



Partners in planning: Are your clients prepared?

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Some things you need to know

This presentation was not intended by the author to be used, and cannot be used, by anybody for the purpose of avoiding any penalties that may be imposed on you pursuant to the Internal Revenue Code. The information contained herein was prepared to support the promotion, marketing and/or sale of life insurance contracts, annuity contracts, and/or other products and services provided by Nationwide Life Insurance Company.

Keep in mind that as an acceleration of the death benefit, the payment of long-term care rider benefits will reduce both the death benefit and cash surrender values of the policy. Additionally, loans and withdrawals will also reduce both the cash values and the death benefit. Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full, or after money is taken from the policy. There is no guarantee that the rider will cover the entire cost for all of the insured's long-term care, as this may vary with the needs of each insured. Nationwide pays the long-term care benefit to the policy owner; there is no guarantee the policy owner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

Guarantees are subject to the claims-paying ability of the issuing company. Life insurance products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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

Some things you need to know

When choosing a product, make sure that life insurance and long-term care insurance needs are met. CareMatters is not intended to be a primary source of life insurance protection, so make sure life insurance needs have been covered by appropriate products. Because personal situations may change (i.e., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Care should be taken to ensure 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 CareMatters. Life insurance, and long-term care coverage linked to life insurance, has fees and charges associated with it that include: costs of insurance which varies based on characteristics of the insured such as gender, tobacco use, health and age; and additional charges for riders that customize a policy to fit individual needs.

Approval for coverage under the policy and attached LTC riders is subject to underwriting and may require a medical exam.

Benefit banking is available through the Excess Benefit Account feature, a separately established secure money market account with Nationwide Bank. Inflation protection is available to help the monthly benefit keep up with increases in the cost of care. International benefits are available if care is provided outside of the US. However, with these and other product features, there are limitations and exclusions. Refer to your policy and attached riders for details on product features, including benefits, exclusions, limitations, terms and definitions (which may vary by state).

Some things you need to know

The extent to which an LTC benefit payment is received tax-free is limited, on an annual basis, to the greater of the actual qualifying LTC expenses incurred or the HIPAA per diem amount or its equivalent. CareMatters is a cash indemnity policy that pays benefits upon showing that the insured has been certified as having the triggers required to qualify a claim. Submission and review of bills and receipts supporting actual LTC expenses incurred is not required for payment of benefits nor is the benefit limited to the daily HIPAA per diem. Therefore, the company cannot guarantee that LTC benefit payments will be treated as a tax-free given the taxpayer's specific circumstances, especially when benefits are used to pay for care provided by family members or collected from more than one policy. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances upon qualifying for LTC monthly benefits.

For contracts that meet the MEC definitions of IRC Section 7702A, most distributions are taxed on a first-in/first-out basis, however LTC benefit payments can be received tax-free under IRC Section 7702B. Gains from partial surrenders and loans from a MEC will be taxable and if taken prior to age 59 1/2, may be subject to a 10% penalty. Federal tax laws are complex and subject to change. Neither the company nor its representatives give legal or tax advice.

Nationwide YourLife CareMatters may not be available in every state. Please contact Nationwide to determine product availability in your state.

Agenda

- The reality of long-term care
 - The need and the cost
 - Consumer myths and realities on coverage
 - Understanding government programs
- Long-term Care
 - Typical prospects
 - For women
- Long-term care insurance solutions for coverage
- Customizing LTC solutions
 - Understanding the variations in features
- Strategies to fund long-term care
- Case Studies

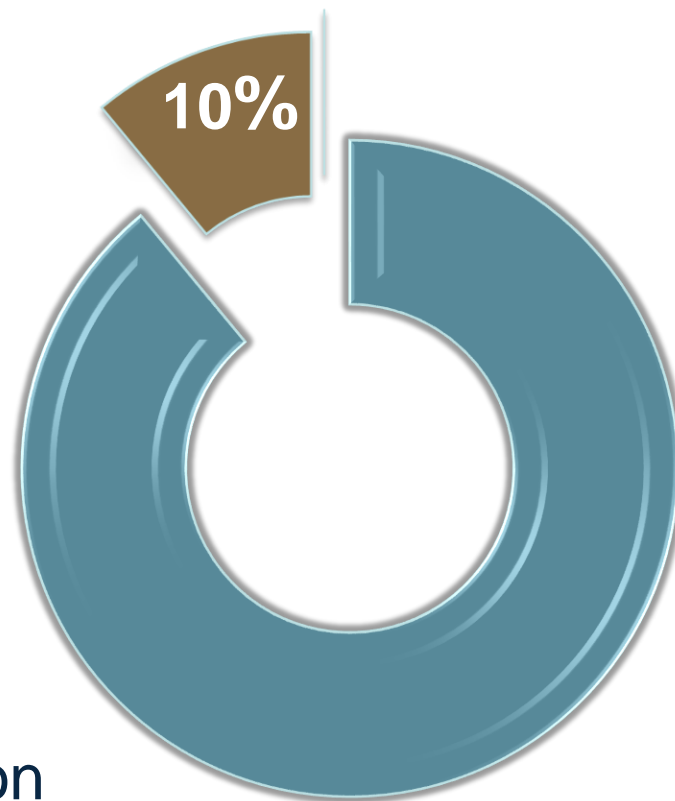
America is underinsured for LTC

70% will need LTC¹

Less than 10% of Americans
over 65 have LTC coverage²

Why aren't more people
covered for LTC?

Perhaps clients have a misconception
of what “**Long-term Care**” is



¹ Medicare and Medicaid Sourcebook, 2017

² Milken Institute Review - “Remember Long-Term Care Insurance?” – Howard Gleckman, Sept. 11, 2017

What is Long-term Care?

- Clients think of “long-term care” as a PLACE

Why?



Nursing Home

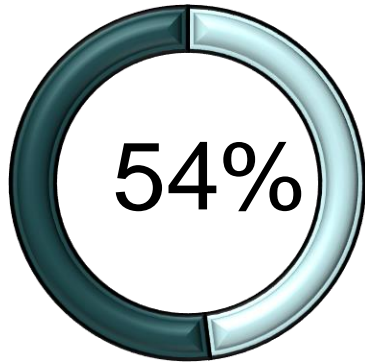
Long-term Care is an EVENT

- Long-term Care is a **financial** event that takes planning like any other event
 - We plan financially for college and weddings
 - Why not long-term care?

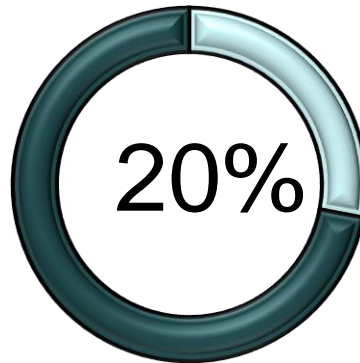
LTC is an important part of retirement planning

What do claims look like today?

