



Comparison guide

Compare the options within the Living Access Benefits Suite

The Nationwide® Living Access Benefits allow policyowners to access a portion of their policy's death benefit when the insured has a qualifying chronic illness, critical illness or terminal illness. These policy features are available through riders that are automatically included in a policy when certain conditions are met. There is no premium or charge for these features unless a benefit is requested and paid.

The table below summarizes these features and provides a side-by-side comparison, including which products offer the features and what the requirements are (minimum/maximum age, underwriting stipulations, etc.).

Feature	Chronic illness	Critical illness	Terminal illness
Additional premium required	No	No	No
Product availability (Some products or riders may not be available with your firm or broker/dealer. Please consult with your distribution partner for more details.)	All policies except: Universal Life: <ul style="list-style-type: none"> Nationwide CareMatters® II Nationwide CareMatters Together® Nationwide Survivorship IUL Nationwide Survivorship VUL II Nationwide YourLife CareMatters® Term: Not available on 10-Year Term Riders: Not available if the Long-Term Care Rider is elected ¹ (if the LTC Rider is added, this feature will be removed)	All policies except: Universal Life: <ul style="list-style-type: none"> Nationwide CareMatters Together Nationwide Survivorship IUL Nationwide Survivorship VUL II Nationwide YourLife CareMatters Term: Not available on 10-Year Term Whole Life: Not available on Nationwide Heritage SM Single Premium Whole Life	All policies except: Universal Life: <ul style="list-style-type: none"> Nationwide CareMatters Together Nationwide Survivorship IUL Nationwide Survivorship VUL II

¹ If the proposed insured is declined for the LTC Rider, the Chronic Illness Rider will be included automatically provided the minimum underwriting threshold is reached (Table C or better).

Feature	Chronic Illness	Critical Illness	Terminal Illness
Age requirements	Available: Ages 18 – 65 (18 – 55 for Term)	Available: Ages 18 – 65 (18 – 55 for Term)	Available: No age restrictions
Underwriting requirements	Included up to underwriting Table C	Included on Standard or better with no flat extra per \$1,000	All
All features are automatically included at policy issue when the following qualifications are met	Or flat extra of no more than \$5 per \$1,000		
Qualifications to receive the benefit	Severe cognitive impairment requiring substantial supervision that is expected to be needed for the rest of the insured's life OR Inability to perform 2 out of the 6 activities of daily living (ADLs) without substantial assistance that is expected to be needed for the rest of the insured's life: <ul style="list-style-type: none"> • Bathing • Continence • Dressing • Eating • Toileting • Transferring 	Diagnosed with any of the following as described in the rider, including any required period of survival or treatment: <ul style="list-style-type: none"> • Cancer • Heart attack • Heart valve replacement • Kidney failure • Major organ transplant • Paralysis • Stroke • Sudden cardiac arrest Refer to the Critical Illness Rider for specific requirements for each of these conditions.	Terminal illness with a life expectancy of 12 months or less (24 months in Illinois)
Payment type	Cash indemnity	Cash indemnity	Cash indemnity
Frequency of distribution	Requests for benefits may be made annually with recertification	One lump sum per event No more than 1 claim per 12-month period A lifetime maximum of 5 claims	One time
Elimination period	90 calendar days	The waiting period may vary per qualifying condition	N/A

