



**Nationwide Life and Annuity Insurance Company**  
One Nationwide Plaza  
Columbus, OH 43215

## Nationwide YourLife CareMatters<sup>SM</sup>

LIFE INSURANCE WITH

## Cash Indemnity Long-Term Care Benefits

**Prepared for:**

Valued Client

**Presented by:**

Jack Lenenberg J.D.  
312 Maxwell Rd.  
Suite 400  
Alpharetta, GA 30009  
Phone: 800-891-5824  
EMail: JACK@LTCPARTNER.COM

**Prepared on:**

November 10, 2015

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



## Nationwide YourLife CareMatters<sup>SM</sup>

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Dear Valued Client,

Thank you for considering Nationwide<sup>®</sup> for your long-term care planning needs. The proposal you're about to see was customized for you based on the following information:

### Long-term care scenario

Valued Client (Male, 60, Couple Nontobacco, Ohio)

<b>Premium received</b>	\$100,000.00
<b>Guaranteed return of premium</b>	Yes <sup>1</sup>
<b>Total Long-term care benefit</b>	\$320,376.57
<b>Maximum monthly LTC benefit</b>	\$4,449.67
<b>LTC specified benefit period</b>	6 years
<b>Inflation protection option</b>	3% Simple
<b>Specified amount</b>	\$106,792.19
<b>Guaranteed minimum death benefit</b>	\$21,358.44
<b>Is Sales Proposal a MEC?</b>	Yes

<sup>1</sup> For Single Premium payments, the Return of Premium value is available starting day one, subject to a vesting schedule. There is a full guaranteed return of all premium starting in year six. Return of Premium is available on 5 and 10 year payment schedules only after the end of the Premium Payment Period and all Required Premium has been paid (minus any loans or withdraws)

### Distinct product features

<b>Family care</b>	Yes
<b>Guaranteed cash value</b>	Yes
<b>Benefit banking</b>	Yes
<b>Nationwide Care Guide Network</b>	Yes

This policy covers care for a wide range of long-term care services and pays the monthly benefit directly to you, the policy owner. Nationwide YourLife CareMatters was designed to put you in control of your future long-term care choices. And our streamlined underwriting and claims processes mean less hassle every step of the way.

Please review the enclosed information with your insurance professional to determine if Nationwide YourLife CareMatters is right for you.

Thank you.

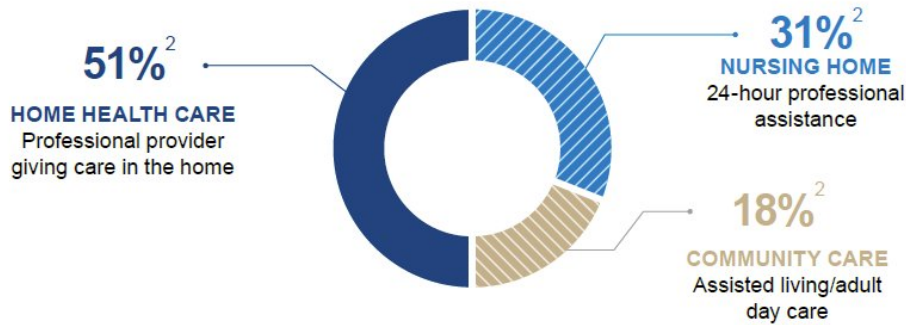


# Nationwide YourLife CareMatters<sup>SM</sup>

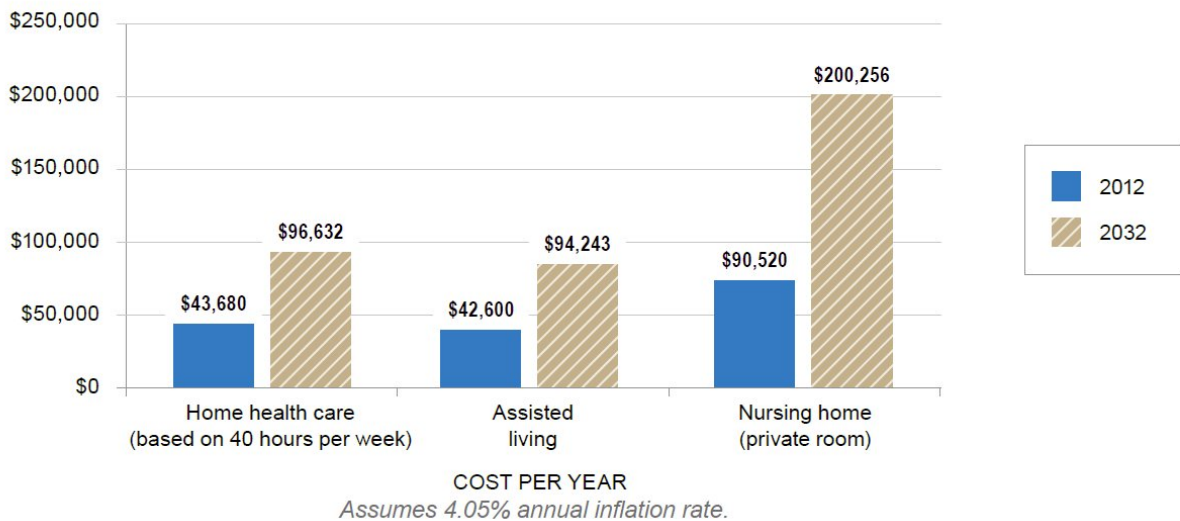
## LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

### Planning now, puts you in control later.

It's estimated that 70% of Americans age 65 and older will need long-term care (LTC) at some point in their lives.<sup>1</sup> And, when given the choice, many people prefer to remain in their own homes while receiving care.<sup>2</sup>



All LTC options are expensive, though - and the cost continues to grow.<sup>3</sup>



Don't let potential long-term care costs catch you off guard. Make LTC planning part of your overall portfolio now to help preserve your financial choices later on.

<sup>1</sup> Medicare & You, U.S. Department of Health and Human Services, September 2013

<sup>2</sup> The 2014 sourcebook for Long-Term Care Insurance Information, American Association for Long-term Care Insurance, 2013

<sup>3</sup> Market Survey of long-term care costs, Mature Market Institute, November 2012



**Nationwide YourLife CareMatters<sup>SM</sup>**

**LIFE INSURANCE WITH  
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**Choice, control and flexibility - it's all in your hands.**

Nationwide YourLife CareMatters<sup>SM</sup> is a fixed premium universal life insurance policy that provides LTC coverage along with a death benefit, giving you a flexible way to plan for the future.

With it, your premiums are guaranteed never to increase, and you'll know the exact amount of monthly long-term care benefit available to you.

