

Prequalifying your client

Review the conditions, impairments and considerations that would disqualify a client.

In rare instances, there may be a history indicated for disqualification in this guide that you feel may qualify for a CareMatters policy. These histories should be prescreened before an application is submitted. Histories not found in this prequalification guide will be given individual consideration. If you feel a history may be borderline for life insurance and long-term care, please complete a prescreen with a CareMatters underwriter prior to submission of an application. For prescreens, call 1-855-381-5729. Include the prescreen reference number in the Special Instructions section of the application, or submit via email at CMScreen@nationwide.com. Include a copy of the prescreen email reply with the application. For additional prescreening information, click [here](#).

The proposed insured must be a U.S. citizen or permanent green card holder (issued for 10 years or more) and be able to provide a copy of their green card and Social Security/tax identification number card.

Per New York regulation, people who do not understand English cannot be required to certify that a translator has assisted them. Therefore, the proposed insured must be able to read, speak and understand English in order to apply for CareMatters in New York.

Proposed insureds may not qualify for coverage if they have ever had been diagnosed as having, been treated for or received medical advice or medical care from a physician or health care provider for any of the following conditions:

- Alcohol abuse or dependency
- Alzheimer's, dementia, senility, mild cognitive impairment (MCI), organic brain syndrome, memory loss or other cognitive impairment
- ALS (Lou Gehrig's disease)
- Bariatric surgery with a body mass index (BMI) of 33.0 or greater
- Bipolar disease, schizophrenia, paranoia, or any psychiatric disorders with psychosis
- Bone marrow disorder, Hodgkin's disease, leukemia or lymphoma
- Cancer of the blood, bone, brain, breast stage III or IV;¹ esophagus, head/neck, liver, lung, kidney, ovary, pancreas, prostate cancer stage VI, stomach, recurrent cancers (any type excluding basal cell carcinoma) or cancer that has spread to other organs or lymph nodes^{2,3}
- Cardiomyopathy
- Cerebral palsy
- Cirrhosis of the liver
- Cystic fibrosis
- Diabetes Type 1
- Down syndrome
- Drug abuse or dependency; controlled substance, illegal or prescription drugs
- Emphysema or other lung disorder requiring regular or intermittent use of oxygen
- History of falls due to gait disturbance or dizziness, or two or more falls in the past 36 months
- HIV positive, AIDS, ARC, severe combined immunodeficiency, common variable immune deficiency
- Huntington's disease or has/had immediate family member with Huntington's disease
- Hydrocephalus with or without shunt placement
- Imbalance, unsteady gait or ataxia
- Joint replacement history⁴
 - With a BMI of 38.0 or greater
 - One knee or hip is replaced — minimum 6-month waiting period
 - Both knees or hips are replaced — minimum 18-month waiting period
 - Shoulder replacement — minimum 12-month waiting period
 - Both shoulders are replaced — minimum 18-month waiting period; however, a prescreen should be completed before submitting a CareMatters application
 - Any revision of a past joint replacement — minimum 12-month waiting period; however, a prescreen should be completed before submitting a CareMatters application
 - Any joint replacement with a history of rheumatoid arthritis
- Mental retardation
- Multiple sclerosis, including relapsing-remitting disease
- Muscular dystrophy
- Neurofibromatosis
- Organ transplant (other than cornea)
- Osteoporosis with a BMI of 20 or less or any previous fragility fracture
- Paralysis, hemiplegia, paraplegia or quadriplegia (excluding Bell's palsy)
- Parkinson's disease
- Post-polio syndrome
- Renal failure, chronic kidney disease (excludes kidney stones)
- Rheumatoid arthritis taking prednisone or a biologic agent (Enbrel, Humira, Remicade, Rituxan, Kineret, Actemara, Orenzia, Cimzia, etc.)
- Steroid-dependent condition (6 months or longer)
- Stroke/cerebrovascular accident (CVA)
- Suicide attempt or ideation
- Transient ischemic attack (TIA) in the past 3 years; multiple TIAs within 5 years of the most recent one
- Use of any narcotic drug or prescription pain medication currently or within the past 3 months (dental work narcotic pain prescription medications are excluded)

¹ Other stages of breast cancer depending on when diagnosed, treatment, etc. could also result in a decision to decline.

