benefit multiple times contract value</th> <th>LTC benefit period</th> </tr> </thead> <tbody> <tr> <td>Preferred</td> <td>40-74</td> <td>3</td> <td>72 months (24 acceleration, 48 extension)</td> </tr> <tr> <td>Standard</td> <td>40-74</td> <td>2</td> <td>48 months (24 acceleration, 24 extension)</td> </tr> <tr> <td>Select</td> <td>75-80</td> <td>2</td> <td>72 months (36 acceleration, 36 extension)</td> </tr> </tbody> </table> <p><b>Joint</b></p> <table border="1"> <thead> <tr> <th>Class</th> <th>Issue ages of older insured</th> <th>LTC benefit multiple times contract value</th> <th>LTC benefit period</th> </tr> </thead> <tbody> <tr> <td>Preferred</td> <td>40-74</td> <td>3</td> <td>108 months (36 acceleration, 72 extension)</td> </tr> <tr> <td>Standard</td> <td>40-74</td> <td>2</td> <td>72 months (36 acceleration, 36 extension)</td> </tr> <tr> <td>Select</td> <td>75-80</td> <td>2</td> <td>84 months (42 acceleration, 42 extension)</td> </tr> </tbody> </table> <p>CareMatters Annuity provides a multiple of 2 or 3 times the contract value as available LTC benefits, based on underwriting class. Any remaining LTC benefits in excess of the contract value will not be added to the contract value or death benefit. Withdrawals will reduce the amount of available LTC benefits.</p>	Class	Issue ages	LTC benefit multiple times contract value	LTC benefit period	Preferred	40-74	3	72 months (24 acceleration, 48 extension)	Standard	40-74	2	48 months (24 acceleration, 24 extension)	Select	75-80	2	72 months (36 acceleration, 36 extension)	Class	Issue ages of older insured	LTC benefit multiple times contract value	LTC benefit period	Preferred	40-74	3	108 months (36 acceleration, 72 extension)	Standard	40-74	2	72 months (36 acceleration, 36 extension)	Select	75-80	2	84 months (42 acceleration, 42 extension)
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<b>Minimum and maximum premium</b>	<ul style="list-style-type: none"> <li>• Minimum: \$36,000 (may vary by state)</li> <li>• Maximum: \$400,000 for single coverage and \$600,000 for joint coverage</li> </ul>																																
<b>Payment/1035 options</b>	The contract owner has the option to pay a lump-sum premium, 1035 exchange a currently owned nonqualified annuity or life insurance policy, or a combination of those options.																																
<b>Guaranteed crediting rate</b>	3%																																