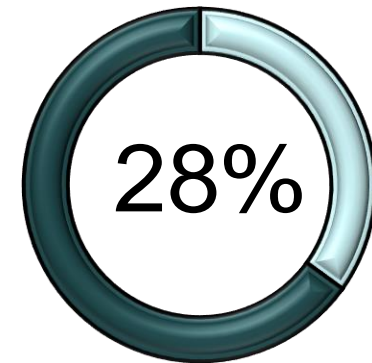
Home Health Care is the story ¹



Home Health Care

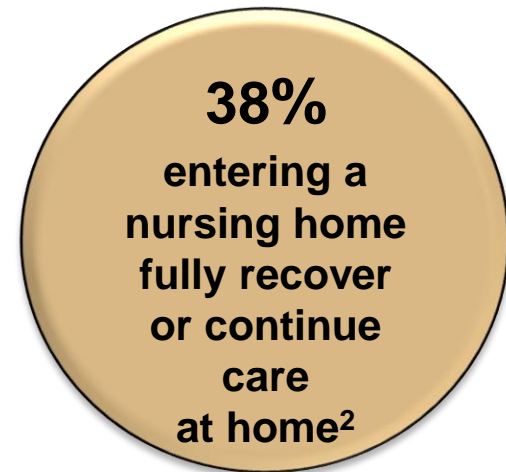


Assisted Living



Nursing Home

- Claims are changing¹
 - A claim lasting at least 1 year will average 3.9
 - Assisted living is a growing option



¹ American Association of Long Term Care Insurance Study, April 2018

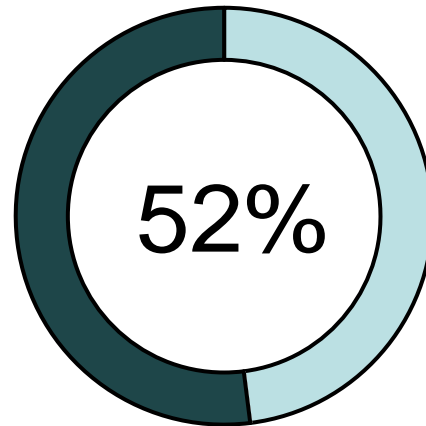
² National Care Planning Council (NCPC), August 2016

..... Approaching Clients – How?

- Don't start with words the “long-term care”

Why?

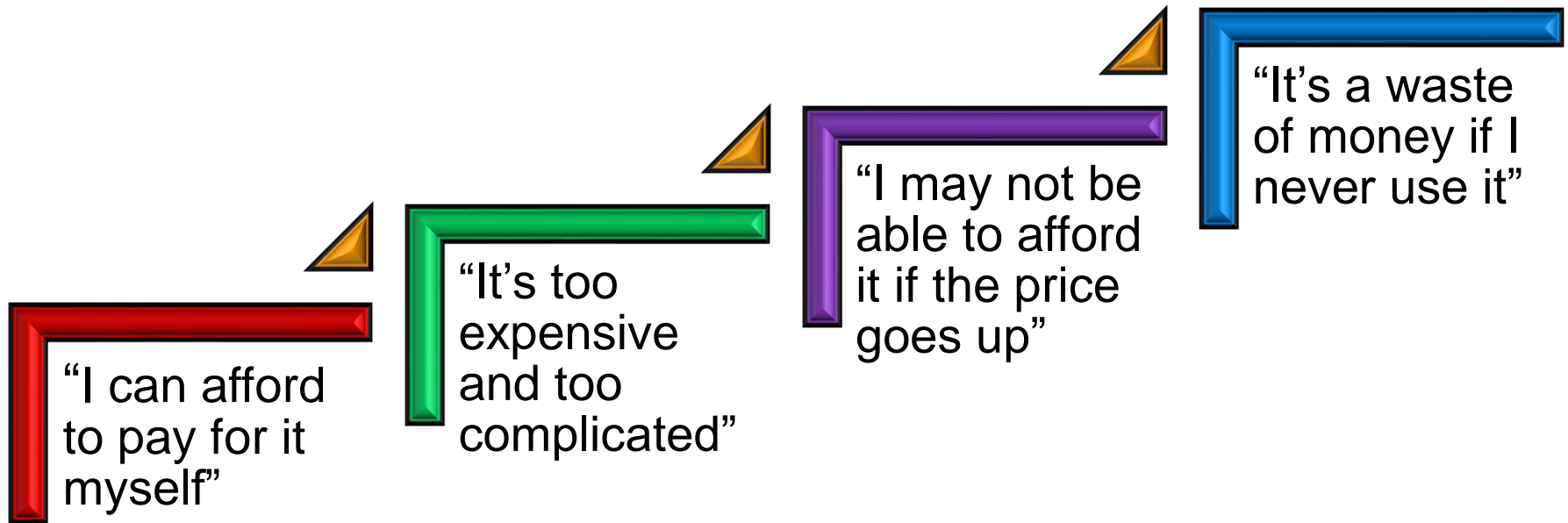
- Most clients would prefer to receive care at home
52% of LTC claims are for Home Health Care¹



Discuss “staying in your home longer” with the client

¹AALTCI- American Association for Long-Term Care Insurance, Jesse Slome, 2018 LTC statistics

What else prevents client from purchase?



Today’s LTC various LTC product solutions can address most of these objections.

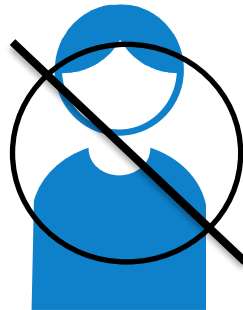
What are the chances of needing LTC?

70% chance
of needing
LTC if you
live to age
65¹

According to
statistics¹

People don't identify with "the bad risk"

IN REALITY..... For one individual



0% or 100%

What if it turns out to be 100%?

Discuss the **consequences** of not planning

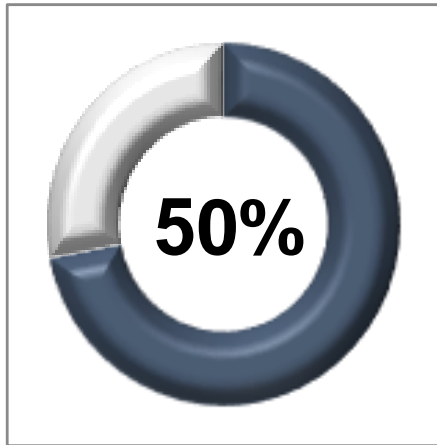
..... LTC Deserves Respect

- Be careful how you describe LTC experiences
 - The wrong words could insult a client or disrespect their experience as a caregiver
- When discussing LTC:
 - Never use negative words like “burden” or “stuck”
 - Be real but stay positive with descriptions
 - “challenge”
 - “juggling care giving with life responsibility”
- Remember that care giving can also
 - be an honor
 - be an enriching and/or valued learning experience

Long-term Care Planning- Where To Start?

