

# *Life Insurance Illustration*

Prepared For:  
Valued Client

Prepared By:  
Jack Lenenberg  
LTC Partner  
312 Maxwell Rd, Suite 400  
Suite 400  
Alpharetta, GA 30009  
ph: 800-891-5824

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

## Life Insurance Illustration **Nationwide YourLife<sup>®</sup> Single Premium UL**

**Prepared for:**

Valued Client

**Presented by:**

Jack Lenenberg  
LTC Partner  
312 Maxwell Rd, Suite 400  
Suite 400  
Alpharetta, GA 30009  
Phone: 800-891-5824

**Prepared on:**

December 18, 2013

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



## Supplemental Report

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** Valued Client // Male/60/Preferred Nontobacco

**Section 7702:** Cash Value Accumulation Test

**Specified Amount:** \$209,598.00

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$100,000.00 Annual

**Long-Term Care Rider Amount:** \$209,598.00

## Nationwide Long-Term Care Services Benefit Summary\*

**Initial Scheduled Premium** **\$100,000**

### Coverage Applied For:

Total Specified Amount with Long-Term Care **\$209,598**

Maximum Monthly Benefit **\$4,192**

Monthly Benefit at Policy Issue (HIPAA per diem amount) **\$4,192**

### Qualified Long-Term Care Services include:

- Nursing Home Care
- Home Health Care and Hospice
- Assisted Living
- Adult Day Care

\*See Long-Term Care Services Benefit Report for additional information



## Life Insurance Illustration

### Nationwide YourLife® Single Premium UL Nationwide Life and Annuity Insurance Company, Columbus, Ohio

## Narrative Summary

### About the Universal Life Policy

Nationwide YourLife® Single Premium UL is an individual modified single premium universal life insurance contract covering one person, providing a tax-efficient way to maximize your bequest to the next generation. It offers life insurance protection, guaranteed growth and benefits you can use during your lifetime.

#### Nationwide YourLife Single Premium UL offers:

- 10-minute underwriting decision with a simplified application process
- Simplified issue (as long as qualification conditions are met)
- Guaranteed minimum cash surrender value, which includes a 100% return of premium guarantee (as long as no loans or withdrawals are taken)
- Partial Surrenders in the second policy year, including penalty-free partial surrenders (up to 5% of net surrender value), subject to taxation on distributions. Policy Loans can also be taken starting in the second year.
- Subsequent premiums accepted in second policy year (as long as certain conditions are met)
- Income tax-free death proceeds

There is an Initial Premium which must be paid to determine the Initial Specified Amount before coverage begins. Coverage will continue as long as the Accumulated Value sufficiently covers the Policy Indebtedness or the policy's Guaranteed Policy Continuation is in force. Additional Premiums must be paid before the end of the second Policy Year. The additional Premium payment must be at least the Minimum Additional Premium and not exceed the Maximum Additional Premium as set in the Policy and not in violation of the Internal Revenue code.

This policy is guaranteed not to lapse as long as no Policy loans are taken. If no partial Surrenders are taken, then the Initial Specified Amount is guaranteed to the Maturity Date. If partial Surrenders are taken, then the Specified Amount will be reduced as described in the Policy. After a partial Surrender, the remaining Specified Amount will be guaranteed to the Maturity Date as long as no further partial Surrenders are taken and no Policy loans have been or are to be taken.

Premiums received are assessed a premium charge, including sales charges. The remaining amount is applied to the policy Accumulated Value. The Accumulated Value in the Policy earns and is credited with interest. The interest rate is subject to change at any time, but is guaranteed never to be below the 3.00% Guaranteed Rate. Once a month, on the policy anniversary, a deduction is made from the Accumulated Value to cover administrative and insurance costs. The deductions will apply until the maturity at attained age 120.

After the first policy year, partial surrenders can be made. Also, after the first policy year, available cash surrender value can be borrowed at any time. The policy can be surrendered for cash at any time, however, the value paid will be decreased by the applicable surrender charge and outstanding policy loans.