² If the type of cancer is not listed above, consideration may be possible, provided the cancer is not recurrent. However, depending on stage, when diagnosed, treatment, etc. a cancer history could result in a decision to decline. Your insurance professional should complete a formal prescreening with details of the cancer history, including the location, stage, treatment and date of last treatment.

³ Cancer history greater than 5 years that is high risk and/or advanced stage could also result in a decline. A prescreen should be completed with details of the cancer history, including location, stage, type and date of last treatment.

⁴ The joint replacement "waiting period" in the joint replacement guidance starts from the date of any postoperative physical therapy (PT and any other treatment has ended, and the proposed insured is considered fully recovered and has been released from care with no further symptoms, treatment or limitations). Multiple joint replacements may not prompt an automatic decision to decline; however, the submitting insurance professional should complete a formal prescreen with details of joint replacements and any other medical history before submitting a CareMatters application.

Impairments and conditions that would not be insurable:

Durable medical items

Currently use or have used in the past 24 months:

- Catheter
- Lift chair or stair lift
- Colostomy or urostomy bag
- Dialysis
- Feeding tube
- Hospital bed
- Hoyer lift
- Implantable defibrillator
- Motorized scooter
- Multipoint cane
- Oxygen equipment
- PICC line (subclavian catheter)
- Respirator or ventilator
- Walker or wheelchair

ADL impairments

Currently need, or have needed in the past 24 months, assistance with or supervision of any of the following activities of daily living:

- Bathing
- Bowel or bladder control
- Dressing
- Eating
- Moving into or out of a chair or bed
- Taking medications, including setup of medications
- Toileting
- Walking

Medical services

Currently reside in, have used within the past 24 months, been recommended for or planning to utilize:

- Adult day care services
- Assisted living care facility
- Home health care services
- Hospice
- Nursing home
- Retirement community with long-term care (LTC) services received
- Other custodial facility
- Other caregiver support

Other factors that may not be insurable:

- Currently collecting any type of disability or workers' compensation payments
- Multiple unexplained falls in the past 12 months
- Diagnostic testing planned, scheduled or recommended that has not been completed
- Surgery planned, scheduled or recommended that has not been completed
- Surgery completed, yet not fully recovered for a minimum of 3 months, including released from physician care for a specific medical condition
- Use of a handicap permit due to physical limitations or medical conditions

OR any of the following in combination with tobacco usage (cigarettes, pipe, cigar or vape) in the past 36 months:

- Cardiac disease, including angina, atrial fibrillation, congestive heart failure, coronary artery bypass or stent, mitral valve disease, tachycardia, aneurysm, heart attack (myocardial infarction), valvular heart disease excluding mitral valve prolapse (MVP), sick sinus syndrome or premature ventricular contractions (PVCs)

- Osteoporosis
- Deep venous thrombosis (DVT) or pulmonary emboli (PE), history of
- Carotid artery disease, cerebral vascular accident (stroke) or TIA
- Peripheral vascular disease
- Diabetes
- Thrombotic disorder or clotting disorder
- Respiratory conditions, including asthma, chronic emphysema, chronic obstructive pulmonary disease, obstructive sleep apnea or pulmonary embolism

Height and weight guidelines

The proposed insured's body mass index (BMI), which is determined by height and weight, will also be evaluated during underwriting. If height and weight exceed the minimum or maximum parameters below, an application should not be submitted. If height and weight fall within a marginal range below, please complete a prescreen to discuss the details of chronic medical conditions, surgeries, treatments and medications as some builds within these ranges may not be insurable in combination with other health concerns (for example, back disorders, bariatric surgery, diabetes, high blood pressure, osteoporosis, sleep apnea, weight-bearing joint, etc.)