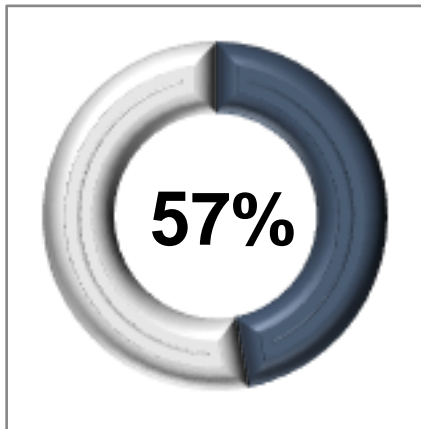
Sorting Out the Dilemma
and
Providing Real Solutions

Misperceptions of Payment Options



➡ Think Social Security will cover the cost of care¹

FACT – Average benefits would pay less than 15% of average nursing home costs and maybe 1/3 the cost of assisted living



➡ Think that Medicare pays for long-term care¹

FACT - Medicare only pays up to 100 days of care, has strict qualifications, and is limited in what it covers²

¹ Forbes – Personal Finance; “Americans are Baffled by Long-Term Care Financing but Want Medicare to Pay for It”, Howard Gleckman – May 30, 2017.

.... Be prepared for client misconceptions

Self-Fund

- Possible for the wealthy
- But not cost efficient for any wealth class

Medicaid

- Must have limited income and assets at claim time
- Countable assets less than \$2000

Medicare

- Maximum 100 days if qualified
- Significant co-pay days 21-100

Health Insurance

- Covers illness and injury only
- Medi-gap may cover co-pay for Medicare, not care costs

- LTC coverage **WILL** help pay for LTC costs
 - Long-term care stand alone policy
 - Long-term care with life insurance – Linked Benefit LTC
 - Life insurance with a LTC rider

Long term care is generally paid for by either.....

Lifestyle

- Cost is the potential loss of health, well being or earning ability of a spouse or other loved one

Income

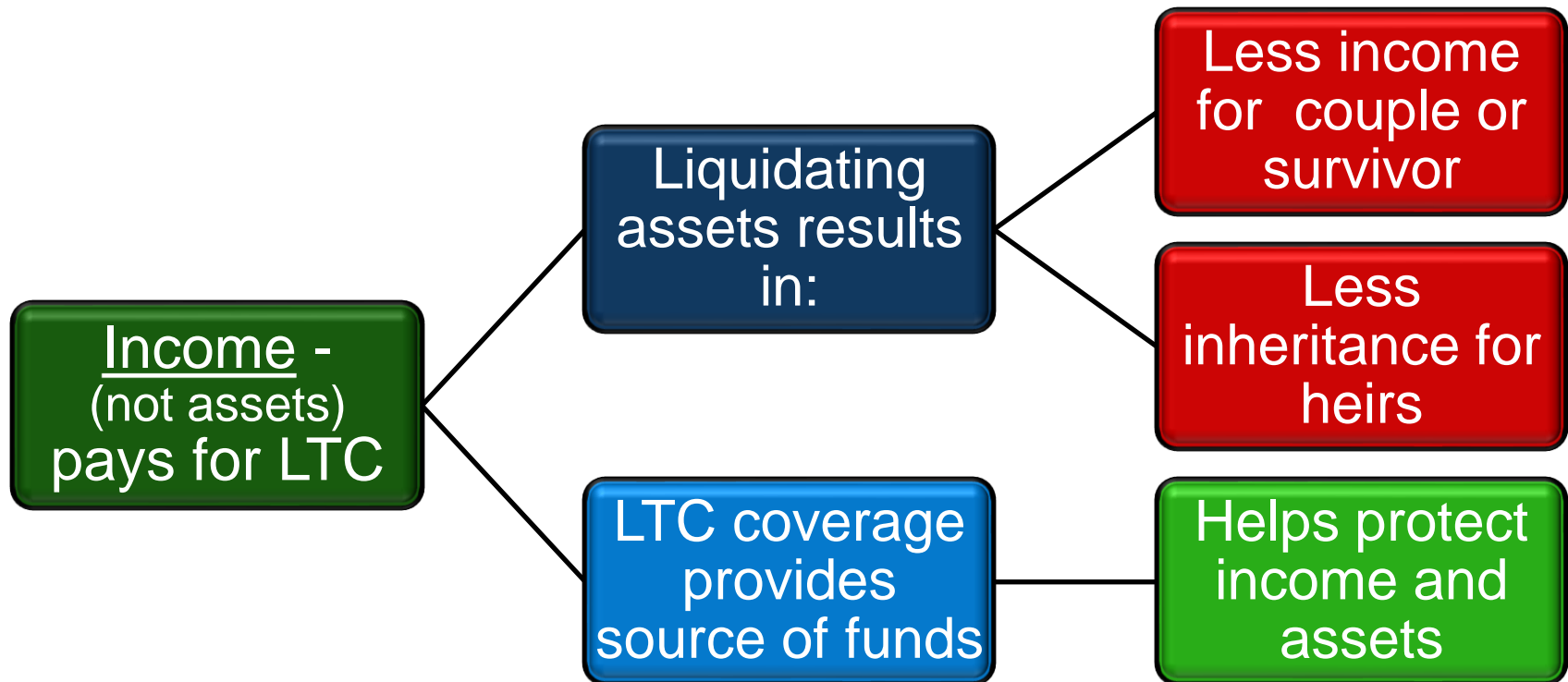
- Dollar for dollar expenditure of your money

Insurance

- Cost efficient leveraged benefit amount

Is disposable income available to pay for LTC?.....

LTC coverage provides an income source for paying LTC expenses



How will providing *unpaid* care affect the **lifestyle** of a loved one?.....

