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# CareMatters linked-benefit long-term care solutions

Nationwide CareMatters® solutions offer a flexible way to plan for potential future long-term care (LTC) costs. Starting April 13, 2026, Nationwide CareMatters® II is available in New York. The table below compares:

- Nationwide CareMatters II (all other, non-New York, states)
- Nationwide CareMatters II – New York
- Nationwide YourLife CareMatters® (former CareMatters solution in New York)

Product specifications in **bold typeface** indicate new features available in New York. Other differences between these three versions of CareMatters may not be detailed in the table. Contact Nationwide or consult with your Nationwide partner or wholesaler to learn more.

Feature	Nationwide CareMatters II (all other states)	Nationwide CareMatters II in New York	Nationwide YourLife CareMatters (former solution in New York)
Benefit type	Cash indemnity	Cash indemnity	Cash indemnity
Issue ages	30 - 75	30 - 75	40 - 75
Underwriting classes	<ul style="list-style-type: none"> <li>• Nontobacco / Couple Nontobacco</li> <li>• Tobacco / Couple Tobacco</li> </ul>	<ul style="list-style-type: none"> <li>• Nontobacco</li> <li>• Tobacco</li> </ul> <p><b>Couple rating for both classes only applies to LTC Extension of Benefits (LTCEB)</b></p>	<ul style="list-style-type: none"> <li>• Nontobacco</li> <li>• Tobacco</li> </ul>
Underwriting requirements	<ul style="list-style-type: none"> <li>• Teleinterview</li> <li>• Attending physician statement (APS) for cause</li> </ul>	<ul style="list-style-type: none"> <li>• Teleinterview</li> <li>• APS for cause</li> <li>• Cannot have cognitive if base only (not LTCEB)</li> </ul>	<ul style="list-style-type: none"> <li>• Teleinterview</li> <li>• APS for cause</li> <li>• Cannot have cognitive if base only (not LTCEB)</li> </ul>
Premium schedule	<ul style="list-style-type: none"> <li>• Single-pay</li> <li>• 5-pay</li> <li>• 10-pay</li> <li>• Pay to age 65</li> <li>• Pay to age 100</li> </ul>	<ul style="list-style-type: none"> <li>• Single-pay</li> <li>• 5-pay</li> <li>• 10-pay</li> <li>• <b>Pay to age 65</b></li> <li>• <b>Pay to age 100</b></li> </ul>	<ul style="list-style-type: none"> <li>• Single-pay</li> <li>• 5-pay</li> <li>• 10-pay</li> </ul>
LTC benefit periods	<ul style="list-style-type: none"> <li>• 2-year (24-month acceleration)</li> <li>• 3-year (24-month acceleration + 12-month extension)</li> <li>• 4-year (24-month acceleration + 24-month extension)</li> <li>• 5-year (24-month acceleration + 36-month extension)</li> <li>• 6-year (24-month acceleration + 48 month extension)</li> <li>• 7-year (24-month acceleration + 60-month extension)</li> </ul>	<ul style="list-style-type: none"> <li>• 2-year (24-month acceleration)</li> <li>• 3-year (<b>24-month acceleration + 12-month extension</b>)</li> <li>• 4-year (24-month acceleration + 24-month extension)</li> <li>• 5-year (<b>24-month acceleration + 36-month extension</b>)</li> <li>• 6-year (24-month acceleration + 48-month extension)</li> <li>• 7-year (<b>24-month acceleration + 60-month extension</b>)</li> </ul>	<ul style="list-style-type: none"> <li>• 2-year (24-month acceleration)</li> <li>• 3-year (36-month acceleration)</li> <li>• 4-year (24-month acceleration + 24-month extension)</li> <li>• 5-year (36-month acceleration + 24-month extension)</li> <li>• 6-year (24-month acceleration + 48-month extension)</li> <li>• 7-year (36-month acceleration + 48-month extension)</li> </ul>
Return of premium	<ul style="list-style-type: none"> <li>• Vested</li> <li>• Step-up (80% in years 1-10; 100% years 11+)</li> <li>• Maximum LTC benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Step-up (80% in years 1-10; 95% years 11+)</li> <li>• <b>Maximum LTC benefit</b></li> </ul>	<ul style="list-style-type: none"> <li>• Step-up (80% in years 1-10; 95% years 11+)</li> </ul>