### About the Illustration

**This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.**



## Life Insurance Illustration

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

## Narrative Summary

### About the Illustration (continued)

The illustration is intended to assist you in understanding how the policy works, not to predict actual performance. It reflects a variety of illustrated activities, such as planned premiums, coverage amounts, loans, and partial surrenders to illustrate the impact on the policy's performance.

This illustration assumes that the Initial Premium payment is made on the first day of the first policy year and any additional premium will be made on the first day of the second policy year.

The illustration 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.

### Key Terms & Column Headings

**Accumulated Value** - 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.

**Annualized Premium Outlay** - Total premium paid into the policy during a policy year.

**Age** - Issue Age plus the number of full policy years since the Policy Date.

**Benefit for LTC** - The maximum lifetime Long-Term Care benefit available as of the end of each policy year. This amount is net of any outstanding policy indebtedness.

**Cash Value** - An amount equal to the greater of:

- a. the Accumulated Value of this Policy
- b. the Guaranteed Cash Value; and
- c. the Cumulative Net Payments.

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

- a. the Accumulated Value of this Policy minus any surrender charge;
- b. the Guaranteed Cash Value; and
- c. the Cumulative Net Payments.

**Cash Value Accumulation Test (CVAT)** - As defined by the IRS Code 7702, CVAT is one of two alternative tests that can be selected at issue of the Life Insurance Policy to satisfy the tax treatment of the Life Insurance contracts. CVAT requires the Accumulated Value at no time to exceed the Net Single Premium (NSP) to fund the future benefits.

**Cumulative Net Payments** - The sum of Premiums paid minus any partial Surrenders.

**Current Values** - The current values are based on non-guaranteed cost of insurance and non-guaranteed policy charges. These values use a current (non-guaranteed) interest rate of 3.00% for all years.

**Death Benefit Option 1** - Determines the amount of death benefit payable. Option 1 provides a level death benefit equal to the Specified Amount of the policy.



Life Insurance Illustration

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

## Narrative Summary

### Key Terms & Column Headings (continued)

**Guaranteed Cash Value** - the applicable amount (based on the Insured's Attained Age) from the table of Guaranteed Cash value stated in the Policy Data Pages.

**Section 7702 - Cash Value Accumulation Test (CVAT):** As defined by the IRS Code 7702, CVAT is one of two alternative tests that can be selected at issue of the Life Insurance Policy. CVAT requires the Accumulated Value at no time to exceed the Net Single Premium (NSP) to fund the future benefits.

This illustration was calculated using the Cash Value Accumulation Test.

**Issue Age** - The Insured's age on the nearest birthday on or before the Policy Date.

#### **Loans/Partial Surrenders -**

**Loans:** 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 5.00% as defined in the policy. The loaned portion of the Accumulated Value will be credited with 3.00% interest. Any outstanding policy indebtedness will result in a reduction in the policy's Surrender Values and Death Benefits, and reduction of the Death Benefit Guarantee Value provision period.

**Partial Surrenders:** Amount taken as partial surrenders during the policy year. Partial surrenders reduce the death benefit and Net Surrender Value by the gross surrender amount.

**Loan Interest** - The interest charged on outstanding policy indebtedness. If the loan interest is not paid, it is added to the total loan balance. Any outstanding loan balance reduces the amount paid when the insured dies or when the policy is surrendered.

**Midpoint** - Midpoint values are not guaranteed and are based on an interest rate that is halfway between the guaranteed and current interest rate. The cost of insurance charges and any other charges used in the midpoint value calculation are halfway between the guaranteed and current charges.

**Modified Endowment Contract** - 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. Distributions from these types of contracts are subject to less favorable tax treatment than distributions from policies which are not Modified Endowment Contracts.

**Net Annual Outlay** - Shows planned premiums plus any loan repayments, less partial surrenders and loans.

**Net Death Benefit** - Death benefit amount that would be paid to beneficiary in the event of Insured's death. This amount is net of any outstanding policy indebtedness.

**Net Surrender Value** - The Cash Surrender Value of this Policy minus any Indebtedness.

**Specified Amount** - Dollar amount used to determine the amount of death benefit payable.



## Life Insurance Illustration

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

## Narrative Summary

### Key Terms & Column Headings (continued)

**Surrender Charges** - Amount deducted from the Accumulated Value in the event that 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 Life and Annuity Insurance Company. The surrender charge period is in effect as shown below.