Note: The height and weight guidelines below are for new business applications. If an individual is declined or postponed due to height and weight (BMI), the reconsideration terms provided may require an alternative weight that must be met for possible reconsideration.

Height and weight guidelines

Height	Minimum weight in lbs.	Marginal weight range in lbs. with other health concerns	Marginal weight range in lbs. with other health concerns	Maximum weight in lbs.
4'10"	85	<91	>156	191
4'11"	88	<94	>162	197
5'0"	91	<98	>167	204
5'1"	95	<101	>174	211
5'2"	98	<104	>179	218
5'3"	101	<107	>185	225
5'4"	104	<111	>190	232
5'5"	108	<114	>197	240
5'6"	111	<118	>203	247
5'7"	114	<122	>209	255
5'8"	118	<125	>215	262
5'9"	121	<129	>222	270
5'10"	125	<133	>228	278
5'11"	128	<136	>235	286
6'0"	132	<140	>241	294
6'1"	136	<144	>248	302
6'2"	139	<148	>255	311
6'3"	143	<152	>262	319
6'4"	147	<156	>269	328
6'5"	151	<160	>276	336
6'6"	155	<164	>284	345
6'7"	159	<169	>291	354
6'8"	163	<173	>298	363

Considerations regarding current or pending medical treatment and standard of care:

- If the client has any surgery scheduled in the next 6 months or has been advised to have surgery, wait to submit the case until the client is at least 3 months postoperative, fully recovered, back to 100% activity and released from all medical and doctor's care
 - Spinal and back surgeries should not be submitted prior to 12 months from completion of treatment and full recovery
 - Surgeries and/or injection treatment for joint disorders within the past 12 months should have a prescreen completed
- If the client is currently being evaluated for an undiagnosed medical condition or has any outstanding tests, lab work, follow-ups, or referrals pending, postpone submission until all evaluations have been completed and a diagnosis has been made; it may be appropriate to complete a prescreen at that time
- Individuals currently in physical therapy or having received physical therapy in the past 6 months cannot be considered. If physical therapy has been completed between 6 and 12 months, a prescreen should be completed.
- Consider postponing if the proposed insured does not meet the standard of medical care shown below:
 - Ages 60 - 64, doctor's care within the past 5 years
 - Ages 65 - 70, doctor's care within the past 2 years
 - Ages 71 - 75, doctor's care within the past year
- Care includes multiple visits with a physician and any labs and/or age-appropriate testing.
- Maximum issue ages vary by product and the product features elected. The maximum issue age may be lower than 75.

Any medication used for the treatment of AIDS/ARC/HIV, any cancer or chemotherapy medications (all forms), treatment for memory loss, current or chronic medications for the management of pain, and medicinal marijuana will result in a decision to decline, even if not individually listed in the table below. Also, this medication list may only represent the brand name medication. If the proposed insured is taking a generic medication, the brand name should be verified. If the proposed insured is taking any of the medications below, it will probably disqualify an application for Nationwide CareMatters II, as it may reveal an underlying condition that is not insurable. This list is not all-inclusive.

If a proposed insured is on a medication listed below and you feel that the history may develop favorably to meet CareMatters guidelines, a prescreen should be completed before an application is submitted. If upon prescreen, the CareMatters underwriter feels that possible consideration can be given even with the prescribed medication, the application can be submitted. However, the prescreen confirmation number needs to be indicated in the Special Instructions on the CareMatters application, or the full prescreen submission details and reply email should accompany the application for insurance to avoid a possible immediate declination upon pharmacy check review.

