Dear Valued Client,

**Life is about choice.  The choices we make determine our destiny!**

A caregiver – sometimes called an informal caregiver – is an unpaid individual (usually a spouse, partner, family member, friend or neighbor) involved in assisting others with their activities of daily living.  About 35 million Americans have provided unpaid care to an adult age 50 or older in the last 12 months.  **Perhaps, you have been one of those caregivers?**  While it can be a selfless gift to provide care for someone you love – it also comes with emotional and physical stress.

**What if there was another choice?**

**The Nationwide CareMatters offers you the benefits of a long-term care policy with the flexibility of having cash in your pocket.**

The options for long-term care insurance might seem daunting and leave you with questions.  Here are a few common ones that we are asked:

***Will they pay my family member to care for me?*** YES!  Nationwide CareMatters offers a cash benefit that can be used however you want.

***Will my premiums increase?***  NO!  Your premiums are guaranteed to remain stable.

***What if I don’t need long-term care?***  Your policy has a death benefit that would be paid to your estate if you do not use your long-term care benefits.

Please click on the link to learn more about this product.  [www.link.com](http://www.link.com) You can also request a quote.

By making this choice today – you are not only protecting your assets in retirement, but you are also providing your loved ones with the opportunity to be compensated for their caregiving.

Sincerely,

Your agent