Table of Surrender Charges

<u>Policy Year</u>	<u>Surrender Charges</u>
1	\$8,000.00
2	\$7,500.00
3	\$7,000.00
4	\$6,500.00
5	\$6,000.00
6	\$5,500.00
7	\$5,000.00
8	\$4,000.00
9	\$3,000.00
10	\$2,000.00
11	\$0.00

### Additional Benefits & Information

#### **Accelerated Death Benefit Rider - (Form# NWLA-344-AO)**

- The Accelerated Death Benefit Rider advances a portion of the policy's death benefit in the event of a non-correctable terminal illness (with a life expectancy of 24 months or less).
- The rider is elected and attached to the policy at the time a claim is made and accepted
- There is no upfront charge for this rider, however charges and adjustments will apply at the time a claim is accepted.
- The receipt of an accelerated death benefit may be taxable or may affect Medicaid or public assistance eligibility.
- Nationwide therefore strongly recommends that clients seek independent advice when determining the benefits of using the Accelerated Death Benefit feature of this policy.
- Nationwide reserves the right to require the base policy specified amount be at least \$50,000 on the rider effective date; the remaining specified amount, after early payment of the death benefit, must be at least the minimum specified amount.
- The Accelerated Death Benefit may not be available if the current base death benefit is equal to the stated minimum death benefit in your policy.



Life Insurance Illustration

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

## Narrative Summary

### Additional Benefits & Information (continued)

#### **Policy Maturity Date Extension**

- This policy provision protects against the possibility of outliving coverage.
- Provided the policy has not lapsed or been surrendered before reaching the original Maturity Date (the Insured's Attained Age 120), the policy coverage will be extended past the maturity date to pay a death benefit upon the death of the insured.
- When the Maturity Extension is in force, payments will no longer be accepted (except for loan repayments), interest will continue to be credited to the policy's Accumulated Value, and monthly charges will cease to be deducted.

#### **Long-Term Care Rider - (Form# NWLA-171-12)**

- This rider provides monthly benefits for qualified long-term care services.
- It will provide for a monthly accelerated payment of a portion of the death benefit under the base policy whenever qualifying conditions and the elimination period have been met.
- Selected the Long-Term Care Specified Amount of \$209,598.00 with a risk class of Standard Nontobacco. Approval of coverage under this Rider is subject to Underwriting, and may require a medical exam.

**Please Note** - Guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

**Modified Endowment Contract (MEC)** - This illustration falls within the definition of a Modified Endowment Contract as defined by Section 7702A of the Internal Revenue Code. Withdrawals and loans from this product may be subject to income taxation. Please consult a professional tax advisor or accountant for further information.

This illustration becomes a MEC in Year 1.





## Supplemental Report

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**Death Benefit Options:** Option 1 (Level)

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**Long-Term Care Rider Amount:** \$209,598.00

## Nationwide Long-Term Care Services Benefit Report

### Long-Term Care Benefit

#### \$4,192 Maximum Monthly Benefit

#### \$4,192 Monthly Benefit at Policy Issue (HIPAA per diem amount)

- You will receive the lesser of: 2% per month of the Long-Term Care specified amount, OR the per diem amount allowed by HIPAA for the given year time days in the month.
- If collecting the per diem rate allowed by HIPAA, your monthly benefit will increase each year with any increase in the HIPAA per diem rate until reaching the maximum monthly benefit amount issued.
- The benefit will last at least 50 months (longer if receiving benefit based on HIPAA rate) assuming no withdrawals or loans have been taken that could reduce benefits.
- During the benefit period the Long-Term Care Rider charges will be waived but other charges will continue to be deducted subject to the No Lapse Guarantee described below.

### Indemnity-style Benefit

Once qualifications have been met, the Long-Term Care benefit will be paid directly to the owner of the contract on a monthly basis. No bills or receipts will need to be submitted. Excess benefits not needed for Long-Term Care expenses may be used for other purposes.