Medication	Condition/Category
Abilify	Mental disorder
Actemra	Immune disorder
Acthar	Multiple sclerosis
Adriamycin	Cancer
Agrylin	Blood disorder
AIDS/ARC/HIV meds—any/all prescriptions	AIDS
Akineton	Parkinson's disease
Antabuse	Alcohol/drug abuse
Apokyn	Parkinson's disease
Aranesp	Blood disorder
Arava	Rheumatological disorder
Aricept (donepezil)	Dementia/Alzheimer's
Aristada	Mental disorder
Artane	Parkinson's disease
Atgam	Immune disorder
Aubagio	Multiple sclerosis
Avonex	Multiple sclerosis
Axura (memantine)	Dementia/Alzheimer's
Azilect	Parkinson's disease
Baraclude	Hepatitis
Benlysta	Immune disorder
Betaferon	Multiple sclerosis
Betaseron	Multiple sclerosis
Buprenex	Pain

Medication	Condition/Category
Campral	Alcohol/drug abuse
Cancer, chemotherapy— all forms, any/all prescriptions	Cancer
Carbex	Parkinson's disease
Carbidopa	Parkinson's disease
Casodex	Prostate cancer
Cellcept	Immune disorder
Cerefolin	Dementia/Alzheimer's
Cimzia	Rheumatological disorder
Clozapine	Mental disorder
Clozaril	Mental disorder
Cogentin	Parkinson's disease
Cognex	Dementia/Alzheimer's
Comtan	Parkinson's disease
Copaxone	Multiple sclerosis
Copegus	Hepatitis
Cuprimine (D-penicillamine)	Rheumatological disorder
Dantrium	Multiple sclerosis
Demerol	Pain
Depade	Alcohol/drug abuse
Dilaudid (hydromorphone)	Pain
Dolophine (methadone)	Pain
Dopar	Parkinson's disease

Medication	Condition/Category
Dostinex	Parkinson's disease
Duragesic (fentanyl)	Pain
Duramorph (morphine)	Pain
Ebixa (memantine)	Dementia/Alzheimer's
Eldepryl	Parkinson's disease
Eligard	Prostate cancer
Enbrel	Rheumatological disorder
Epogen	Blood disorder
Equetro	Mental disorder
Eskalith (lithium)	Mental disorder
Eulexin (Flutamide)	Prostate cancer
Exalgo	Pain
Exelon	Dementia/Alzheimer's
Extavia	Multiple sclerosis
Fanapt	Mental disorder
Fazaclo	Mental disorder
Fentora	Pain
Galantamine	Dementia/Alzheimer's
Gengraf	Immune disorder
Geodon	Mental disorder
Gerimal	Dementia/Alzheimer's
Gilenya	Multiple sclerosis
Glatopa	Multiple sclerosis
Haldol	Mental disorder
Harvoni	Hepatitis
Hepsera	Hepatitis
Humira	Rheumatological disorder
Hydergine (ergoloid)	Dementia/Alzheimer's
Hydrea	Blood disorder
Ilaris	Rheumatological disorder
Immune globulin	Immune disorder
Imuran (azathioprine)	Rheumatological disorder
Incivek (telaprevir)	Hepatitis
Infergen	Hepatitis
Interferon	Hepatitis
Invega	Mental disorder
Kadian (morphine)	Pain
Kemadrin	Parkinson's disease
Kineret	Rheumatological disorder
Larodopa	Parkinson's disease
Latuda	Mental disorder
Lemtrada	Multiple sclerosis
Lioresal (baclofen)	Multiple sclerosis
Loxitane	Mental disorder
Lucremyra	Alcohol/drug abuse
Lupron	Prostate cancer
Medical marijuana by doctor recommendation	Multiple impairments
Megace	AIDS
Mellaril	Mental disorder
Memory or cognitive medications	Memory or cognitive concerns