It's currently the only cash indemnity plan of its kind in the industry<sup>4</sup> -- meaning the full monthly LTC benefit amount is paid directly to you (the policy owner) without needing to submit monthly bills or receipts.

**Nationwide YourLife CareMatters offers you:**

<b>CHOICE</b>	<b>CONTROL</b>	<b>FLEXIBILITY</b>
<p>Select from <b>three convenient premium schedules</b>:</p> <ul style="list-style-type: none"> <li>- Pay one time (single-pay)</li> <li>- Pay annually or monthly for five years</li> <li>- Pay annually or monthly for ten years</li> </ul>	<p>Receive a <b>guaranteed return of premium</b> in the form of:</p> <ul style="list-style-type: none"> <li>- LTC benefits</li> <li>- Death benefits to your beneficiaries</li> <li>- or Money back option<sup>6</sup></li> </ul>	<p>Helps cover today's qualified long-term care services as well as those that will be developed in the future.</p>
<p>Choose the <b>care provider</b> you're most comfortable with - professional care giver or family member</p>	<p>Decide <b>how benefits are used</b> - no monthly bills or receipts to submit</p>	<p><b>Use only what you need</b> of the monthly benefit and bank the rest for later</p>
<p>Decide whether <b>inflation protection</b> is right for your policy</p>	<p><b>Pass on a 20% guaranteed residual death benefit</b> to your beneficiaries even if you use the entire LTC benefit</p>	<p><b>Access your policy's guaranteed cash value</b>, if necessary</p>

<sup>4</sup> LTC Linked Benefit Competitive Research and Analysis, The Nationwide Competitive Intelligence and Analytics Department, September 2013

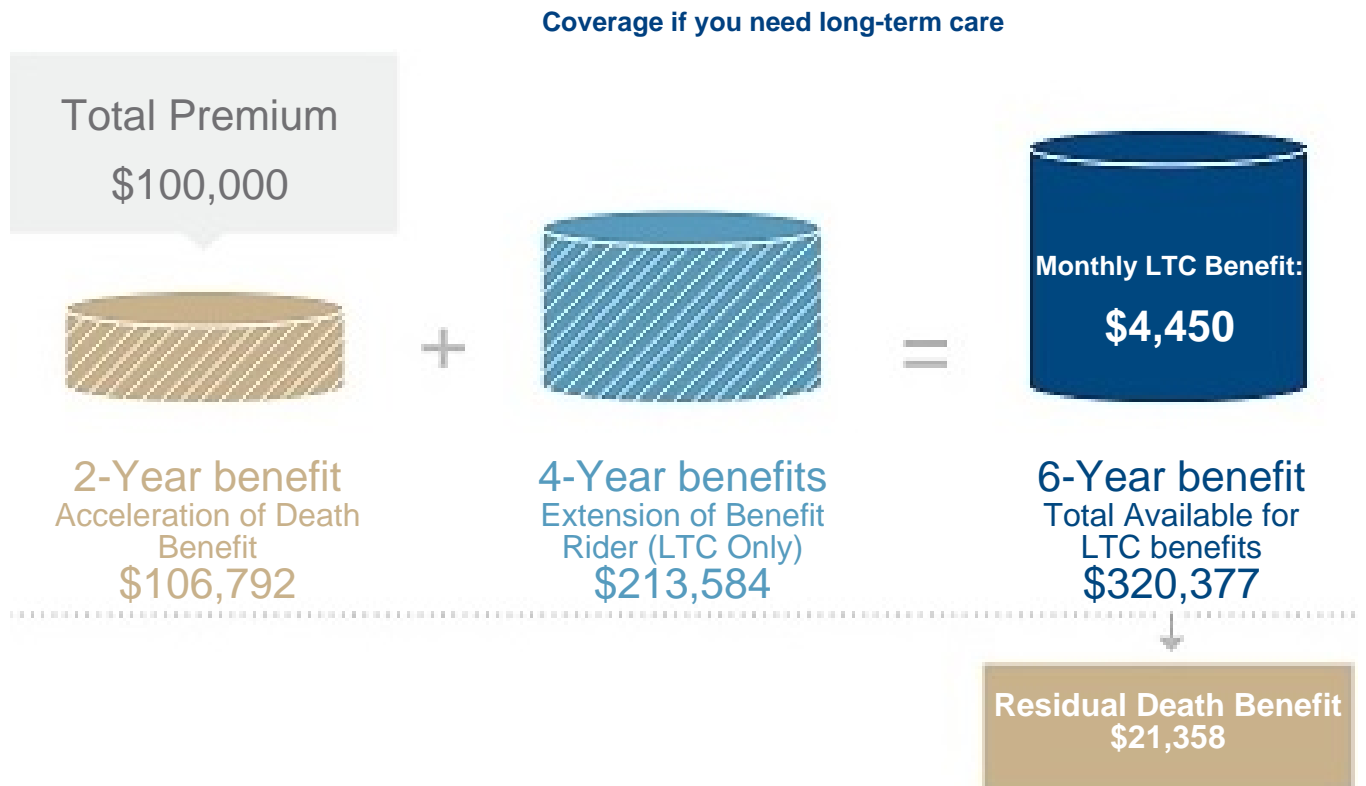
<sup>6</sup> For Single Premium payments, the Return of Premium Value is available starting day one, subject to a vesting schedule. There is a full guaranteed return of all premium starting in year six. Return of Premium is available on 5 and 10 year payment schedules only after the end of the Premium Payment Period and all Required Premium has been paid (minus any loans or withdraws)



## Nationwide YourLife CareMatters<sup>SM</sup>

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### How the product works.<sup>7</sup>



By allocating \$100,000 of your assets to pay the premium on your Nationwide YourLife CareMatters policy, you'll have \$320,377 in total LTC benefits.

Once the insured qualifies for LTC benefits, monthly payments of \$4,450 will be sent to you, the policy owner, to help pay for care. You will continue to receive these payments for six years, as long as the person insured by the policy is still eligible. If you've banked a portion of your monthly benefit in your benefit banking account, those funds can be used to cover expenses beyond the six years. You can also use your banked funds to help cover costs that exceed your usual monthly benefits.

Even if you have collected all of the LTC benefits, a guaranteed minimum death benefit of \$21,358 is paid to your beneficiary.

And if you never need LTC, you can either:

- Keep your policy and your beneficiary will receive a death benefit of \$110,000 (minus any loans or withdrawals you may have taken from the policy) **OR**
- Have some or all of your initial premium (plus any growth) returned to you through our money back option

<sup>7</sup> This scenario assumes no Loans, Partial Surrenders, or LTC Benefits have been taken. This scenario assumes benefits are paid at age 95. The actual benefits may be higher please refer to the tabular detail.