### Qualified Long-Term Care Services include:

- Nursing Home Care
- Home Health Care and Hospice
- Assisted Living
- Adult Day Care

### No Lapse Guarantee

If the cash value is insufficient to cover monthly deductions while the Insured is collecting Long-Term Care Benefits for any qualified service, we will not lapse the policy and monthly deductions will be waived. Withdrawals and loans may not be taken while receiving the Long-Term Care Benefit.

### Residual Death Benefit

Should the entire death benefit amount be accelerated for Long-Term Care benefits, we will still pay a death benefit of 10% of the quantity, base policy specified amount minus any policy indebtedness.

### Long-Term Care Benefit Effect on Policy

Cash value will not be affected, but the death benefit and cash surrender value will be reduced dollar for dollar by the amount of the Long-Term Care Benefit payments.

### Effects of Withdrawals and Loans on Long-Term Care Benefit

- Policy loans will reduce the Long-Term Care Benefit dollar for dollar.
- If the Long-Term Care Services Rider amount equals the death benefit amount, all withdrawals will reduce the Long-Term Care Benefit dollar for dollar.
- If the death benefit amount exceeds the Long-Term Care Services Rider amount, then withdrawals up to cost basis, but not exceeding the difference between the death benefit amount and the Long-Term Care amount may be taken without reducing Long-Term Care Benefits.



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## Nationwide Long-Term Care Services Benefit Report

### Nationwide Care Guide Network®

This service is included at no charge and provides policy holders (and their caregivers) who have purchased the Long-Term Care Services Rider a free professional consultation service that offers resources and answers to a variety of questions and concerns associated with Long-Term Care Rider.\*

### Eligibility Requirements to Collect Benefits

In order to receive benefits, the following requirements must be met:

- We must receive certification from a Licensed Health Care Practitioner that the insured is a chronically ill individual.
- A one-time 90 day elimination period must be met.
- The chronically ill insured receives a plan of care that is supervised by a Licensed Health Care Practitioner, licensed facility or service, and implemented by qualified individuals.

### Exclusions

This rider does not cover any expense which results from:

- Suicide, intentionally self inflicted injuries or attempts at suicide (either while sane or insane)
- Committing or attempting to commit a felony
- A condition for which the Insured can receive benefits under federal or state Worker's Compensation
- Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician.
- Active duty in the armed forces of any nation or international government or units auxiliary thereto, or the National Guard
- War or any act of war, whether declared or undeclared
- Services for which benefits are available under Medicare or other governmental program (except Medicaid), employer's liability or occupational disease law, or any motor vehicle no-fault law

\*The company that currently provides consultation services through the Nationwide Care Guide Network® is a member of The National Association of Geriatric care managers. This service provider is not affiliated with Nationwide Life and Annuity Insurance Company or its subsidiaries. The service provider and the Nationwide Care Guide Network may be changed or discontinued at any time.



Supplemental Report

**Nationwide YourLife® Single Premium UL**  
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## Nationwide LTC Services rider<sup>1</sup> Frequently Asked Questions

### What is the difference between an Indemnity pay-out and Reimbursement pay-out?

*Reimbursement plans* require you to send in bills and receipts each month. The plan 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.

*Indemnity plans* simply send a benefit check each month for the full amount of LTC benefit you qualify for, even if your expenses are less. No bills, receipts or any other type of monthly paperwork is required. Nationwide's LTC benefit is indemnity.

### Are there any expenses that will be excluded from coverage?

No - once you qualify for benefits, a check is sent monthly to the contract owner. In addition to LTC costs, excess funds can be used as needed for expenses such as medical bills or adaptive equipment for the home.

### Do I need to submit bills or receipts each month to receive my benefit?

No - the Nationwide long-term care services benefit is paid indemnity-style. Once you qualify for benefits, you simply collect your benefit check each month. No additional paperwork is required.

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

No - you may take any benefit amount you wish, up to the maximum benefit you qualify for. Taking less benefit can extend the LTC benefit period. Any LTC benefit left in the policy will be paid as a death benefit to the beneficiary. The entire benefit will be paid, whether as an LTC benefit to the contract owner, or to the beneficiary as death benefit.

