



Nationwide CareMatters[®] at Work

A multilife long-term care program



RECRUIT REWARD RETAIN

Help your employees protect themselves against one of the largest possible expenses in retirement: the cost of long-term care.

Nationwide CareMatters[®] II is a hybrid long-term care (LTC) solution that can be used to help an employer recruit, reward and retain select employees by providing long-term care coverage as an executive benefit.

Nationwide CareMatters II has a premium structure designed to capture more tax advantages than many other linked-benefit or LTC combination products in the industry. The tax advantages are even more opportune for business owners purchasing LTC coverage for themselves through their business as well as providing LTC coverage to valued employees.

Key features of CareMatters at Work:

- **List billing of premiums**
- **Noncancelable policy¹**
- **Streamlined underwriting — no medical exam is required**
- **Valuable tax breaks** for C-corporation owners or any entity purchasing for an employee
- **Cash indemnity benefits:** Nationwide places no restrictions on how someone chooses to spend their LTC benefits
- **Guaranteed premiums:** The premium is guaranteed to stay the same
- **Guaranteed LTC benefits:** LTC benefits are guaranteed not to decrease²
- **No use-it-or-lose-it risk:** Premium dollars are preserved and are paid to beneficiaries as a death benefit if the insured never needs care

For certain types of employers:

- LTC premiums are 100% tax deductible to the business (no age-based limits)
- LTC premiums are totally excluded from employee's income (no taxation)

¹This means that you have the right, subject to the terms of your policy, to continue your policy provided you pay your scheduled premium on time. Nationwide cannot change any of the terms of your policy on its own and cannot change the scheduled premium.

²This guarantee assumes the premium payments have been made and no withdrawals or loans have been taken from the policy.