## Nationwide YourLife CareMatters<sup>SM</sup>

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### Why Nationwide?

#### Who we are

We're part of a strong and stable mutual company with an 80-year heritage. Nationwide Financial is focused on helping clients prepare for and live well in retirement. With our long-term approach to investing and our highly diversified business portfolio, Nationwide has stability that other firms might lack.

U.S.-based  
Fortune 100  
company<sup>4</sup>



These ratings and rankings reflect rating agency assessment of the financial strength and claims paying ability of Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. The dates above reflect the most recent ratings at the time of print. They are subject to change at any time.

#### Our values

When you do business with Nationwide, you join us as a force for good in the community.

**\$310 million**

donated by the Nationwide Insurance Foundation to more than 3,000 nonprofit organizations since 2000<sup>5</sup>

**A \$50 million grant**

from the Nationwide Insurance Foundation to Nationwide Children's Hospital in 2006, the second-largest philanthropic gift ever made to a U.S. hospital at that time<sup>5</sup>

**16,000 units of blood**

donated to the American Red Cross and local blood banks by Nationwide associates annually in 2012<sup>5</sup>

**114,000 volunteer hours**

from Nationwide associates in 2012<sup>5</sup>

**\$97 million**

in associate, agent and retiree pledges to United Way since 2000<sup>5</sup>

**18 million meals**

donated by Nationwide associates to Feeding America member food banks since 2000

4. Based on revenue, Fortune (May 2012).

5. 2012 Office of Corporate Citizenship and the Nationwide Insurance Foundation.



## Nationwide YourLife CareMatters<sup>SM</sup>

### LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

## Narrative Summary

### About this Proposal

Payment of the single premium, or paying all premiums during the five or ten year premium payment period, guarantees that the policy will not lapse as long as no policy loans are taken.

This proposal assumes that the premium is paid on the first day of each policy year.

The proposal is not a contract and will not become part of any policy issued by Nationwide Life and Annuity Insurance Company. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. The policy is designed to qualify as life insurance under laws of the United States of America, including the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different. Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.

### Proposal Details

**Total Required Premium - \$100,000** is the sum of all Scheduled Premiums you must pay, based on the Premium Payment Period. The Premium Payment Period is the period during which the Scheduled Premium will be due and must be selected at issue. This proposal assumes a single premium. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed.

**Return of Premium - \$100,000** For Single Premium payments, the Return of Premium Value is available starting day one, subject to a vesting schedule. There is a guaranteed return of all premium starting in year six (minus any loans or withdraws). Return of Premium is available on 5 and 10 year payment schedules only after the end of the Premium Payment Period and all Required Premium has been paid (minus any loans or withdraws).

#### Vesting schedule (single-pay):

Months 1-12: 85%  
Months 13-24: 88%  
Months 25-36: 91%  
Months 37-48: 94%  
Months 49-60: 97%  
Months 61+: 100%

**Total Long-Term Care (LTC) Benefits - \$320,377** is the total maximum amount of LTC benefits available to you from your Nationwide YourLife CareMatters<sup>SM</sup> policy. This amount does not include the Inflation Protection Option you may have elected.

**Maximum Monthly LTC Benefit - \$4,450** is the amount you will be paid every month if you choose to receive the full LTC benefit amount. It does not include amounts that might be provided by any inflation protection option you might have elected.

**Specified Amount - \$106,792** is the amount used to determine LTC benefits and the death benefits. It is also used to determine Policy Charges and Deductions from the Accumulated Value. The Specified Amount is not the same as the Net Death Benefit. Therefore, to determine the current amount of the death benefit, please refer to the definition of Net Death Benefit or tabular detail.



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### Narrative Summary

#### Proposal Details (continued)

**Guaranteed Minimum Death Benefit - \$21,358** is 20% of the Specified Amount quoted. As long as your policy stays in force, we guarantee we will pay your beneficiaries a death benefit, even if the death benefit amount quoted is exhausted by the payment of LTC benefits. This death benefit may be lower if loans or partial surrenders are taken.

**Inflation Protection Option (Inflation Protection Rider ICC13-NWLA-468) - 3% Simple** is the inflation option you elected. Nationwide YourLife CareMatters<sup>SM</sup> offers an Inflation Protection Option of either 3% Simple or 5% Compound interest. The monthly benefit provided by the Inflation Protection Rider is not included in the Total LTC Benefit Amount. The monthly Inflation Protection Rider amount is in addition to the Maximum Monthly LTC Benefit amount provided by the LTC Rider, or the LTCEB Rider if elected. This rider must be selected at the time of application and can not be changed after issue.

**LTC Specified Benefit Period - 6 years** is the benefit period you have selected. This represents the total period of time LTC benefits may be paid under your policy if the maximum LTC benefit is taken continuously. This includes a 2 Year LTC Rider Specified Acceleration Period and a 4 Year LTC Extension of Benefits Rider Specified Extension Period. Your specified benefit period must be selected at the time of the application and may not be changed after issue. However, taking less than the Maximum Monthly LTC Benefit may extend the length of time payments are received.

**LTC Rider (Form # ICC13-NWLA-466)** - is the rider that provides LTC benefits as an acceleration of the death benefit.

**LTC Extension of Benefits Rider (Form # ICC13-NWLA-467)** - is the rider that provides benefits once the benefits provided by the LTC rider are exhausted.

#### Key Policy Features & Terms

#### **Accelerated Death Benefit (ADB) for Terminal Illness Rider (ICC13-NWLA-495)**

- The ADB Rider advances a portion of the policy's death benefit in the event of a terminal illness (with a life expectancy of 12 months or less).
- The rider is effective and attached to the policy at the time the policy is issued.
- There is no upfront charge for this rider; however, charges and adjustments will apply at the time the claim is accepted.
- The receipt of an accelerated death benefit payment may be taxable or may affect Medicaid or public assistance eligibility. Nationwide does not provide tax or legal advice, so you should consult your personal financial advisor to assess the impact of this benefit.
- Nationwide reserves the right to require the base policy Specified Amount be at least \$50,000 on the Benefit Effective Date; the remaining Specified Amount, after payment of the ADB Rider Benefit, must be at least the minimum Specified Amount.
- The maximum amount of the ADB Rider Benefit to be paid if the insured meets the requirements of the Eligibility and Conditions for Payment section of the ADB Rider cannot exceed 50% of the base policy Eligible Specified Amount.

**Accumulated Value** - is the amount of premium paid, minus premium loads and administrative charges, minus monthly deductions for cost of insurance and rider charges, minus any partial surrenders, plus interest credited.

