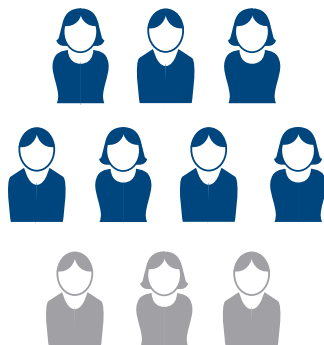




No plan for long-term care?

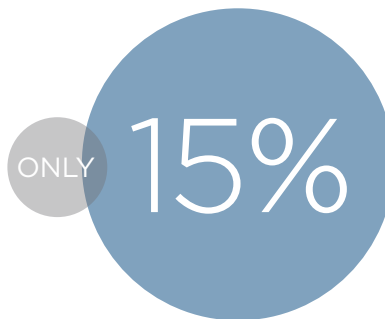
Many people like you don't have one either. But planning now can help you avoid financial trouble down the road.

Long-term care is too important to ignore. Here's why — there's a high probability you'll need long-term care later in life. And the financial impact of these costs may be devastating for you and your family.



7 out of 10

people over age 65 will need some type of long-term care at some point in their lives¹



of adults aged 50 and older have long-term care insurance²

The average total cost of long-term care services in today's dollars could approach or exceed

\$200,000³

¹ 2014 Medicare & You, National Medicare Handbook, Centers for Medicare & Medicaid Services, September 2013.

² Nationwide's health care cost survey of individuals age 50+ with over \$150K in household income, October 2015.

³ Genworth Financial, Cost of Care Survey, 2015.

START WITH A PERSONALIZED COST ESTIMATE

The Nationwide Health Care Cost Assessment estimates what you can expect to pay in retirement for out-of-pocket health care costs, Medicare premiums and long-term care expenses. Use your estimate with your advisor to plan for your anticipated expenses.

Ask your advisor for a fact finder to start your personalized assessment.

HOW WILL YOU PAY FOR LTC EXPENSES?

You may think you can rely on Medicare or Medicaid to cover long-term care expenses. But these programs are not realistic solutions. Here's why:

- Medicare support is limited to 100 days and pays nothing when condition is diagnosed as LTC
- Medicaid is a welfare program that will cover LTC costs, but only for those with few assets and income near or below poverty levels

The truth is, you'll likely be responsible for the entire bill for long-term care should you need it. Your options for paying these costs may be limited later in life. That's why you need to plan ahead for long-term care expenses.

TALK WITH YOUR ADVISOR ABOUT LONG-TERM CARE COSTS

Your advisor can help you better understand how LTC costs can impact your retirement, plus access the tools you need to get a good idea of what your long-term care costs may be.

Ask your advisor about our Health Care Cost Assessment and complete a client fact finder to get started.



⁴ Nationwide's health care cost survey of individuals age 50+ with over \$150K in household income, October 2015.

Financial professionals: For more information, call the Retirement Institute Income Planning Team at 1-877-245-0763 or visit nationwidefinancial.com/healthcare.

The information collected on the personalized Health Care Cost Assessment will be kept confidential and used to provide an estimate of a client's potential health care costs in retirement. The estimate is based on a client's specific financial situation and goals, as well as their current overall health condition. The client's financial situation and health conditions may change over time and that this may affect their future changes. Please keep in mind that the estimates resulting from this fact finder are for hypothetical purposes only and are not guaranteed.

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