There is a **cost** to unpaid care giving

- 40% of Alzheimer's caregivers die from stress-related disorders before the patient dies.¹
- The average unpaid caregiver is a middle aged woman who works (or did) full time²
 - But loses an average of \$324,000 in lost wages and benefits
 - Quit job, reduce hours, pass up promotions
 - Loses time with their own family

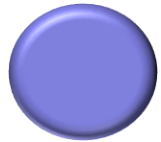
¹ Next Avenue – “When the Caregiver Is Sicker Than the Loved One” - by [Toula Wootan](#) - June 27, 2017

² “The Face of Family Caregiving” – National Partnership for Women and Families, November 2018

.....Typical LTC Buyer



Age 50-64



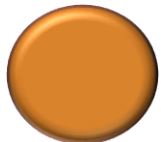
Married with Adult Children, Homeowner



White collar profession, not yet retired



Owens life insurance, conservative investments



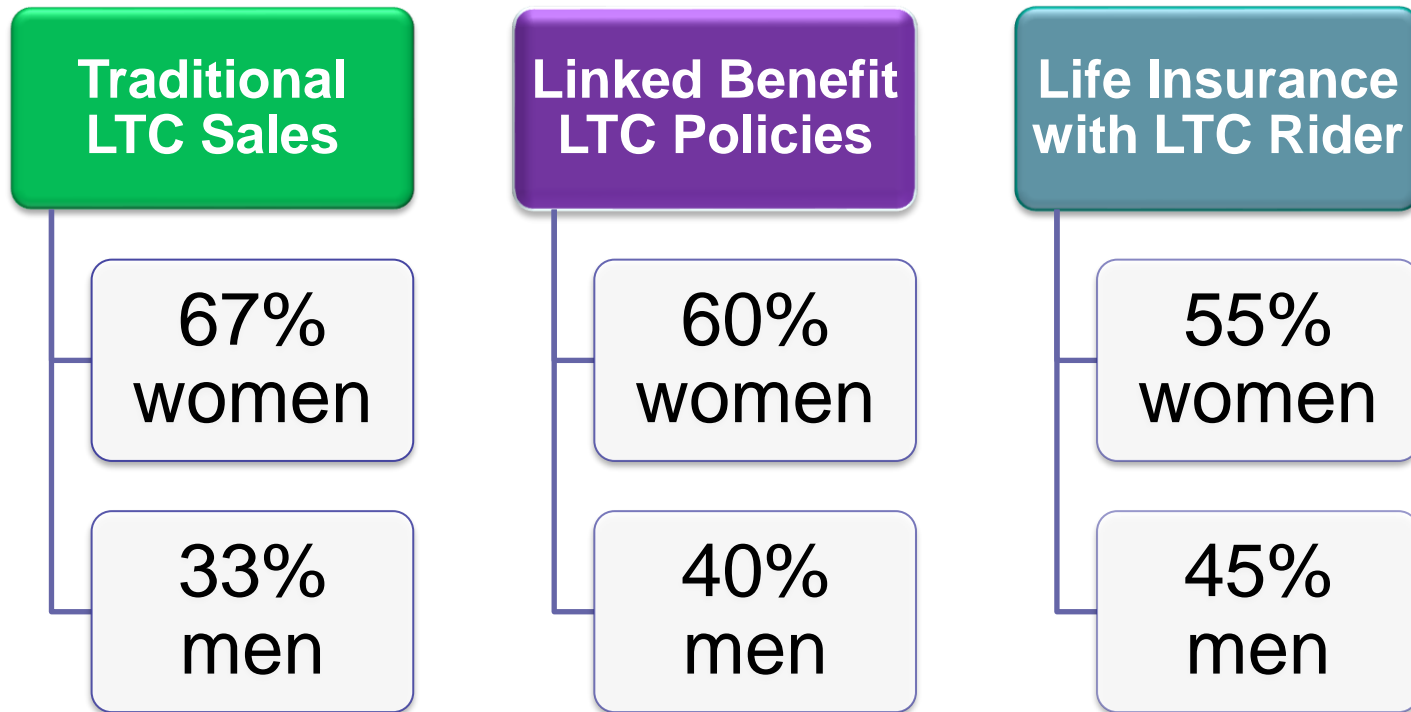
Household income of \$100,000 or more



Have experienced LTC challenges with a relative

Differences between Men and Women

Women are more interested in LTC than men¹

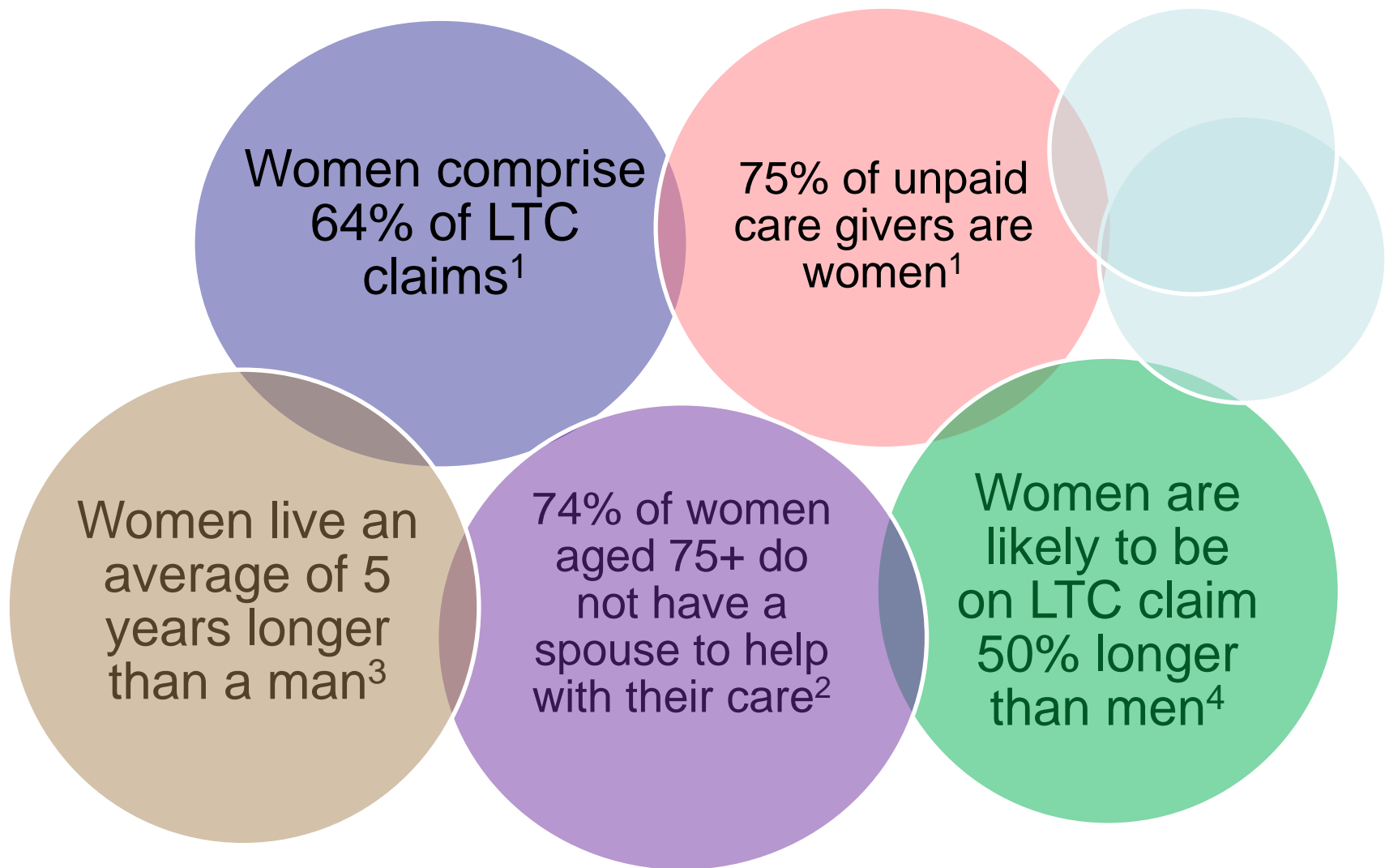


Why the difference in sales to men?