Feature	Nationwide CareMatters II (all other states)	Nationwide CareMatters II in New York	Nationwide YourLife CareMatters (former solution in New York)
Elimination period	90-Calendar day - retroactive	90-Calendar day - retroactive	90-Calendar day - retroactive
Inflation options	<ul style="list-style-type: none"> <li>No inflation</li> <li>3% simple</li> <li>3% compound</li> <li>5% compound</li> </ul>	<ul style="list-style-type: none"> <li>No inflation</li> <li><b>3% simple</b></li> <li><b>3% compound</b></li> <li><b>5% compound</b></li> </ul> <p><b>If elected, the monthly LTC benefit will inflate and the maximum monthly LTC benefit must be taken while on claim. This inflation may cause the client's acceleration pool to exhaust quicker than 2 years, but the total payout will remain at the total LTC benefit period elected.</b></p>	<ul style="list-style-type: none"> <li>No inflation</li> <li>3% simple (no inflation on base acceleration)</li> <li>5% compound (no inflation on base acceleration)</li> </ul>
Residual death benefit	20%	Lesser of 10% of the specified amount or \$25,000	Lesser of 10% of the specified amount or \$25,000
Separately identifiable premium	Yes	<b>Yes</b>	No
International benefits	<ul style="list-style-type: none"> <li>100% of base + inflation available</li> <li>No extension of benefits (EOB) for international</li> </ul>	<ul style="list-style-type: none"> <li>100% of base + inflation available</li> <li>No extension of benefits (EOB) for international</li> </ul> <p><b>If inflation is elected, the base will be paid out sooner.</b></p>	<ul style="list-style-type: none"> <li>100% of base + inflation available</li> <li>No extension of benefits (EOB) for international</li> </ul>
Lump sum/1035	Yes	<b>Yes</b>	No
Fully fund policy on a multi-pay	Yes	<b>No. Multi-pay options must follow planned premium schedule.</b>	Yes
Minimum specified amount at issue	\$36,000 (\$1,500 monthly) *	\$74,400 (\$3,100 monthly)	<ul style="list-style-type: none"> <li>2, 4, 6-year benefit durations: \$74,400 (\$3,100 monthly)</li> <li>1, 3, 5-year benefit durations: \$111,600 (\$3,100 monthly)</li> </ul>
Maximum specified amount	\$500,000	\$500,000	\$500,000
Maximum monthly LTC benefit	\$20,833	<ul style="list-style-type: none"> <li>Capped at HIPAA if accelerating base</li> <li>Must take maximum monthly benefit if inflation is elected</li> </ul>	<ul style="list-style-type: none"> <li>Capped at HIPAA if accelerating base</li> <li>Must take maximum monthly benefit if inflation is elected</li> </ul>
Riders	<ul style="list-style-type: none"> <li>LTC Rider</li> <li>LTC Extension of Benefits (LTCEB) Rider</li> <li>Inflation Protection Rider</li> <li>Acceleration of Death Benefit for Terminal Illness Rider</li> <li>Critical Illness Rider</li> </ul>	<ul style="list-style-type: none"> <li><b>Acceleration of Life Insurance Death Benefit for Qualified Long-Term Carew Services (ADBQS) Rider</b></li> <li><b>ADBQS with Inflation Protection Rider</b></li> <li><b>LTC Extension of Benefits (LTCEB) Rider</b></li> <li><b>LTCEB with Inflation Protection Rider</b></li> <li>Acceleration of Death Benefit for Terminal Illness Rider</li> </ul>	<ul style="list-style-type: none"> <li>Acceleration of Life Insurance Death Benefit for Qualified Long-Term Carew Services (ADBQS) Rider</li> <li>LTC Extension of Benefits (LTCEB) Rider</li> <li>Inflation Protections Rider</li> <li>Acceleration of Death Benefit for Terminal Illness Rider</li> </ul>

Feature	Nationwide CareMatters II (all other states)	Nationwide CareMatters II in New York	Nationwide YourLife CareMatters (former solution in New York)
Separate LTC premiums	<ul style="list-style-type: none"> <li>LTC Rider premium</li> <li>LTCEB Rider premium</li> <li>Inflation Protection Rider premium</li> </ul>	<ul style="list-style-type: none"> <li>ADBQS Rider premium or ADBQS with Inflation Protection Rider premium</li> <li>LTC Extension of Benefits (LTCEB) Rider premium or LTCEB with Inflation Protection Rider premium</li> </ul>	No separately identifiable LTC premium

\* Varies in some states.



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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 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 are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this policy is purchased, by the insurance agency from which this policy is purchased or any affiliates of those entities, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

When choosing a product, make sure that life insurance and long-term care insurance needs are met. Nationwide CareMatters II is intended to be a primary source of life insurance protection, so make sure that 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 additional charges.

Nationwide CareMatters II is a cash indemnity product that pays LTC benefits when the insured 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.

**Nationwide CareMatters II is a life insurance policy with a rider that accelerates the death benefit for qualified long-term care services. This is not a health insurance policy and is not subject to the minimum requirements of New York law pertaining to Long-Term Care Insurance, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement policy. The policy is intended to be a qualified long-term care insurance contract for federal tax law only. Receipt of the accelerated benefits may affect eligibility for public assistance programs and may be taxable.**

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

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

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

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FLM-1749AO (01/26)