### Is there a Residual Death Benefit?

Yes-(except in NY AND VI)-Nationwide will pay beneficiary the greater of: 1) the base policy death benefit proceeds or 2) 10% of the base policy Specified Amount minus policy indebtedness. This means the entire death benefit could be used for LTC benefits and a 10% residual would still be paid to the beneficiary (assuming no indebtedness).

### Can the policy lapse while I am on claim?

No - Nationwide provides a No-lapse Guarantee that says: While you are on claim, monthly charges will continue to be taken from the contract (except for LTC rider costs which will be waived). However, should there no longer be sufficient funds in the contract to pay monthly charges, the charges will then be waived. Remember, this only applies if you are on claim.

### What is HIPAA?

HIPAA stands for the Health Insurance Portability and Accountability Act. Among what it governs is a maximum LTC benefit amount that can be paid daily in a given year. This amount usually increases each year. For 2013, it is \$320 per day (or \$9600 in a 30 day month). This rate is used to help determine how much tax free LTC benefits a person may collect. Nationwide caps its benefit at the HIPAA rate.

### 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 do not take care, 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.

<sup>1</sup>The name of the rider may not actually be Long-term Care rider in certain states.



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**Specified Amount:** \$209,598.00

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$100,000.00 Annual

**Long-Term Care Rider Amount:** \$209,598.00

**Numeric Summary**

<b>Guaranteed</b> Guaranteed Interest Rate 3.00% Guaranteed Charges	<b>Non-Guaranteed</b> Midpoint Interest Rate 3.00% Midpoint Charges*	<b>Non-Guaranteed</b> Current Interest Rate 3.00% Current Charges
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End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
5	65	100,000	100,000	209,598	100,000	209,598	100,000	209,598
10	70	100,000	114,566	209,598	114,566	209,598	114,566	209,598
20	80	100,000	148,576	209,598	148,576	209,598	148,576	209,598
40	100	100,000	190,071	209,598	190,071	209,598	190,071	209,598
60	120	100,000	209,158	209,598	209,158	209,598	209,158	209,598

**Based on Premium Outlay,**  
**Coverage would continue to:**

**Age 120**

**Age 120**

**Age 120**

\* Midpoint charges are equal to one-half the sum of (Current + Guaranteed) charges.

Policy was illustrated as a Modified Endowment Contract.

**I acknowledge that the life insurance being illustrated is intended to be a long-term purchase, and I further understand that life insurance is never suitable as a short-term investment.**

I have received a copy of this illustration and understand that this illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is unlikely to occur, and actual results may be more or less favorable than those shown. I also understand that this illustration is not a contract and that the terms of the policy constitute the actual agreement of coverage.

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

\_\_\_\_\_  
 Date

I have informed the applicant or policyowner that this illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. I have made no representations that are inconsistent with the illustration.

Note: Nationwide uses fully allocated expenses in its illustrations. This means that all expenses, including indirect expenses such as corporate overhead and general advertising, are allocated to the policies.

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

\_\_\_\_\_  
 Date

• 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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**Tabular Detail**

