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Product Update from NATIONWIDE

Two people, one policy. Affordable long-term care coverage for both.

Beginning October 12, 2015, we are adding a long-term care (LTC) rider to the Nationwide® YourLife No-Lapse Guarantee SUL II survivorship universal life insurance product. This means clients can elect long-term care coverage for up to two people on one policy.

Purchasing an LTC Rider with the Nationwide YourLife No-Lapse Guarantee SUL II life insurance policy can be an affordable and flexible way to help cover LTC expenses. Along with legacy and estate planning needs, the risk of LTC expenses may be covered within one policy for many life scenarios, including **Parent/Adult Child, Married Couple, and Domestic/Same-sex Partners.**

- Helps clients plan for their own LTC expenses
- Lessens the possibility that clients will have to pay for a loved one's LTC expenses out of their own retirement savings
- Enables clients to use excess funds not needed for LTC services to meet other individualized care needs (e.g., home safety improvements, prescription medications, massage therapy) through cash indemnity benefits

LTC Rider on Nationwide's individual life insurance products vs. LTC Rider available on Nationwide YourLife No-lapse Guarantee SUL II product.

Please note there are slight differences between the two:

LTC Rider Features	LTC Rider on individual life policy	LTC Rider on SUL II policy
Benefit Payment Model	Indemnity	Cash Indemnity
Maximum Monthly Benefit equals 2% of LTC Specified Amount	Yes	Yes
Monthly Benefit Capped at 2x HIPAA	No (1x)	Yes
Max LTC Specified Amount Available	Up to 100% of Face Amount	Up to 50% of Face Amount per insured

A cost-effective way to take care of both life insurance and LTC needs in one policy.

- For level pays, buying the LTC rider on both SUL II insureds is, on average, 15% less expensive than buying two individual NLG policies with LTC rider.

State approvals

We've filed for approval in the following states:

AK, AL, AR, AZ, CT, CO, DC, DE, GA, IA, ID, IN, HI, IL, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

All of the above have been approved except: CT, HI, IN, ND

Filing with the following states at a later date: FL, NJ, CA

Look for more details about the LTC Rider on SUL II soon. If you have questions, please don't hesitate to call us at **1-888-767-7373**.

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Guarantees are subject to the claims-paying ability of the issuing insurance company.

Products may not be available in all states. Riders are available for an additional cost, may not be available on all products or in all states and may be known by different names in different states.

The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA. Nationwide annuities and life insurance are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Company, Columbus, Ohio.

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