**Cash Value** - is an amount equal to the greater of:



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## Narrative Summary

**Key Policy  
Features &  
Terms  
(continued)**

- a. the Accumulated Value of this Policy;
- b. the Guaranteed Cash Value; or
- c. Return of Premium Value

**Cash Surrender Value** - is an amount equal to the greater of:

- a. the Accumulated Value of this policy less any surrender charge;
- b. the Guaranteed Cash Value; or
- c. Return of Premium Value

**Cumulative Net Payments** - is the sum of Premiums paid minus any partial surrenders.

**Eligibility Requirements** - In order to receive benefits, no exclusions must apply, and the following requirements must be met:

- We must receive certification from a Licensed Health Care Practitioner that the insured has a severe cognitive impairment or can not perform 2 out of 6 activities of daily living: bathing, toileting, transferring, eating, dressing, continence.
- A one-time 90 day elimination period must be met.
- The insured receives the appropriate qualified long-term care services stated under their customized plan of care.
- If your policy had been assigned, the assignee's consent to the payments must be obtained before LTC benefits will be paid.

**Excess Benefit Account (EBA)** - is an optional benefit banking service provided at the time of claim. The EBA is a secure money market account separately established for the policy owner at Nationwide Bank. It provides the policy owner the opportunity to hold for later use, a portion of the monthly LTC benefits they have received from the policy.

**Family Caregiver** - Benefits can be used to pay a family member, or any other individual deemed appropriate by the Licensed Health Care Practitioner under the insured's customized plan of care. Paying a family member may have tax implications; please consult a tax professional to assess the impact of this option.

**Guaranteed Cash Value** - is the applicable amount (based on the insured's Attained Age) from the table of the Guaranteed Cash value. Please refer to the net surrender value report.

**Indemnity Style Benefits** - Once your claim is approved, no monthly bills or receipts will need to be submitted, and the full monthly LTC benefit will be paid directly to the policy owner.

**International Benefits** - If you are receiving Qualified Long-Term Care services outside of the United States, its territories or possessions, the International LTC benefit payments will be no greater than 50% of the Maximum Monthly LTC Rider Benefit Amount and 50% of the monthly inflation amount. International benefits are not available under the LTCEB rider. Please refer to the client guide for further information on this benefit.



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### Narrative Summary

#### Key Policy Features & Terms (continued)

**IRC Section 7702** - provides for the Cash Value Accumulation Test (CVAT). The CVAT is one of two alternative tests that can be selected at issue of a life insurance policy. The CVAT test requires we pay a minimum death benefit based on Corridor factors. These factors are defined in section 7702 of the IRS code, and are dependent upon age, class, gender, and rating. If the amount calculated using these Corridor factors in the CVAT is greater than the Specified Amount, then the "Death Benefit" is that higher amount as calculated.

**IRC Section 7702B** - The LTC Rider and the LTCEB Rider are intended to be qualified long-term care insurance contracts under Section 7702B of the Internal Revenue Code of 1986, as amended.

**Issue Age** - is the insured's age on the last birthday on or before the policy issue date.

**Licensed Health Care Practitioner** - A Physician, as defined in § 1861 (r)(1) of the Social Security Act, as amended; a registered professional nurse; licensed social worker; or other individual who meets requirements prescribed by the Secretary of the Treasury. The Licensed Health Care Practitioner must be acting within the scope of his or her license when providing: (a) a certification and/or recertification that the insured is Chronically Ill; or (b) an individualized Plan of Care for the Insured.

**Loans (Indebtedness)** - is the amount borrowed against the Net Surrender Value during the policy year. Any outstanding policy indebtedness will be charged interest at the policy loan interest rate of 4.00% as defined in the policy. Any outstanding policy indebtedness will result in a reduction in the policy's Cash Surrender Value, Death Benefit, Total LTC Benefit and Monthly LTC Benefit.

**Maximum Monthly LTC Inflation Protection Rider Benefit** - is the full amount of the benefit available under the LTC Inflation Protection Rider after the Maximum Monthly LTC Benefit is taken. This amount is in addition to the Maximum Monthly LTC Benefit. Please consult your policy specification pages for details.

**Modified Endowment Contract (MEC)** - This proposal is a MEC as defined by the guidelines of a MEC as defined by Section 7702A of the Internal Revenue Code. A life insurance policy where premium payments made during the first seven years of the contract, or during the first seven years after a material change, exceed the Modified Endowment Premium limit as defined by section 7702A of the Internal Revenue Code. Withdrawals and loans from these contracts are subject to less favorable tax treatment than distributions from policies which are not Modified Endowment Contracts. This does not apply to distributions for LTC benefits.

**Nationwide Care Guide Network<sup>®</sup>** - is a service provided by a non-affiliated third party and included at no additional charge. It provides policy owners, insureds and their family members, with free consultations and tailored information to help implement your plan of care. You have no obligation to use these services which are currently provided through a non-affiliated third party. There is no separate additional charge for this service. This service is subject to availability.

**Net Surrender Value** - is the Cash Surrender Value of this policy minus any indebtedness and minus the Unpaid Monthly Deductions Account if applicable..



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## Narrative Summary

### Key Policy Features & Terms (continued)

**Net Death Benefit** - is the death benefit amount that would be paid to your beneficiary in the event of the insured's death. This amount is net of any outstanding Policy Indebtedness and LTC benefits paid. Assuming no Loans, Partial Surrenders or LTC Benefits have been paid, this amount will never be less than the total Premiums paid. The Net Death Benefit may be higher in some years based on the Specified Amount, Accumulated Value, Guaranteed Cash Value, Return of Premium Value, and the IRC 7702 corridor factors.

**Partial Surrenders** - is the amount taken as partial surrenders during the policy year. Partial Surrenders will result in the reduction of the Cash Surrender Value, Death Benefit, Total LTC Benefit and Monthly LTC Benefit.

**Scheduled Premium** - is the amount of Premium required on the first day of the premium payment frequency for the Premium Payment Period you selected.

**Surrender Charges** - is the amount deducted from the Accumulated Value in the event the policy owner surrenders the policy for cash during the applicable period. The actual surrender charge deducted may be limited by the cash surrender value guarantee on the date of surrender. At no time will the deduction of the surrender charge cause the policy owner to owe additional funds to Nationwide.

**Total Monthly Benefit** - is the total benefit amount available to you every month. If an inflation protection option is elected, the Total Monthly Benefit you receive will be the Maximum Monthly LTC Benefit plus the Maximum Monthly Inflation Benefit. The full Maximum Monthly LTC Benefit must be taken before the Inflation Protection Rider Benefit is available.