Medication	Condition/Category
Mestinon	Immune disorder
Mirapex	Parkinson's disease
Moban	Mental disorder
Moditen	Mental disorder
MorphaBond (morphine)	Pain
MS Contin (morphine)	Pain
Mutamycin (mitomycin)	Cancer
Myfortic	Immune disorder
Mytelase	Immune disorder
Namenda (memantine)	Dementia/Alzheimer's
Namzaric	Dementia/Alzheimer's
Navane	Mental disorder
Neoral (cyclosporine)	Rheumatological disorder
Neupro	Parkinson's disease
Nilandron	Prostate cancer
Niloric	Dementia/Alzheimer's
Novantrone	Multiple sclerosis
Nplate	Blood disorder
Numorphan	Pain
Olysio	Hepatitis
Onsolis (fentanyl)	Pain
Opana	Pain
Orencia	Rheumatological disorder
Orthoclone	Immune disorder
Otezla	Rheumatological disorder
OxyContin (oxycodone)	Pain
Pain (current or chronic medication for pain)	Pain
Parcopa (levodopa)	Parkinson's disease
Parlodel	Parkinson's disease
Pegasys	Hepatitis
Pegatron	Hepatitis
Percocet	Pain
Percodan	Pain
Permax	Parkinson's disease
Permitil	Mental disorder
Plegridy	Multiple sclerosis
Plenaxis	Prostate cancer
Procrit	Blood disorder
Prograf	Immune disorder
Prolixin (fluphenazine)	Mental disorder
Promacta	Blood disorder
Prostigmin	Immune disorder
Rapamune	Immune disorder
Razadyne	Dementia/Alzheimer's
Rebetron	Hepatitis
Rebif	Multiple sclerosis
Regonol	Immune disorder
Remicade	Rheumatological disorder
Reminyl	Dementia/Alzheimer's
Revia (naltrexone)	Alcohol/drug abuse
RibaPak	Alcohol/drug abuse

Medication	Condition/Category
Ribasphere	Hepatitis
RibaTab	Hepatitis
Ribavirin	Hepatitis
Risperdal	Mental disorder
Risperidone	Mental disorder
Rituxan	Rheumatological disorder
Rivastigmine	Dementia/Alzheimer's
Roferon	Hepatitis
Sandimmune	Immune disorder
Saphris	Mental disorder
Serentil	Mental disorder
Simponi	Rheumatological disorder
Simulect	Immune disorder
Sinemet (carbidopa)	Parkinson's disease
Sovaldi	Hepatitis
Stalevo	Parkinson's disease
Stelara	Immune disorder
Stelazine	Mental disorder
Suboxone	Alcohol/drug abuse
Subsys (fentanyl)	Pain
Subutex	Alcohol/drug abuse
Symadine	Parkinson's disease
Symbax	Mental disorder
Symmetrel	Parkinson's disease
Syprine	Parkinson's disease
Taractan	Mental disorder
Targiniq ER	Pain
Tasmar	Parkinson's disease
Tecfidera	Multiple sclerosis
Thioridazine	Mental disorder
Thymoglobulin	Immune disorder
Timespan	Immune disorder
Toposar (etoposide)	Cancer
Trelstar	Prostate cancer
Trihexane	Parkinson's disease
Trilafon (perphenazine)	Mental disorder
Tysabri	Multiple sclerosis
Tyzeka	Hepatitis
Vantas	Prostate cancer
Vesprin	Mental disorder
Viadur	Prostate cancer
Victrelis	Hepatitis
Viekira Pak	Hepatitis
Vivitrol	Alcohol/drug abuse
Vraylar	Mental disorder
Wellcovorin	Cancer
Xeljanz	Rheumatological disorder
Zelapar	Parkinson's disease
Zenapax	Immune disorder
Zusolv	Alcohol/drug abuse
Zyprexa	Mental disorder