¹ American Association for Long-term Care Insurance, AALTCi Sourcebook -2016

Women and Long-term Care

as caregivers and the cared for



¹American Association for Long-term Care Insurance, January 2019

²Long Term Care Associates, LTC is a Women's Issue... or is It?, Stephan D. Forman, 4/20/16

³"Medicare and You, 2019 - U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES"

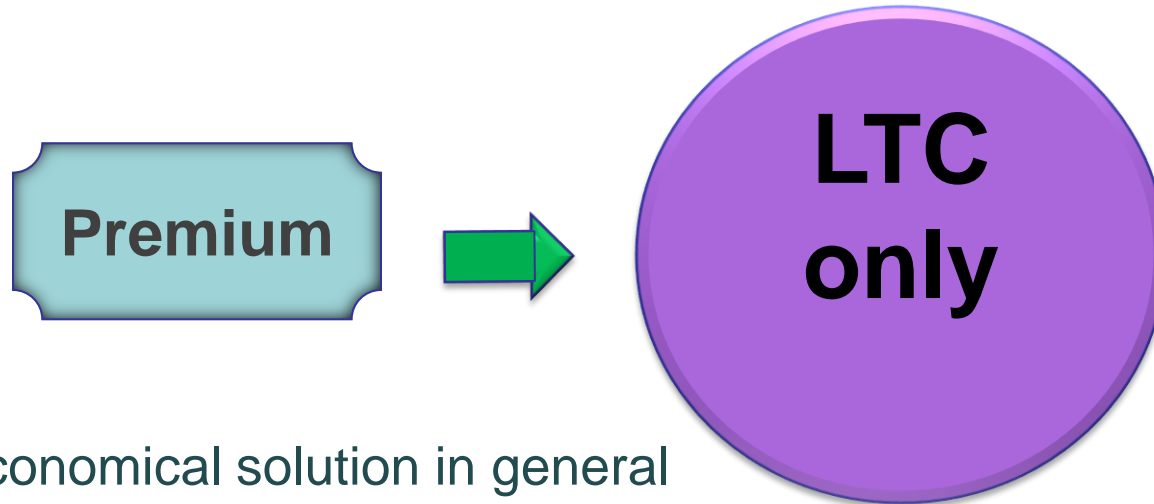
⁴LongTermCare.gov – "How Much Care will you Need?" – Oct. 10, 2017

⁵"The State of Caregiving" – Caregiver Homes, Senior Link, Angela Stringfellow 3/23/18

Long-term Care Solutions.....

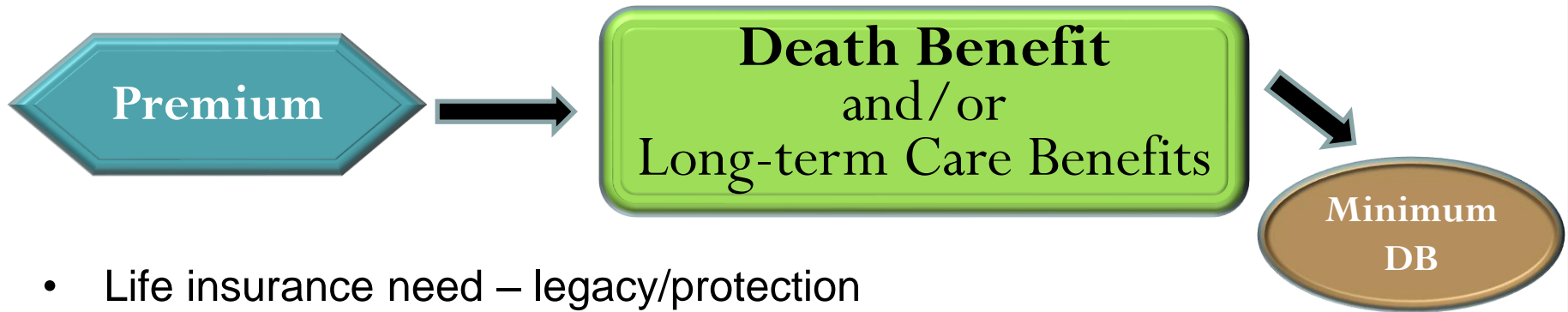
- LTC coverage provides a dedicated stream of income to help pay LTC bills
 - Helps spares healthy spouse from loss of lifestyle/financially
 - Helps preserve retirement income and financial legacy for heirs
- Among the numerous solutions available today
 - **Traditional** long-term care policy
 - Life insurance with **long-term care rider**
 - Living benefit
 - **Long-term care** with life insurance
 - Linked benefit
 - Life insurance with **chronic illness rider**
 - Generally, have benefit limitations

Traditional LTC Insurance



- The most economical solution in general
- Covers long-term care only
- State Partnership policies available
- Most flexible and customizable of the plans
- Cost-of-living adjustment (3% to 5%, or CPI)
- Indemnity and Reimbursement plans available
- Purchases the most LTC, but possible loss of premiums
- Subject to rate increases
- Premiums paid for life – single and short pays not plentiful

Life Insurance with LTC Rider...