## Nationwide YourLife CareMatters<sup>SM</sup>

### LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Prepared For: Valued Client // Male/60/Couple Non-Tobacco

IRC Section 7702: Cash Value Accumulation Test

Total LTC Benefit: \$320,376.57

Maximum Monthly LTC Benefit: \$4,449.67

Scheduled Premium: \$100,000.00 Annual

LTC Specified Benefit Period: 6 years

Specified Amount: \$106,792.19

Premium Payment Period: Single Premium

Guaranteed Minimum Death Benefit: \$21,358

Inflation Protection Option: 3% Simple

## Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 2.00% Interest Rate							
End of Year	Age	Scheduled Premium	Cash Value	Net Surrender Value	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit** (Excludes Inflation)	Max Monthly Inflation Rider Benefit**	Total Monthly Benefit	Total Benefit*** (Total LTC Benefit Plus Inflation)
1	61	100,000	93,669	85,669	196,706	320,377	4,450	0	4,450	344,404
2	62	0	92,271	88,000	188,232	320,377	4,450	133	4,583	354,016
3	63	0	91,000	91,000	180,180	320,377	4,450	267	4,717	363,627
4	64	0	94,000	94,000	181,420	320,377	4,450	400	4,850	373,238
5	65	0	97,000	97,000	182,360	320,377	4,450	534	4,984	382,850
<b>Total</b>		<b>100,000</b>								
6	66	0	100,000	100,000	183,000	320,377	4,450	667	5,117	392,461
7	67	0	100,000	100,000	178,000	320,377	4,450	801	5,251	402,072
8	68	0	100,000	100,000	174,000	320,377	4,450	934	5,384	411,683
9	69	0	100,000	100,000	169,000	320,377	4,450	1,068	5,518	421,295
10	70	0	100,000	100,000	165,000	320,377	4,450	1,201	5,651	430,906
<b>Total</b>		<b>100,000</b>								
11	71	0	100,000	100,000	161,000	320,377	4,450	1,335	5,785	440,517
12	72	0	100,000	100,000	157,000	320,377	4,450	1,468	5,918	450,129
13	73	0	100,000	100,000	154,000	320,377	4,450	1,602	6,052	459,740
14	74	0	100,000	100,000	150,000	320,377	4,450	1,735	6,185	469,351
15	75	0	100,000	100,000	147,000	320,377	4,450	1,869	6,319	478,962
<b>Total</b>		<b>100,000</b>								
16	76	0	100,000	100,000	144,000	320,377	4,450	2,002	6,452	488,574
17	77	0	100,000	100,000	141,000	320,377	4,450	2,136	6,586	498,185
18	78	0	100,000	100,000	138,000	320,377	4,450	2,269	6,719	507,796
19	79	0	100,000	100,000	135,000	320,377	4,450	2,403	6,852	517,408
20	80	0	100,000	100,000	133,000	320,377	4,450	2,536	6,986	527,019
<b>Total</b>		<b>100,000</b>								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

\*\* The Max Monthly LTC Benefit + the Max Monthly Inflation Rider Benefit = The Total Monthly Benefit available. The full Max Monthly LTC Benefit must be taken before the Monthly Inflation Protection Rider Benefit can be taken. The benefit provided by the Inflation Rider will not be added to, nor will it increase or decrease the Total LTC Benefit, the Maximum Lifetime LTC Rider Benefit Amount, the Maximum Lifetime LTCEB Rider Benefit Amount or the Lifetime Total Maximum Amount of LTC Benefits.

\*\*\* The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$440,517 would encompass claim years 11-16.



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### LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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IRC Section 7702: Cash Value Accumulation Test

Total LTC Benefit: \$320,376.57

Maximum Monthly LTC Benefit: \$4,449.67

Scheduled Premium: \$100,000.00 Annual

LTC Specified Benefit Period: 6 years

Specified Amount: \$106,792.19

Premium Payment Period: Single Premium

Guaranteed Minimum Death Benefit: \$21,358

Inflation Protection Option: 3% Simple

## Tabular Detail

						All Values and Benefits Guaranteed Guaranteed 2.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Net Surrender Value	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit** (Excludes Inflation)	Max Monthly Inflation Rider Benefit**	Total Monthly Benefit	Total Benefit*** (Total LTC Benefit Plus Inflation)
21	81	0	100,000	100,000	131,000	320,377	4,450	2,670	7,119	536,630
22	82	0	100,000	100,000	128,000	320,377	4,450	2,803	7,253	546,241
23	83	0	100,000	100,000	126,000	320,377	4,450	2,937	7,386	555,853
24	84	0	100,000	100,000	124,000	320,377	4,450	3,070	7,520	565,464
25	85	0	100,000	100,000	123,000	320,377	4,450	3,204	7,653	575,075
<b>Total</b>		<b>100,000</b>								
26	86	0	100,000	100,000	121,000	320,377	4,450	3,337	7,787	584,687
27	87	0	100,000	100,000	119,000	320,377	4,450	3,471	7,920	594,298
28	88	0	100,000	100,000	118,000	320,377	4,450	3,604	8,054	603,909
29	89	0	100,000	100,000	117,000	320,377	4,450	3,738	8,187	613,520
30	90	0	100,000	100,000	115,000	320,377	4,450	3,871	8,321	623,132
<b>Total</b>		<b>100,000</b>								
31	91	0	100,000	100,000	114,000	320,377	4,450	4,005	8,454	632,743
32	92	0	100,000	100,000	113,000	320,377	4,450	4,138	8,588	642,354
33	93	0	100,000	100,000	112,000	320,377	4,450	4,272	8,721	651,966
34	94	0	100,000	100,000	111,000	320,377	4,450	4,405	8,855	661,577
35	95	0	100,000	100,000	110,000	320,377	4,450	4,539	8,988	671,188
<b>Total</b>		<b>100,000</b>								
36	96	0	100,000	100,000	109,000	320,377	4,450	4,672	9,122	680,800
37	97	0	100,000	100,000	108,000	320,377	4,450	4,806	9,255	690,411
38	98	0	100,000	100,000	107,000	320,377	4,450	4,939	9,389	700,022
39	99	0	100,000	100,000	106,792	320,377	4,450	5,073	9,522	709,633
40	100	0	100,000	100,000	106,792	320,377	4,450	5,206	9,656	719,245
<b>Total</b>		<b>100,000</b>								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

\*\* The Max Monthly LTC Benefit + the Max Monthly Inflation Rider Benefit = The Total Monthly Benefit available. The full Max Monthly LTC Benefit must be taken before the Monthly Inflation Protection Rider Benefit can be taken. The benefit provided by the Inflation Rider will not be added to, nor will it increase or decrease the Total LTC Benefit, the Maximum Lifetime LTC Rider Benefit Amount, the Maximum Lifetime LTCEB Rider Benefit Amount or the Lifetime Total Maximum Amount of LTC Benefits.