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AIDS	Hepatitis	Mental disorder	Multiple sclerosis (cont'd)	Parkinson's disease (cont'd)
AIDS/ARC/HIV meds- any/all prescriptions	Baraclude Copegus	Abilify Aristada	Gilenya Glatopa	Mirapex Neupro
Megace	Harvoni	Clozapine	Lemtrada	Parcopa (levodopa)
Alcohol/drug abuse	Hepsera	Clozaril	Lioresal (baclofen)	Parlodol
Antabuse	Incivek (telaprevir)	Equetro	Novantrone	Permax
Campral	Infergen	Eskalith (lithium)	Plegridy	Sinemet (carbidopa)
Depade	Interferon	Fanapt	Rebif	Stalevo
Lucemyra	Olysio	Fazacllo	Tecfidera	Symadine
Revia (naltrexone)	Pegasys	Geodon	Tysabri	Symmetrel
RibaPak	Pegatron	Haldol	Pain	Syprine
Suboxone	Rebetron	Invega	Buprenex	Tasmar
Subutex	Ribasphere	Latuda	Demerol	Trihexane
Vivitrol	RibaTab	Loxitane	Dilaudid (hydromorphone)	Zelapar
Zusolv	Ribavirin	Mellaril	Dolophine (methadone)	Prostate cancer
Blood disorder	Roferon	Moban	Duragesic (fentanyl)	Casodex
Agrylin	Sovaldi	Moditen	Duramorph (morphine)	Eligard
Aranesp	Tyzeka	Navane	Exalgo	Eulexin (Flutamide)
Epogen	Victrelis	Permitil	Fentora	Lupron
Hydrea	Viekira Pak	Prolixin (fluphenazine)	Kadian (morphine)	Nilandron
Nplate	Immune disorder	Risperdal	MorphaBond (morphine)	Plenaxis
Procrit	Actemra	Risperidone	MS Contin (morphine)	Trelstar
Promacta	Atgam	Saphris	Numorphan	Vantas
Cancer	Benlysta	Serentil	Onsolis (fentanyl)	Viadur
Adriamycin	Cellcept	Stelazine	Opana	Rheumatological disorder
Cancer, Chemotherapy – all forms, any/all prescriptions	Gengraf	Symbax	OxyContin (oxycodone)	Arava
	Immune globulin	Taractan	Pain (current or chronic medication for pain)	Cimzia
	Mestinon	Thioridazine		Cuprimine (D-penicillamine)
	Myfortic	Trilafon (perphenazine)	Percodan	Enbrel
Mutamycin (mitomycin)	Mytelase	Vesprin	Subsys (fentanyl)	Humira
Toposar (etoposide)	Orthoclone	Vraylar	Targiniq ER	Ilaris
Wellcovorin	Prograf	Zyprexa	Pain management	Imuran (azathioprine)
Dementia/Alzheimer's	Prostigmin	Multiple impairments	Current or chronic medication for management of pain	Kineret
Aricept (donepezil)	Rapamune	Medical marijuana prescribed for any condition		Neoral (cyclosporine)
Axura (memantine)	Regonol		Parkinson's disease	Orencia
Cerefolin	Sandimmune	Multiple sclerosis	Akineton	Otezla
Cognex	Simulect	Acthar	Apokyn	Remicade
Ebixa (memantine)	Stelara	Aubagio	Artane	Rituxan
Exelon	Thymoglobulin	Avonex	Azilect	Simponi
Galantamine	Timespan	Betaferon	Carbex	Xeljanz
Gerimal	Zenapax	Betaseron	Carbidopa	
Hydergine (ergoloid)	Memory or cognitive concerns	Copaxone	Cogentin	
Namenda (memantine)	Memory or cognitive medications	Dantrium	Comtan	
Namzaric		Extavia	Dopar	
Niloric			Dostinex	
Razadyne			Eldepryl	
Reminyl			Kemadrin	
Rivastigmine			Larodopa	



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

This 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.

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 has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Benefits under the Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services Rider are an advance payment of the policy's death benefit while the insured is still living. Accelerating the death benefit, along with loans and withdrawals, reduces both the death benefit and cash surrender value of the policy. Care should be taken to make sure that life insurance needs continue to be met even if the entire death benefit is accelerated or if money is taken from the policy.

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.

Guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company or Nationwide Life Insurance Company.

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

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