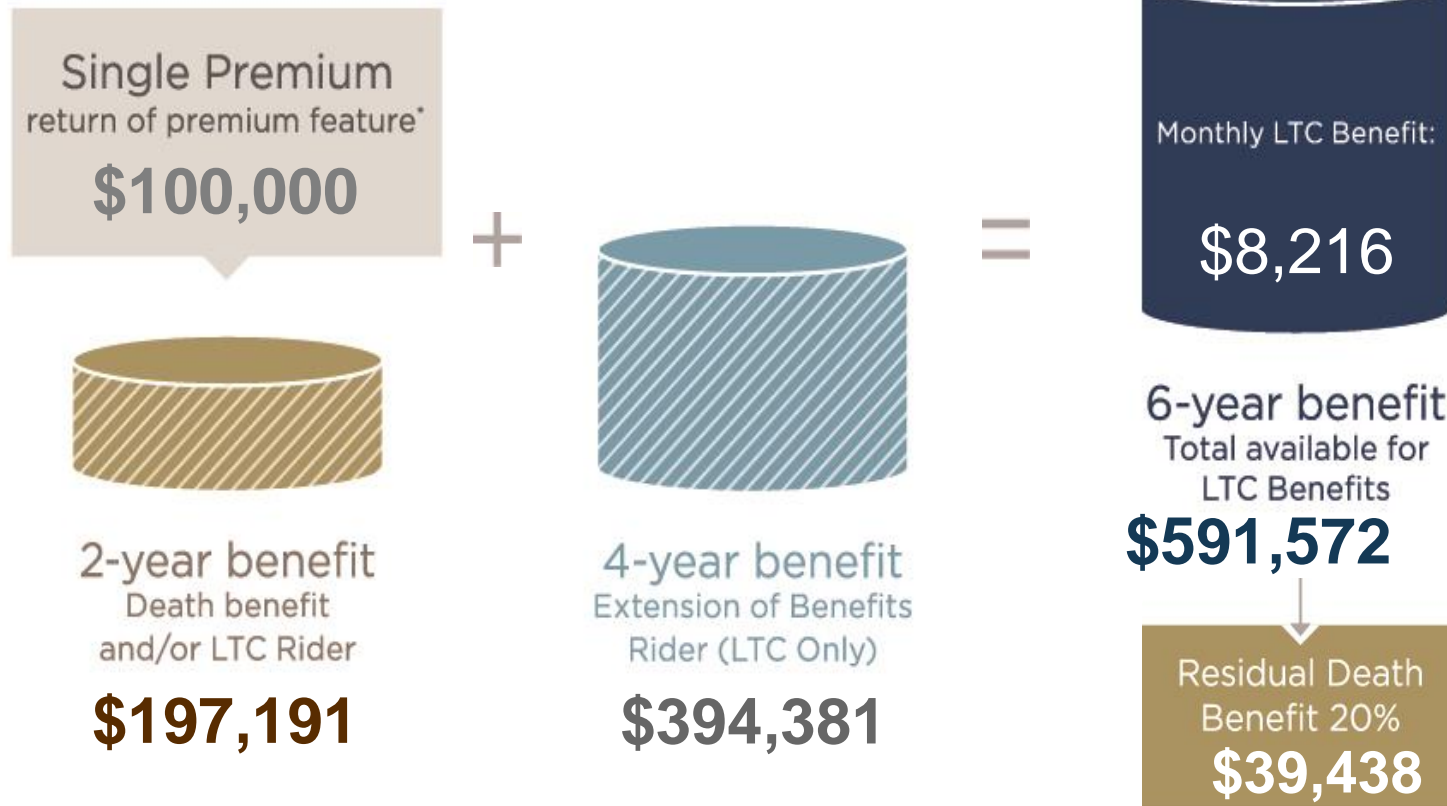


- Life insurance need – legacy/protection
- LTC with a return to someone
- Premiums, LTC/DB can be guaranteed*
- Variety of premium schedules
- Variety of base insurance products
- Substantial death benefit leverage
- Guaranteed minimum death benefit
- Limited customization
- Generally, the least LTC coverage

*Assuming no loans or withdrawals were taken from the policy

Linked Benefit LTC Insurance

- Return of Premium Feature (to owner)
- More features similar to Traditional LTC policies
- DB at least 20% of Specified DB Amt.



*Stated benefit amounts are based on hypothetical examples, actual benefit amounts received may vary. This example assumes a 55-year old female, couple rate, non-tobacco, 6-year benefit duration, and no inflation option.

Qualifying for Claim

All tax qualified LTC solutions require a U.S. Licensed Health Care Practitioner, must certify insured has either:



**Cognitive
impairment**

- Includes Alzheimer's and dementia

OR



**Two
Activities of
Daily Living
(ADLs)
impaired**

- Unable to perform 2 or more ADLs for at least 90 days:
bathing, dressing, continence, eating, toileting, transferring
- **An elimination period may apply**
 - varies by carrier
 - 0 to 100 days

Indemnity vs. Reimbursement.....

Reimbursement	Indemnity	Cash Indemnity
<ul style="list-style-type: none"> • Only actual LTC costs are reimbursed 	<ul style="list-style-type: none"> • Full available monthly LTC benefit paid to owner 	<ul style="list-style-type: none"> • Full available monthly LTC benefit paid to owner
<ul style="list-style-type: none"> • Bills and receipts must be submitted to determine reimbursement amount 	<ul style="list-style-type: none"> • Some insurers do not require monthly proof of billed services, some do 	<ul style="list-style-type: none"> • No bills or receipts to submit in order to collect monthly LTC benefits
<ul style="list-style-type: none"> • 3rd party billing usually allowed, but care provider may not be willing to work with insurance company 	<ul style="list-style-type: none"> • Licensed provider must be used to meet minimum standards of the physician's plan of care 	<ul style="list-style-type: none"> • Insurer places no restrictions on how LTC benefits are used - may be used as desired
<ul style="list-style-type: none"> • Benefit limitations. Non-qualifying services must be paid for out of pocket 	<ul style="list-style-type: none"> • Leftover benefits not needed for care can be used for any purpose 	<ul style="list-style-type: none"> • Total care from informal or family care giver allowed
<ul style="list-style-type: none"> • Licensed providers are generally required 		

What is Chronic Illness?

- Chronic Illness is a “***state of health***” per IRC § 7702(c)(2)
- A physician or licensed health care practitioner certifies that the patient has:
 - Severe Cognitive Impairment (includes Alzheimer’s and Dementia)
 - OR
 - The Inability to Perform 2 out of 6 Activities of Daily Living (ADLS)
 - And
 - that this will last for a period of at least 90 days

.....

LTC Riders/products -

Covers the first, any and all chronic illness claims. Condition only needs to meet the “90 day rule”

however

Chronic Illness Riders –

Generally only covers the last chronic illness claim. Most riders must also meet “forever rule” (though some companies will pay temporary claims based on new Interstate Compact regulations)

LTC Rider vs. Chronic Illness Rider

LTC Riders

Tax qualified under 7702(B)

- Can be marketed as a long-term care product
- Pays benefits for temporary as well as permanent conditions
- May have small residual DB even if all LTC benefits used up
- Most states have a CE requirement to sell product
- LTC benefit determined at policy issue and pays that amount no matter when claim begins.

Chronic Illness Riders Tax qualified under 101(G)

- Can NOT be marketed as long-term care coverage
- Most companies require permanent condition to be eligible for claim (non-recoverable)
- Has no excess residual death benefit
- May require a percentage of DB or monetary amount to remain untapped to provide a final death benefit
- Some companies determine benefits at issue – charge/underwrite
- Benefits determined at claim time are discounted – some of DB is forfeited

Tax Ramifications.....