\*\*\* The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$440,517 would encompass claim years 11-16.



**Nationwide YourLife CareMatters<sup>SM</sup>**

**LIFE INSURANCE WITH  
Cash Indemnity Long-term Care Benefits**

**Prepared For:** Valued Client // Male/60/Couple Non-Tobacco  
**IRC Section 7702:** Cash Value Accumulation Test  
**Total LTC Benefit:** \$320,376.57  
**Maximum Monthly LTC Benefit:** \$4,449.67  
**Scheduled Premium:** \$100,000.00 Annual  
**LTC Specified Benefit Period:** 6 years  
**Specified Amount:** \$106,792.19  
**Premium Payment Period:** Single Premium  
**Guaranteed Minimum Death Benefit:** \$21,358  
**Inflation Protection Option:** 3% Simple

**Tabular Detail**

			All Values and Benefits Guaranteed Guaranteed 2.00% Interest Rate							
End of Year	Age	Scheduled Premium	Cash Value	Net Surrender Value	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit** (Excludes Inflation)	Max Monthly Inflation Rider Benefit**	Total Monthly Benefit	Total Benefit*** (Total LTC Benefit Plus Inflation)
41	101	0	100,000	100,000	106,792	320,377	4,450	5,340	9,789	728,856
42	102	0	100,000	100,000	106,792	320,377	4,450	5,473	9,923	738,467
43	103	0	100,000	100,000	106,792	320,377	4,450	5,607	10,056	748,079
44	104	0	100,000	100,000	106,792	320,377	4,450	5,740	10,190	757,690
45	105	0	100,176	100,176	106,792	320,377	4,450	5,874	10,323	767,301
<b>Total</b>		<b>100,000</b>								
46	106	0	100,568	100,568	106,792	320,377	4,450	6,007	10,457	776,912
47	107	0	100,952	100,952	106,792	320,377	4,450	6,141	10,590	786,524
48	108	0	101,327	101,327	106,792	320,377	4,450	6,274	10,724	796,135
49	109	0	101,694	101,694	106,792	320,377	4,450	6,408	10,857	805,746
50	110	0	102,054	102,054	106,792	320,377	4,450	6,541	10,991	815,358
<b>Total</b>		<b>100,000</b>								
51	111	0	102,406	102,406	106,792	320,377	4,450	6,675	11,124	824,969
52	112	0	102,751	102,751	106,792	320,377	4,450	6,808	11,258	834,580
53	113	0	103,092	103,092	106,792	320,377	4,450	6,941	11,391	844,191
54	114	0	103,427	103,427	106,792	320,377	4,450	7,075	11,525	853,803
55	115	0	103,760	103,760	106,792	320,377	4,450	7,208	11,658	863,414
<b>Total</b>		<b>100,000</b>								
56	116	0	104,094	104,094	106,792	320,377	4,450	7,342	11,792	863,414
57	117	0	104,434	104,434	106,792	320,377	4,450	7,475	11,925	863,414
58	118	0	104,796	104,796	106,792	320,377	4,450	7,609	12,059	863,414
59	119	0	105,227	105,227	106,792	320,377	4,450	7,742	12,192	863,414
60	120	0	106,293	106,293	106,792	320,377	4,450	7,876	12,326	863,414
<b>Total</b>		<b>100,000</b>								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

\*\* The Max Monthly LTC Benefit + the Max Monthly Inflation Rider Benefit = The Total Monthly Benefit available. The full Max Monthly LTC Benefit must be taken before the Monthly Inflation Protection Rider Benefit can be taken. The benefit provided by the Inflation Rider will not be added to, nor will it increase or decrease the Total LTC Benefit, the Maximum Lifetime LTC Rider Benefit Amount, the Maximum Lifetime LTCEB Rider Benefit Amount or the Lifetime Total Maximum Amount of LTC Benefits.

\*\*\* The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$440,517 would encompass claim years 11-16.

**Nationwide YourLife CareMatters<sup>SM</sup>****LIFE INSURANCE WITH  
Cash Indemnity Long-term Care Benefits****Input Summary - Ledger  
Case File: [Untitled]**

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**Screen: Insured**

Revised Illustration?	No	Issue Age or D.O.B. (mm/dd/yyyy)	60
Issue State	OH	Tobacco User?	No
First Name	Valued	Married / Civil Union / Domestic Partnership?	Yes
Last Name	Client		
Sex	Male		

---

**Screen: Face Amount and Premium**

Specify Premium or Benefit	Premium	Benefit Duration	6
Premium or Benefit Amount	100000.00	Inflation Benefit Option	3% Simple
Scheduled Premium	Single Premium	1035 Exchange?	No
Premium Mode	Annual		

---

**Screen: Interest Rate and Income**

Guaranteed Rate	2.00%
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**Screen: Output Design**

General Ledger	Yes	Quick View	Yes
Premium Summary	Yes	Annual Cost Summary	No
Display IRR Column	No	Monthly Cost Summary	No
Input Summary	Yes		

---



## Nationwide YourLife CareMatters<sup>SM</sup>

LIFE INSURANCE WITH  
Cash Indemnity Long-term Care Benefits

### Nationwide YourLife CareMatters<sup>SM</sup> Frequently Asked Questions

#### What is the difference between Cash Indemnity benefits and Reimbursement Plans?

*Cash Indemnity plans* provide a monthly check for the maximum amount of LTC benefit you qualify for, even if your expenses are less or you are not paying a caregiver, because it is not based on actual expenses incurred. No bills, receipts or any other type of monthly paperwork is required. Nationwide's LTC benefit is a cash indemnity plan.

*Reimbursement plans* require the submission of bills and receipts each month. They will only cover LTC specific charges, and you (or the facility) will only be reimbursed for the exact amount of qualifying expenses up to the maximum benefit amount.

#### Are there any limits as to how I can spend my monthly LTC benefit?

No - once you qualify for benefits, a check (up to the maximum amount you qualify for) is sent monthly to the policy owner. In addition to LTC costs, excess funds (up to the maximum amount you qualify for) may be used as needed for expenses such as medical bills or adaptive equipment for the home.

#### Do I have to take the maximum benefit amount?

No - you may take any benefit amount, up to the Maximum Monthly LTC Benefit amount. Taking less benefit can extend the period of time LTC benefits are paid.

#### How can benefit banking help me?

You can use those banked funds at any time to help cover some costs that exceed your usual monthly benefit, or to pay for other expenses you choose.