		Guaranteed Guaranteed Interest Rate 3.00% Guaranteed Charges					Non-Guaranteed Current Interest Rate 3.00% Current Charges				
End of Year	Age	Annualized Premium Outlay	Cash Value	Net Surrender Value*	Net Death Benefit	Benefit for LTC	Cash Value	Net Surrender Value*	Net Death Benefit	Benefit for LTC	
1	61	100,000	100,000	100,000	213,791	209,598	101,041	100,000	216,017	209,598	
2	62	0	100,000	100,000	209,598	209,598	102,044	100,000	211,861	209,598	
3	63	0	100,000	100,000	209,598	209,598	102,956	100,000	209,598	209,598	
4	64	0	100,000	100,000	209,598	209,598	103,745	100,000	209,598	209,598	
5	65	0	100,000	100,000	209,598	209,598	104,403	100,000	209,598	209,598	
<b>Total</b>		<b>100,000</b>									
6	66	0	101,413	101,413	209,598	209,598	104,914	101,413	209,598	209,598	
7	67	0	104,624	104,624	209,598	209,598	105,274	104,624	209,598	209,598	
8	68	0	107,884	107,884	209,598	209,598	107,884	107,884	209,598	209,598	
9	69	0	111,196	111,196	209,598	209,598	111,196	111,196	209,598	209,598	
10	70	0	114,566	114,566	209,598	209,598	114,566	114,566	209,598	209,598	
<b>Total</b>		<b>100,000</b>									
11	71	0	117,979	117,979	209,598	209,598	117,979	117,979	209,598	209,598	
12	72	0	121,426	121,426	209,598	209,598	121,426	121,426	209,598	209,598	
13	73	0	124,863	124,863	209,598	209,598	124,863	124,863	209,598	209,598	
14	74	0	128,291	128,291	209,598	209,598	128,291	128,291	209,598	209,598	
15	75	0	131,717	131,717	209,598	209,598	131,717	131,717	209,598	209,598	
<b>Total</b>		<b>100,000</b>									
16	76	0	135,140	135,140	209,598	209,598	135,140	135,140	209,598	209,598	
17	77	0	138,560	138,560	209,598	209,598	138,560	138,560	209,598	209,598	
18	78	0	141,957	141,957	209,598	209,598	141,957	141,957	209,598	209,598	
19	79	0	145,305	145,305	209,598	209,598	145,305	145,305	209,598	209,598	
20	80	0	148,576	148,576	209,598	209,598	148,576	148,576	209,598	209,598	
<b>Total</b>		<b>100,000</b>									
21	81	0	151,766	151,766	209,598	209,598	151,766	151,766	209,598	209,598	
22	82	0	154,850	154,850	209,598	209,598	154,850	154,850	209,598	209,598	
23	83	0	157,841	157,841	209,598	209,598	157,841	157,841	209,598	209,598	
24	84	0	160,744	160,744	209,598	209,598	160,744	160,744	209,598	209,598	
25	85	0	163,547	163,547	209,598	209,598	163,547	163,547	209,598	209,598	
<b>Total</b>		<b>100,000</b>									

\* For more information see Net Surrender Value Report

7 Pay Premium: \$16,194.00 Net Single Premium: \$98,038.96

Based on Premium Outlay, coverage would continue to: Insured's attained age: 120

Insured's attained age: 120



Life Insurance Illustration

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**Long-Term Care Rider Amount:** \$209,598.00

**Tabular Detail**

		<b>Guaranteed</b> Guaranteed Interest Rate 3.00% Guaranteed Charges					<b>Non-Guaranteed</b> Current Interest Rate 3.00% Current Charges				
End of Year	Age	Annualized Premium Outlay	Cash Value	Net Surrender Value*	Net Death Benefit	Benefit for LTC	Cash Value	Net Surrender Value*	Net Death Benefit	Benefit for LTC	
26	86	0	166,232	166,232	209,598	209,598	166,232	166,232	209,598	209,598	
27	87	0	168,779	168,779	209,598	209,598	168,779	168,779	209,598	209,598	
28	88	0	171,173	171,173	209,598	209,598	171,173	171,173	209,598	209,598	
29	89	0	173,406	173,406	209,598	209,598	173,406	173,406	209,598	209,598	
30	90	0	175,473	175,473	209,598	209,598	175,473	175,473	209,598	209,598	
<b>Total</b>		<b>100,000</b>									
31	91	0	177,373	177,373	209,598	209,598	177,373	177,373	209,598	209,598	
32	92	0	179,164	179,164	209,598	209,598	179,164	179,164	209,598	209,598	
33	93	0	180,856	180,856	209,598	209,598	180,856	180,856	209,598	209,598	
34	94	0	182,448	182,448	209,598	209,598	182,448	182,448	209,598	209,598	
35	95	0	183,929	183,929	209,598	209,598	183,929	183,929	209,598	209,598	
<b>Total</b>		<b>100,000</b>									
36	96	0	185,288	185,288	209,598	209,598	185,288	185,288	209,598	209,598	
37	97	0	186,588	186,588	209,598	209,598	186,588	186,588	209,598	209,598	
38	98	0	187,829	187,829	209,598	209,598	187,829	187,829	209,598	209,598	
39	99	0	188,997	188,997	209,598	209,598	188,997	188,997	209,598	209,598	
40	100	0	190,071	190,071	209,598	209,598	190,071	190,071	209,598	209,598	
<b>Total</b>		<b>100,000</b>									
41	101	0	191,004	191,004	209,598	209,598	191,004	191,004	209,598	209,598	
42	102	0	191,909	191,909	209,598	209,598	191,909	191,909	209,598	209,598	
43	103	0	192,795	192,795	209,598	209,598	192,795	192,795	209,598	209,598	
44	104	0	193,661	193,661	209,598	209,598	193,661	193,661	209,598	209,598	
45	105	0	194,502	194,502	209,598	209,598	194,502	194,502	209,598	209,598	
<b>Total</b>		<b>100,000</b>									
46	106	0	195,323	195,323	209,598	209,598	195,323	195,323	209,598	209,598	
47	107	0	196,124	196,124	209,598	209,598	196,124	196,124	209,598	209,598	
48	108	0	196,904	196,904	209,598	209,598	196,904	196,904	209,598	209,598	
49	109	0	197,663	197,663	209,598	209,598	197,663	197,663	209,598	209,598	
50	110	0	198,400	198,400	209,598	209,598	198,400	198,400	209,598	209,598	
<b>Total</b>		<b>100,000</b>									