- Qualified long-term care benefits are paid tax free within qualifying limits
- What if a person is collecting LTC benefits from more than one policy?
 - You may collect LTC benefits from more than one policy at the same time (some companies may have limitations), but if doing so, may create a taxable event
 - The maximum amount of LTC benefits a person may receive tax-free in the aggregate is the greater of the HIPAA rate for the given year, or actual costs incurred
 - If multiple owners, the insured gets first rights to tax free benefits, the remaining tax free amount and/or tax is split pro-rata with the other owners

Not all policies are the same!

Be familiar with the policy contract!

- Reimbursement policies generally have more limitations
 - Not all policies pay full benefits if on claim with another company
 - Policy may have long list of services not covered
- Indemnity varies –
 - Some indemnity plans require monthly verification of billable services
 - Some do not require submission of bills each month
 - Some require some level care care from a licensed professional
 - Cash indemnity – company places no restriction on use of benefits
- Not all riders are Long-term Care Riders!

.....How much coverage will you need?

Start with a Long-term Care Cost Assessment

The Nationwide Financial LTC Cost Assessment

Powered by calculations from one
of the world's leading actuarial
firms

Provides a personalized estimate
of expenses for several possible
long-term care scenarios.



Nationwide®
is on your side

Be prepared for health care costs

*A personalized estimate of retirement health care
costs to help you plan for the future*

Personalized Health Care Cost Assessment
Includes Medicare, out-of-pocket, and long-term care expense estimates

Designed for Jim Smith and Linda Smith
Wednesday, January 2, 2019

Prepared by Sample Producer

***** XX 99999
(999) 999-9999

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 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.

This material is not a recommendation to buy, sell, hold, or rollover any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

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



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Long-term Care Cost Assessment

Considerations include:

- Current health condition of client
- Geographical location
- Historical LTC inflation factors



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Complete this form and have your advisor return it to the Retirement Institute Income Planning Team.
IPLNDESK@nationwide.com
Fax: 1-855-256-4320

Have questions? Call 1-877-245-0763

Health Care/LTC Cost Assessment Fact Finder

Wholesaler name: _____ Meeting reference: _____
 Report type requested: ☐ Medicare costs only ☐ Long-term care costs only ☐ Both
 REPORT REQUESTED BY: ☐ BROKER/DEALER ☐ BGA ☐ IMO ☐ RIA
 First Name: _____ Last Name: _____
 Firm/BGA/IMO Name: _____ Phone: _____
 Send Report To (Email): _____ Address (Street, City, State, Zip Code): _____

Client and spouse/partner information

Couples and partners sharing a household should complete all of the fields below, even if you are planning for only one spouse or partner. The assessment considers the availability of receiving care from a spouse or partner in determining the health care and long-term care cost estimate.

	First Name	Last Name	Gender	Current Age	Retirement Age	Retirement Location(s)		
						State(s)	City* (Cities)	County
Client								
Spouse/ Partner								

Assessment questions <i>Check Yes or No</i>	Client's response	Spouse's/partner's response
If you plan to retire prior to age 65, will you need to purchase private health insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
CURRENT HEALTH <i>Assessment is not designed for persons already diagnosed with Alzheimer's, Parkinson's or other disqualifying conditions.</i>		
Diagnosed with high blood pressure?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with high cholesterol?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with type 1 diabetes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with type 2 diabetes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with cardiovascular disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis: _____
Diagnosed with cancer?	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis: _____
Diagnosed with multiple sclerosis?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
LIFESTYLE & HEALTH HISTORY		
Currently a tobacco user?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent on cane, walker or wheelchair?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Family history of diabetes or cardiovascular disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



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Long-term Care Cost Assessment

John is estimated to need LTC services at age 79



His spouse, Jane, is estimated to need LTC services at age 88



Jane's total for a 4 year claim –

Home Health Care = **\$185,464**
 Assisted Living = **\$449,336**
 Nursing Home = **\$846,596**

Jim Smith

The following shows long-term care summary and cost information for Jim Smith in OH, metro region State Average. Projected amounts are expressed as future dollars.

Should you need long-term care, it is projected to begin around age 77 in 2036.

	Home Health Care	Assisted Living	Nursing Home Care
Monthly Cost Today	\$2,264	\$4,214	\$6,967
Annual Cost Today	\$27,164	\$50,571	\$83,604
Projected Inflation Rate*	2.0%	3.0%	3.5%
Projected Monthly Cost at Claim	\$3,170	\$6,966	\$12,504
Projected Annual Cost at Claim	\$38,036	\$83,587	\$150,042

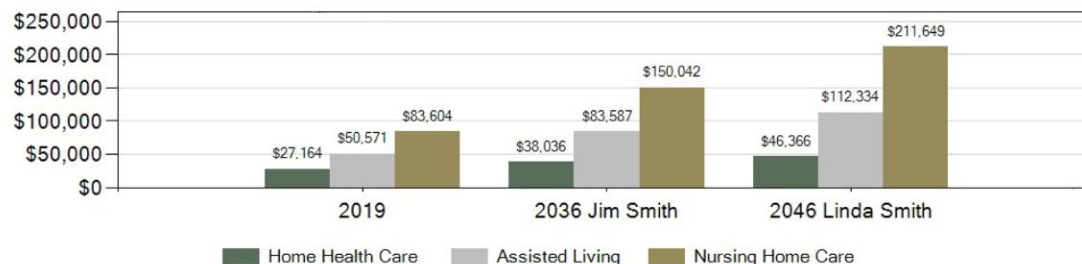
Linda Smith

The following shows long-term care summary and cost information for Linda Smith in OH, metro region State Average. Projected amounts are expressed as future dollars.

Should you need long-term care, it is projected to begin around age 87 in 2046.