#### How does the Inflation Protection Rider affect my policy?

The Inflation Protection Rider, if elected, will provide an additional amount to your Maximum Monthly LTC Benefit. The additional benefit provided by the LTC Inflation Protection Rider increases on an annual basis to help offset rising LTC costs. Benefits provided by the LTC Inflation Protection Rider are in addition to the Total LTC Benefits and Maximum Monthly LTC Benefit available. The Maximum Monthly LTC Benefit must be taken before the LTC Inflation Protection Rider Benefit can be received. Any benefits received under the LTC Inflation Protection Rider do not reduce the total LTC Benefits available and will also not increase the total LTC Specified Benefit Period.

#### Will there still be a death benefit if I start using LTC benefits?

Yes, your beneficiaries will receive either the policy death benefit reduced by the LTC benefits paid or the minimum death benefit, whichever is greater.

#### Can the policy lapse while I am collecting LTC benefits?

No - While on claim, the monthly LTC Rider charge, and monthly LTCEB Rider charge if the LTCEB Rider is elected, will be waived. However, other monthly deductions under the base Policy will continue to be charged. While LTC benefits are being received, the Policy and attached riders will not lapse.

If the Accumulated Value is insufficient to cover all other monthly deductions, any other monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived while on claim. This includes monthly deductions for other In Force riders.

If there is Policy Indebtedness, as soon as you are no longer on claim, you may have to make sufficient loan repayment to prevent your Policy from lapsing.





## Nationwide YourLife CareMatters<sup>SM</sup>

### LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

#### What is HIPAA?

HIPAA stands for the Health Insurance Portability and Accountability Act. HIPAA establishes a per diem amount that is used to help determine how much tax free LTC benefits a person may collect. This amount usually increases each year. For 2015, it is \$330 per day (or \$9,900 in a 30 day month).

#### How much of my LTC benefit will be tax-free?

The amount of LTC benefits you are allowed to receive tax-free is the greater of: the HIPAA per diem amount for the given year - OR - actual LTC costs incurred. If you are collecting LTC benefits from more than one policy and are not careful, it is possible for some of your benefit to be taxable. Because Nationwide allows you to take less than your qualifying benefit, you may be able to manage your LTC benefits so as not to incur taxes. Please consult your tax professional for further information.

#### Do I have access to my cash value?

Yes, loans and partial surrenders are allowed on this policy. However, loans and partial surrenders will decrease the death and LTC benefits.

#### Why is the death benefit higher at issue?

To qualify as a life insurance contract under federal law and receive favorable tax treatment, IRS regulations limit the amount of the contract's cash value relative to the death benefit. This limitation results in the spread between the cash value and the death benefit payout based on your age and is why your death benefit shown on this proposal may be larger at issue.

**Keep in mind that different plan designs may have various tax implications. Federal income tax laws are complex and subject to change. Neither Nationwide nor its representatives give legal or tax advice. Please have your client consult an attorney or tax advisor for answers to specific questions.**

**Keep in mind that as an acceleration of the death benefit, the LTC rider payout will reduce both the death benefit and cash values. Care should be taken to make sure that your clients' life insurance needs continue to be met even if the rider pays out in full. There is no guarantee that the rider will cover the entire cost for all of the insured's long-term care as these vary with the needs of each insured.**

**As your clients' personal situations change (i.e., marriage, birth of a child or job promotion), so will their life insurance needs. Care should be taken to ensure that 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 associated with it that include costs of insurance that vary with such characteristics as gender, health and age, and has additional charges for riders that customize a policy to fit their individual needs.**

**Not all Nationwide products and services are suitable for all clients or situations. There may be products, issued by other companies, which better suit your client's goals. Be sure to consider your client's objectives, their need for cash flow and liquidity, and overall risk tolerance when using any strategy.**

**Policy loans or partial surrenders affect the amount available for LTC benefits payouts. The examples that follow are based on no loans or partial surrenders being taken, and assume all required premium is paid as agreed.**

**If the insured receives care outside the United States, its territories or possessions, certain limitations and restrictions on benefits will apply.**

**Guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company. The financial strength of Nationwide is not intended to reflect the investment experience of a variable account which is subject to market risk.**

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

**Life Insurance underwritten by the Nationwide Life and Annuity Insurance Company, Columbus, Ohio.**



## Nationwide YourLife CareMatters<sup>SM</sup>

### LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

**Prepared For:** Valued Client // Male/60/Couple Non-Tobacco  
**IRC Section 7702:** Cash Value Accumulation Test  
**Total LTC Benefit:** \$320,376.57  
**Maximum Monthly LTC Benefit:** \$4,449.67  
**Scheduled Premium:** \$100,000.00 Annual  
**LTC Specified Benefit Period:** 6 years  
**Specified Amount:** \$106,792.19  
**Premium Payment Period:** Single Premium  
**Guaranteed Minimum Death Benefit:** \$21,358  
**Inflation Protection Option:** 3% Simple

## Signature Page

**Proposal as shown is a Modified Endowment Contract.**

I have received a copy of this proposal. I also understand this proposal is not a contract and that the terms of the policy constitute the actual agreement of coverage.

\_\_\_\_\_  
Applicant/Policy Owner

\_\_\_\_\_  
Date

I certify that this proposal has been presented to the applicant. I have made no representations that are inconsistent with the proposal.

\_\_\_\_\_  
Sales Representative

\_\_\_\_\_  
Date

Life Insurance underwritten by the Nationwide Life and Annuity Insurance Company, Columbus, Ohio.



## Nationwide YourLife CareMatters<sup>SM</sup>

### LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

**Prepared For:** Valued Client // Male/60/Couple Non-Tobacco

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**Premium Payment Period:** Single Premium

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**Inflation Protection Option:** 3% Simple

## Net Surrender Value Report

- A. Return of Premium Value
- B. Guaranteed Cash Value
- C. Accumulated Value Less Surrender Charges
- D. **Net Surrender Value** - the Cash Surrender Value less any amounts owed on your policy; where the Cash Surrender Value is the greatest of (A,B,C) defined above. Net Surrender Value is the amount the policy owner would receive if a full surrender was effected.

The Tabular Detail section of the illustration will always reflect the greatest of (A,B,C), less policy indebtedness.