Feature	Chronic Illness	Critical Illness	Terminal Illness
Maximum accelerated benefit	<p>The lesser of 20% of the specified amount per year or the HIPAA per diem amount on an annual basis</p> <p>Remaining specified amount after benefit payment with reduction factor applied must equal at least product minimum</p>	<p>The lesser of 10% of the specified amount or \$25,000 per claim</p> <p>Remaining specified amount after benefit payment with reduction factor applied must equal at least product minimum</p>	<p>A one-time payment of up to 50% of the specified amount</p> <p>A minimum of \$10,000 and a maximum of \$250,000</p>
Cost when exercised	<p>When this rider is exercised, the specified amount will be reduced by the amount of the chronic illness benefit multiplied by a reduction factor.</p> <p>The reduction factor will be no more than a guaranteed factor for the insured's sex and age at time of claim. A table of guaranteed factors will be provided when the policy is issued. The guaranteed reduction factors are shown below. At the time of claim, the reduction factor may be lower (more favorable) than the guarantee.</p> <p>The specified amount will be reduced by more than the benefit received. Other policy values will be reduced as well.</p> <p>The chronic illness benefit paid will be reduced to pay due and unpaid premium or charges. Additionally, a pro rata portion of the payment will be applied as a policy loan payment if there is any outstanding indebtedness.</p>	<p>When this rider is exercised, the specified amount will be reduced by the amount of the critical illness benefit multiplied by a reduction factor.</p> <p>The reduction factor will be no more than a guaranteed factor for the insured's sex and age at time of claim. A table of guaranteed factors will be provided when the policy is issued. The guaranteed reduction factors are shown below. At the time of claim, the reduction factor may be lower (more favorable) than the guarantee.</p> <p>The specified amount will be reduced by more than the benefit received. Other policy values will be reduced as well.</p> <p>The critical illness benefit paid will be reduced to pay due and unpaid premium or charges. Additionally, a pro rata portion of the payment will be applied as a policy loan payment if there is any outstanding indebtedness.</p>	<p>The benefit is discounted based on the insured's life expectancy and reduced by charges described in the rider form.</p> <p>The specified amount will be reduced by the amount requested for terminal illness. Other policy values will be reduced as well.</p> <p>The terminal illness benefit paid will be reduced to pay due and unpaid premium or charges. Additionally, a pro rata portion of the payment will be applied as a policy loan payment if there is any outstanding indebtedness.</p>
Administrative fee	\$250 per transaction	\$250 per transaction	\$250 per transaction

Chronic Illness Rider and Critical Illness Rider

Guaranteed reduction factors

The current reduction factor that is used at the time of claim will never be higher than the guaranteed reduction factor (shown in the table below) and may be lower (more favorable).

Attained Age of Insured	Chronic Illness Rider — Female	Chronic Illness Rider — Male	Critical Illness Rider — Female	Critical Illness Rider — Male
18 - 24	4.16	2.77	17.28	10.80
25 - 29	4.19	2.88	11.89	7.62
30 - 34	3.90	2.86	10.32	6.79
35 - 39	3.54	2.70	8.96	6.26
40 - 44	3.31	2.62	7.54	5.78
45 - 49	3.16	2.60	6.10	4.99
50 - 54	3.05	2.60	5.08	4.39
55 - 59	2.71	2.46	4.27	3.73
60 - 64	2.46	2.26	3.60	3.23
65 - 69	2.32	2.14	2.99	2.73
70 - 74	2.30	2.12	2.83	2.58
75	2.30	2.12	2.41	2.20
76	2.22	2.03	2.41	2.20
77	2.12	1.95	2.41	2.20
78	2.03	1.87	2.41	2.20
79	1.95	1.80	2.41	2.20
80 - 84	1.87	1.73	2.03	1.87
85 - 89	1.55	1.46	1.72	1.61
90 - 94	1.35	1.28	1.50	1.43
95 - 99	1.22	1.19	1.33	1.30
100+	1.13	1.12	1.17	1.16



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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.

Keep in mind that, as an acceleration of the death benefit, exercising the Chronic Illness Rider, the Critical Illness Rider or the Terminal Illness Rider payout will reduce both the death benefit and cash value by an amount greater than one dollar for every dollar paid. Make sure that life insurance needs will still be met, even if the rider pays out in full. Though riders that customize a policy to fit individual needs usually carry an additional charge, neither the Chronic Illness Rider, the Critical Illness Rider nor the Terminal Illness Rider has an initial cost or upfront monthly charge when any is included in the policy; however, a cost is incurred if and when the rider is exercised, and policy cash values, death benefits and other policy values are reduced. A life insurance purchase should be based on the life policy and not solely on riders or features.

The chronic illness, critical illness or terminal illness benefit paid will be reduced to pay due and unpaid premium or charges. Additionally, a pro rata portion of the payment will be applied as a policy loan payment if there is any outstanding indebtedness.

Neither Nationwide nor its associates provide tax or legal advice. Benefits may be taxable under certain circumstances. Clients should consult with their tax and legal advisors about their specific situation.

When choosing a product, make sure that life insurance needs are met. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance needs. Care should be taken to ensure that these strategies and products are suitable. Associated costs as well as personal and financial objectives, time horizons and risk tolerance should all be weighed before purchasing a product. Life insurance has fees and charges associated with it that include costs of insurance, which vary based on characteristics of the insured such as sex, health, age and tobacco use; and additional charges for riders that customize a policy to fit individual needs. All guarantees and benefits of the insurance policy are backed by the issuing insurance company. Policy 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.

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

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