



# Transition Guidelines

## Nationwide CareMatters® II

### Pricing Change for New Business Effective January 11, 2021

Nationwide is committed to carefully managing our life product portfolio in order to remain a strong, stable carrier you can rely on. Given this commitment – and the historically low interest rate environment – we are making a pricing change to our Nationwide CareMatters II product for new business.

Effective January 11, 2021, Nationwide is repricing the Nationwide CareMatters II product for all new business.

#### Important Dates

<b>Application Signed Date</b> Sunday, January 10, 2021	"In Good Order" applications must be signed by January 10, 2021 to receive the old pricing (pre-January 11, 2021 pricing). Applications signed after this date will receive the new pricing. A Policy Date of January 10, 2021 or prior will be applied to the policy once issued if the additional criteria below are met. These same rules apply to pending cases as well.
<b>Application Received Date</b> Friday, January 22, 2021	Applications signed by January 10, 2021 must be received at Nationwide no later than January 22, 2021 in order to receive the old pricing.
<b>Funding Deadline</b> Friday, March 26, 2021	Applications signed by January 10, 2021 and received by January 22, 2021 must be in force and funded, or in the case of 1035 exchanges requested by March 26, 2021.

\*For applications signed January 11th, 2021 or later please be sure you have a current sales proposal. Use the following link for a current version: <https://nationwidefinancial.com/iApp/ssc/tool/illustrations/lifemgr.action>

#### Backdating

Reminder – backdating prior to the application signed date is not permitted on the Nationwide CareMatters II product for any reason.

#### Underwriting Deadline

<b>Sunday, January 10, 2021</b>	<ul style="list-style-type: none"><li>• Last day to reopen a current Nationwide CareMatters II application that was closed due to outstanding underwriting requirements or was considered "Not Taken."</li><li>• If not reopened by this date, it will be considered an application for the newly priced Nationwide CareMatters II product, regardless of the original application date.</li></ul>
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Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



**National Sales Desk:**

**800-321-6064**

**Brokerage General Agents:**

**888-767-7373**

**Nationwide Financial Network®:**

**877-223-0795**



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

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges that vary with sex, health, age and smoking status. Riders that customize a policy to fit individual needs usually carry an additional charge.

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

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