End of Year	Age	(A) Return Of Premium	(B) Guaranteed Cash Value	(C) Accumulated Value Less Surrender Charges	(D) Net Surrender Value
1	61	85,000	48,087	85,669	85,669
2	62	88,000	49,630	84,771	88,000
3	63	91,000	51,184	83,800	91,000
4	64	94,000	52,748	82,703	94,000
5	65	97,000	54,322	81,473	97,000
6	66	100,000	55,909	80,114	100,000
7	67	100,000	57,513	78,677	100,000
8	68	100,000	59,137	77,651	100,000
9	69	100,000	60,784	76,562	100,000
10	70	100,000	62,451	75,389	100,000
11	71	100,000	64,131	75,126	100,000
12	72	100,000	65,814	72,761	100,000
13	73	100,000	67,487	70,257	100,000
14	74	100,000	69,153	67,657	100,000
15	75	100,000	70,815	64,934	100,000
16	76	100,000	72,470	62,095	100,000
17	77	100,000	74,115	59,139	100,000
18	78	100,000	75,739	56,063	100,000
19	79	100,000	77,329	52,863	100,000
20	80	100,000	78,879	49,485	100,000
21	81	100,000	80,380	45,924	100,000
22	82	100,000	81,832	42,273	100,000
23	83	100,000	83,237	38,473	100,000
24	84	100,000	84,595	34,536	100,000
25	85	100,000	85,900	30,358	100,000



## Nationwide YourLife CareMatters<sup>SM</sup>

### LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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The Tabular Detail section of the illustration will always reflect the greatest of (A,B,C), less policy indebtedness.

End of Year	Age	(A) Return Of Premium	(B) Guaranteed Cash Value	(C) Accumulated Value Less Surrender Charges	(D) Net Surrender Value
26	86	100,000	87,143	26,055	100,000
27	87	100,000	88,316	21,647	100,000
28	88	100,000	89,414	17,009	100,000
29	89	100,000	90,434	12,146	100,000
30	90	100,000	91,375	7,266	100,000
31	91	100,000	92,249	2,224	100,000
32	92	100,000	93,075	0	100,000
33	93	100,000	93,852	0	100,000
34	94	100,000	94,582	0	100,000
35	95	100,000	95,257	0	100,000
36	96	100,000	95,888	0	100,000
37	97	100,000	96,490	0	100,000
38	98	100,000	97,062	0	100,000
39	99	100,000	97,597	0	100,000
40	100	100,000	98,081	0	100,000
41	101	100,000	98,520	0	100,000
42	102	100,000	98,947	0	100,000
43	103	100,000	99,367	0	100,000
44	104	100,000	99,776	0	100,000
45	105	100,000	100,176	0	100,176
46	106	100,000	100,568	0	100,568
47	107	100,000	100,952	0	100,952
48	108	100,000	101,327	0	101,327
49	109	100,000	101,694	0	101,694
50	110	100,000	102,054	0	102,054



## Nationwide YourLife CareMatters<sup>SM</sup>

### LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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The Tabular Detail section of the illustration will always reflect the greatest of (A,B,C), less policy indebtedness.

End of Year	Age	(A) Return Of Premium	(B) Guaranteed Cash Value	(C) Accumulated Value Less Surrender Charges	(D) Net Surrender Value
51	111	100,000	102,406	0	102,406
52	112	100,000	102,751	0	102,751
53	113	100,000	103,092	0	103,092
54	114	100,000	103,427	0	103,427
55	115	100,000	103,760	0	103,760
56	116	100,000	104,094	0	104,094
57	117	100,000	104,434	0	104,434
58	118	100,000	104,796	0	104,796
59	119	100,000	105,227	0	105,227
60	120	100,000	106,293	0	106,293



## Nationwide YourLife CareMatters<sup>SM</sup>

LIFE INSURANCE WITH  
**Cash Indemnity Long-term Care Benefits**

**Prepared For:** Valued Client // Male/60/Couple Non-Tobacco

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**Premium Payment Period:** Single Premium

**Guaranteed Minimum Death Benefit:** \$21,358

**Inflation Protection Option:** 3% Simple

## Premium Summary

<b>IP:</b>	<b>\$100,000.00</b>
<b>MEP:</b>	<b>\$8,388.07</b>
<b>NSP:</b>	<b>\$50,688.13</b>

**Initial Premium (IP):** This is the premium which must be paid in the first policy year prior to the policy taking effect. This is the same amount as the Scheduled Premiums used to determine the Specified Amount.

**Modified Endowment Premium (MEP):** As defined by the IRC Section 7702A, this premium represents the level annual premium required for seven years to mature the policy under guaranteed mortality charges at an annual interest rate of 4%.

**Net Single Premium (NSP):** This premium represents the single premium required to mature the policy under mortality charges, as defined in IRC Section 7702, at an annual interest rate of 4%.

Please see the proposal for further information on other important information and features.



## Nationwide YourLife CareMatters<sup>SM</sup>

### LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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**Premium Payment Period:** Single Premium

**Guaranteed Minimum Death Benefit:** \$21,358

**Inflation Protection Option:** 3% Simple

## Quick View

### All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total LTC <sup>1</sup> Benefit	Max Monthly <sup>1</sup> LTC Benefit	Max Monthly Inflation Rider Benefit (age 80)	Total Monthly <sup>2</sup> Benefit (age 80)
2 Years	None	\$169,170	\$169,170	\$7,049	\$0	\$7,049
2 Years	3% Simple	\$133,571	\$133,571	\$5,565	\$3,172	\$8,738
2 Years	5% Compound	\$111,452	\$111,452	\$4,644	\$7,091	\$11,735
3 Years	None	\$171,974	\$171,974	\$4,777	\$0	\$4,777
3 Years	3% Simple	\$144,782	\$144,782	\$4,022	\$2,292	\$6,314
3 Years	5% Compound	\$129,934	\$129,934	\$3,609	\$5,511	\$9,120
4 Years	None	\$152,205	\$304,411	\$6,342	\$0	\$6,342
4 Years	3% Simple	\$108,091	\$216,182	\$4,504	\$2,567	\$7,071
4 Years	5% Compound	\$80,758	\$161,516	\$3,365	\$5,138	\$8,503
5 Years	None	\$162,551	\$270,919	\$4,515	\$0	\$4,515
5 Years	3% Simple	\$130,136	\$216,893	\$3,615	\$2,060	\$5,675
5 Years	5% Compound	\$110,686	\$184,476	\$3,075	\$4,695	\$7,769
6 Years	None	\$147,491	\$442,474	\$6,145	\$0	\$6,145
6 Years	3% Simple	\$106,792	\$320,377	\$4,450	\$2,536	\$6,986
6 Years	5% Compound	\$80,032	\$240,096	\$3,335	\$5,092	\$8,427
7 Years	None	\$155,405	\$362,612	\$4,317	\$0	\$4,317
7 Years	3% Simple	\$123,998	\$289,328	\$3,444	\$1,963	\$5,408
7 Years	5% Compound	\$94,048	\$219,446	\$2,612	\$3,989	\$6,602

<sup>1</sup> Does not include additional amounts for any Inflation Protection Option that may have been selected.

<sup>2</sup> The Max Monthly LTC Benefit + the Max Monthly Inflation Rider Benefit = The Total Monthly Benefit available. The full Max Monthly LTC Benefit must be taken before the Monthly Inflation Rider Benefit can be taken.