



Nationwide®

A simple underwriting experience

Nationwide CareMatters® Annuity is a streamlined long-term care (LTC) solution that can help you protect more clients. The simplified underwriting experience has fewer requirements, including no health interview¹ or Part B application and no attending physician statement (APS) or paramedical exam.

Application Submission (financial professional and client)

Pre-application:

- Consider [pre-screening](#) your client or review the 6 underwriting questions and consult the uninsurable health conditions list below that determine insurability and rate class
- Verify your licensing appointment with Nationwide
- Complete annuity suitability (see section below)
- Ensure you have completed all [required training](#)
- Provide an outline of coverage to the client

The proposed insured must complete:

- The application
- The LTC personal worksheet
- 1035 paperwork, if applicable
- Other state-specific forms

Annuity Suitability must be completed at or before application submission.

This process may be completed through your firm or through Nationwide. If utilizing Nationwide's suitability process, the following guidelines must be met:

- Annuity concentration must be less than 75% of client's net worth
- Client must have liquid assets to cover 3 to 6 months of expenses
- Your client's surrender charges cannot exceed 8% (e.g., CDSC, MVA, Bonus Recapture)
- Any contracts being replaced must be at least 3 years old

Height and weight guidelines:

Height	Minimum weight (lbs)	Maximum weight (lbs)	Height	Minimum weight (lbs)	Maximum weight (lbs)
4'10"	82	191	5'10"	119	278
4'11"	84	197	5'11"	122	286
5'0"	87	204	6'0"	125	294
5'1"	90	211	6'1"	129	302
5'2"	93	218	6'2"	133	311
5'3"	96	225	6'3"	136	319
5'4"	99	232	6'4"	140	328
5'5"	102	240	6'5"	143	336
5'6"	106	247	6'6"	147	345
5'7"	109	255	6'7"	151	354
5'8"	112	262	6'8"	155	363
5'9"	115	270			

¹ A cognitive screening is required for clients aged 70 or older or for cause.

Insurability and rate class are determined by 6 underwriting questions within the application:

1. Is any Proposed Insured currently experiencing any of the following?
 - Hospitalization
 - Confinement to a bed
 - Residing in an assisted living facility
 - Receiving any home health care services
 - Receiving any adult day care services
 - Receiving care in a nursing facility
 - None of these
2. Is any Proposed Insured currently using or have been medically advised by a licensed healthcare professional within the past 5 years to use any of the following?
 - Walker
 - Wheelchair
 - Multi-prong cane
 - Hospital bed
 - Stair lift
 - Oxygen
 - Dialysis treatment
 - Hospice care
 - Motorized scooter
 - None of these
3. Does any Proposed Insured require assistance or supervision in performing any of the following activities?
 - Taking medication
 - Dressing
 - Bathing
 - Eating
 - Use of the restroom
 - Getting in or out of bed
 - Walking
 - Managing bowel or bladder
 - None of these
4. In the past 5 years, has any Proposed Insured been diagnosed or treated by a medical professional for any of the following?
 - Multiple sclerosis, Parkinson's disease, paralysis, muscular dystrophy, ALS (*Lou Gehrig's disease*) or Huntington's disease
 - Back surgery with ongoing pain, weakness, limitations, use of corticosteroids, or use of narcotic pain medication
 - Memory loss, mild cognitive impairment, dementia, or Alzheimer's
 - COPD (*Chronic Obstructive Pulmonary Disease*) or Emphysema with tobacco use
 - Cirrhosis of the liver
 - None of these

See below for list of uninsurable health conditions
5. In the past 5 years, has any Proposed Insured been medically advised to have any surgery, hospitalization, treatment or test that was not completed or results that you have not received (excluding HIV)?
 - Yes
 - No

STOP: If any of the above conditions listed in questions 1-5 are applicable, the Proposed Insured is not eligible for coverage.

6. In the past 2 years, has any Proposed Insured been diagnosed, treated, or prescribed medication by a licensed healthcare professional for any of the following?
 - Aneurysm
 - Heart Disease
 - Head Injury
 - Peripheral vascular disease
 - Peripheral neuropathy
 - Diabetes
 - Stroke or Transient ischemic attack (*TIA*)
 - Multiple falls and/or fall resulting in a fracture
 - Balance disorder
 - Tremors
 - Blood clotting disorder
 - Organ transplant (excluding Cornea)
 - Rheumatoid arthritis with joint replacement or deformity
 - Arthritis with narcotics pain medication
 - Bipolar disorder, schizophrenia or psychosis disorder
 - None of these

In addition to the questions above, if the insured has any of these uninsurable health conditions they will not be considered for coverage.

AIDS	Cystic fibrosis	Mixed connective tissue disease	Pseudotumor cerebri
Amputation due to disease	Demyelinating Disease	Muscular dystrophy	Reflex sympathetic dystrophy
Amyloidosis	Disability (excluding VA disability)	Myelofibrosis	Sclerosing cholangitis
Aneurysm (cerebral unoperated)	Down's syndrome	Neurofibromatosis	Shy-Drager Syndrome
Arnold Chiari Malformation	Ehlers-Danlos	Organic brain syndrome	Spina bifida
Autonomic neuropathy	Fibromuscular dysplasia	Pancreas transplant	Temporal arteritis
Buerger's disease	Frailty	Paralysis	Thalassemia major
Castleman's disease	Gaucher's	Paraplegia	Transvers myelitis
Cerebral Palsy	Hepatitis C	Pick's disease	Vasculitis
Charcot Marie tooth disease	HIV positive	Polycystic kidney disease	Ventriculoperitoneal shunt
Complex regional pain syndrome	Huntington's chorea	Polymyositis	Wegener's granulomatosis
Connective tissue disease	Hydrocephalus	Post Polio Syndrome	Zellweger's syndrome
Crest syndrome	Marfan's syndrome	Primary biliary cirrhosis	Zollinger-Ellison Syndrome
Cushing's syndrome			

Contact us today if you have questions or would like to inquire about Nationwide CareMatters® Annuity.

Life Insurance Solutions Center: 800-321-6064

Brokerage General Agents Solutions Center: 888-767-7373

Producer Group Solutions Center 844-867-8159

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



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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 makes 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 is subject to underwriting based on questions in the application and a cognitive screening for applicants age 70 and older.

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 and Annuity Insurance Company, Columbus, Ohio.

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