<b>Optional benefits</b>	<ul style="list-style-type: none"> <li>• <b>Inflation Protection Benefit:</b> 5% compound</li> <li>• <b>LTC Nonforfeiture Benefit:</b> Provides a paid-up LTC benefit with a shortened benefit period upon annuitization or full surrender while the annuitant(s)/insured(s) are alive</li> </ul>												
<b>Charges and costs</b>	<p><b>Monthly LTC charge:</b> An amount deducted from the contract value each month, which won't exceed the interest credited. The rate used to calculate the charge depends on the issue age, sex and underwriting class of the annuitant(s)/insured(s).</p> <p><b>Rider premium:</b> If the optional Inflation Protection and/or optional LTC Nonforfeiture Benefit are elected, there is an upfront separately identifiable premium for each rider.</p>												
<b>Contingent deferred sales charge<sup>1</sup> (CDSC)</b>	<p><b>10-year schedule:</b></p> <table> <tr> <td>Year 1: 9.0%</td> <td>Year 4: 6.5%</td> <td>Year 7: 3.5%</td> <td>Year 10: 0.5%</td> </tr> <tr> <td>Year 2: 8.0%</td> <td>Year 5: 5.5%</td> <td>Year 8: 2.5%</td> <td>Year 11: 0%</td> </tr> <tr> <td>Year 3: 7.5%</td> <td>Year 6: 4.5%</td> <td>Year 9: 1.5%</td> <td></td> </tr> </table>	Year 1: 9.0%	Year 4: 6.5%	Year 7: 3.5%	Year 10: 0.5%	Year 2: 8.0%	Year 5: 5.5%	Year 8: 2.5%	Year 11: 0%	Year 3: 7.5%	Year 6: 4.5%	Year 9: 1.5%	
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<b>Free withdrawals</b>	10% of the beginning of year contract value, available starting year 2.												
<b>Elimination period</b>	90 calendar days for each insured. Once the elimination period is met, it's met for life. Upon completion, benefits for the first 90 days will be paid retroactively along with benefits for month 4.												
<b>Using LTC benefits</b>	Once an annuitant/insured qualifies for benefits and satisfies the elimination period, Nationwide places no restrictions on how benefits can be used. 100% of LTC benefits can be used for informal care, including family members and any LTC service existing today or developed in the future.												
<b>Informal and family caregivers</b>	LTC benefits can be used without restriction—including paying family members or less expensive unlicensed caregivers—as long as receiving informal care is appropriate and outlined in the plan of care prepared by a U.S.-licensed health care practitioner.												
<b>Qualifications for benefits</b>	<ul style="list-style-type: none"> <li>• To qualify for benefits, an annuitant/insured must be certified by a U.S.-licensed health care practitioner to have a severe cognitive impairment or not be able to perform 2 of 6 activities of daily living (ADLs) for at least 90 days; ADLs are bathing, continence, dressing, eating, toileting and transferring</li> <li>• The 90-calendar-day elimination period must be met</li> <li>• Regulations require that a plan of care be prepared by a U.S.-licensed health care practitioner at time of claim<sup>2</sup></li> <li>• Regulations require that the LTC claim must be recertified at least every 12 months; this means a U.S.-licensed health care practitioner must recertify the insured's qualifications for claim; an updated plan of care must also be created or confirm the current plan of care is still appropriate</li> </ul>												
<b>Long-Term Care Rider</b>	<p>This rider is part of the contract and provides for payment of a monthly benefit to the contract owner when the qualifications for benefits are met.</p> <p>The maximum monthly benefit is equal to the contract value on the date of the first benefit payment divided by the LTC Acceleration Factor. Payment of the monthly benefit will reduce the contract value until the contract value is zero. Thereafter, subject to continued eligibility, monthly benefit payments will continue until the remaining maximum amount of LTC extension benefits payable is equal to zero. The maximum amount of LTC extension benefits payable is equal to the maximum monthly benefit multiplied by the LTC extension multiple.</p>												
<b>International benefits</b>	100% of LTC benefits are payable if the insured(s) reside internationally. <sup>3</sup>												
<b>Caregiver Advocate</b>	<p>Insureds, contract owners and their immediate family members will have access to this free service, which provides information and references for LTC service providers and community services in their area.</p> <p>There is no obligation to use these services, which are currently provided through a nonaffiliated third party. There is no separate additional charge for this service. This service is subject to availability.</p>												

<sup>1</sup> The amount of this charge may vary by state. In California, this is called a surrender charge.

<sup>2</sup> Nationwide currently has a third-party administrator who can write the plan of care at the time of the claim, but there is no guarantee that this service will always be available.

<sup>3</sup> Regulations and qualifications may apply.



To learn more about the benefits that **Nationwide CareMatters<sup>®</sup> Annuity** offers your clients, please call us at:

**Life Insurance  
Solutions Center**

1-800-321-6064

**Brokerage  
General Agents  
Solutions Center**

1-888-767-7373

**Producer Group  
Solutions Center**

1-844-867-8159

**World Financial  
Group Solutions  
Center**

1-855-455-4139



FOR FINANCIAL PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

• 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 or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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.

Nationwide CareMatters Annuity 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 contract owner 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.

Individual care needs and costs will vary, and there is no guarantee that the long-term care benefits paid under the contract will cover the entire cost of the insured's long-term care. Nationwide pays benefits to the contract owner. If the contract is owned by someone other than the insured, there is no guarantee that the contract owner will use the benefits to pay for LTC services.

All guarantees and benefits of the contract are backed by the claims-paying ability of the issuing insurance company. Contract 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 make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Approval for long-term care coverage under the contract and attached riders are subject to underwriting and may require a medical exam.

Nationwide CareMatters Annuity might not be available in some states. Please contact Nationwide to determine product availability in your state.

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

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FAM-1759AO.2 (03/26)