	Home Health Care	Assisted Living	Nursing Home Care
Monthly Cost Today	\$2,264	\$4,214	\$6,967
Annual Cost Today	\$27,164	\$50,571	\$83,604
Projected Inflation Rate*	2.0%	3.0%	3.5%
Projected Monthly Cost at Claim	\$3,864	\$9,361	\$17,637
Projected Annual Cost at Claim	\$46,366	\$112,334	\$211,649

Annual Long-term Care Costs*



Customizing Solutions

Case Studies

Funding a LTC Solution

Ideally, look for assets that can be repositioned

Asset or income to look for	Any Age	Peak Inc 40-55	Pre-retirees 55-67	Retirees
CDs that are maturing	★	★	★	★
Recent inheritance	★	★	★	★
Bonds maturing or that are called	★	★	★	★
Excess annual liquidity	★	★	★	★
Peak earner with excess income		★	★	
Proceeds from selling a business		★	★	★
Income from assets not needed			★	★
Annuities not needed or income			★	★
Sale from downsizing/selling home			★	★
Low yielding asset			★	★
Roth IRA Funds not needed				★
Social Security not needed				★



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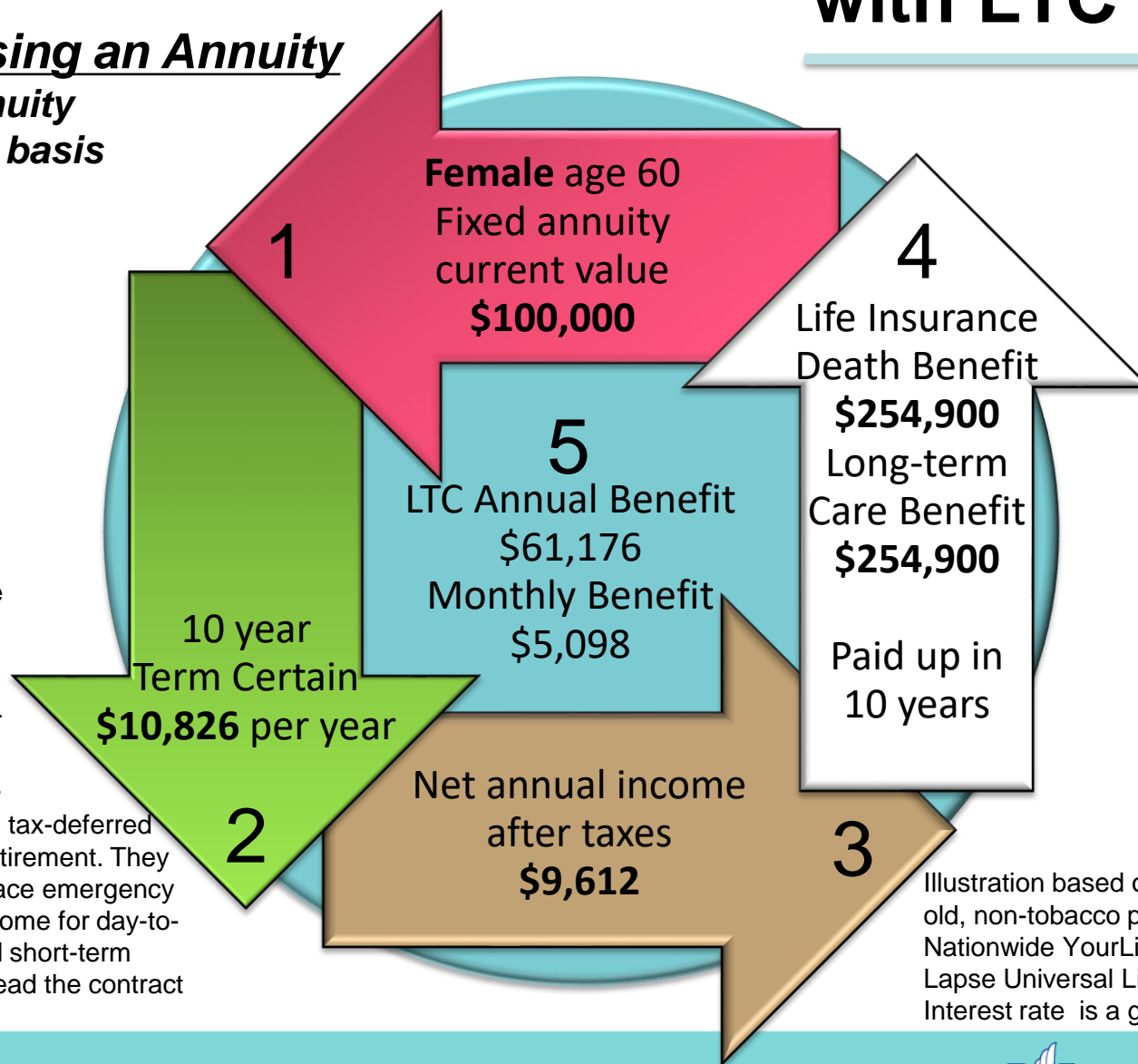
Case Study

Self-insure vs. Life Insurance with LTC Rider

Re-purposing an Annuity

\$100,000 annuity

\$68,000 cost basis



Annuity income and Life Insurance premium are both paid on an annual basis. Death Benefit could be higher or lower depending on life insurance product used.

Annuities are long-term, tax-deferred vehicles designed for retirement. They are not intended to replace emergency funds, to be used as income for day-to-day expenses or to fund short-term savings goals. Please read the contract for complete details.

Illustration based on female, 60 years old, non-tobacco preferred, using Nationwide YourLife Guaranteed No Lapse Universal Life Insurance. Interest rate is a guaranteed 3%.

Self-funding vs. Linked Benefit LTC Policy

Consider this concept
with life insurance
and a LTC Rider too!

Repurposing a Certificate of Deposit



Current Assets

Today - \$100,000

Age 88 - \$228,793 with
tax paid out of pocket

Age 88 - \$178,945 net of
tax paid from CD

Age 115 - \$508,215
(if taxes paid out of pocket)

Assumes annual rate of 3%

Linked Benefit LTC

LTC Today - \$509,874

LTC Age 88 - \$509,874

Plus no tax on growth

If LTC used, guaranteed
Residual DB \$33,992

Death Benefit \$169,958

Female, age 60, NT couples rate, no inflation

- Insure healthy spouse with life insurance adding an indemnity-style LTC rider
 - Death benefit becomes “key caregiver” insurance should healthy “caregiver” spouse die first
 - If and when insured spouse qualifies for LTC benefits
 - Full benefits are paid regardless of insured’s LTC expenses
 - Use leftover LTC benefits from insured’s claim to help pay for uninsurable spouse’s care

Tax efficient distribution strategy to pay for LTC

- Save as much as possible, then through which assets to use
- If your itemized tax deductions exceed the standard federal deduction..... Use tax-deferred assets (annuities, etc.) first to pay for expenses that were not insured
 - LTC expenses are Sec. 213 medical deductions once 10% floor of AGI (Adjusted Gross Income) is reached
 - Much of tax created by the sale of the asset may be washed out with the medical deduction
 - Leave “after tax” assets to heirs for tax efficient legacy
- If you won't qualify for a medical deduction, discuss a strategy with your financial professional
 - Tax efficiency being the goal

Here when you need us

National Sales Desk:	1-800-321-6064
Nationwide Financial Network [®] :	1-877-223-0795
Brokerage General Agents (BGAs):	1-888-767-7373

Option 9, extension:677-6500