



Product Launch Guidelines

Nationwide CareMatters Together[®]

Launching in California on January 13, 2025

On January 13, 2025, Nationwide[®] is launching Nationwide CareMatters Together[®], in California, our newest linked-benefit solution offering long-term care coverage to couples or 2 individuals with an insurable interest in each other.

Designed for couples ages 30 to 70, Nationwide CareMatters Together offers policyowners the flexibility to use their pool of LTC benefits entirely by 1 person or shared between the 2 insureds in any combination.

CareMatters Together offers a shared pool of benefit dollars with multiple guarantees: level premium, cash indemnity LTC benefit, accrued benefit and second-to-die death benefit.

As with all CareMatters products, the LTC benefit is cash indemnity; that is, Nationwide pays the full monthly LTC benefit and places no restrictions on how the benefits are used. This helps clients pay for their long-term care the way they want it.

Applicable states

As of December 2024, CareMatters Together is not yet available in Montana and New York. CareMatters Together will not be filed outside of the 50 states and the District of Columbia (D.C.).

Please note

We will continue to offer Nationwide CareMatters[®] II for individuals seeking long-term care coverage for a single life. For pending applicants who wish to transition to CareMatters Together, additional paperwork or requirements could be needed.

We're here to help

Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



New Business Solutions Center:

1-866-678-5433

Life Insurance Solutions Center:

1-800-321-6064

Brokerage General Agents Solutions Center:

1-888-767-7373

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.

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

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