\* For more information see Net Surrender Value Report

Based on Premium Outlay, coverage would continue to: Insured's attained age: 120

Insured's attained age: 120



Life Insurance Illustration

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** Valued Client // Male/60/Preferred Nontobacco  
**Section 7702:** Cash Value Accumulation Test  
**Specified Amount:** \$209,598.00  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$100,000.00 Annual  
**Long-Term Care Rider Amount:** \$209,598.00

**Tabular Detail**

		<b>Guaranteed</b> Guaranteed Interest Rate 3.00% Guaranteed Charges					<b>Non-Guaranteed</b> Current Interest Rate 3.00% Current Charges				
End of Year	Age	Annualized Premium Outlay	Cash Value	Net Surrender Value*	Net Death Benefit	Benefit for LTC	Cash Value	Net Surrender Value*	Net Death Benefit	Benefit for LTC	
51	111	0	199,115	199,115	209,598	209,598	199,115	199,115	209,598	209,598	
52	112	0	199,807	199,807	209,598	209,598	199,807	199,807	209,598	209,598	
53	113	0	200,477	200,477	209,598	209,598	200,477	200,477	209,598	209,598	
54	114	0	201,124	201,124	209,598	209,598	201,124	201,124	209,598	209,598	
55	115	0	201,749	201,749	209,598	209,598	201,749	201,749	209,598	209,598	
<b>Total</b>		<b>100,000</b>									
56	116	0	202,352	202,352	209,598	209,598	202,352	202,352	209,598	209,598	
57	117	0	202,936	202,936	209,598	209,598	202,936	202,936	209,598	209,598	
58	118	0	203,513	203,513	209,598	209,598	203,513	203,513	209,598	209,598	
59	119	0	204,253	204,253	209,598	209,598	204,253	204,253	209,598	209,598	
60	120	0	209,158	209,158	209,598	209,598	209,158	209,158	209,598	209,598	
<b>Total</b>		<b>100,000</b>									

\* For more information see Net Surrender Value Report

Based on Premium Outlay, coverage would continue to: Insured's attained age: 120

Insured's attained age: 120



## Life Insurance Illustration

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** Valued Client // Male/60/Preferred Nontobacco

**Section 7702:** Cash Value Accumulation Test

**Specified Amount:** \$209,598.00

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$100,000.00 Annual

**Long-Term Care Rider Amount:** \$209,598.00

## Net Surrender Value Report

- A. **Cumulative Net Payments** - the total amount of premiums paid, less prior partial surrenders.
- B. **Guaranteed Cash Value** - from actuarial table of cash values, less prior partial surrenders.
- C. **Accumulated Value (Current Basis)** - Non-Guaranteed cash value less any surrender charges.
- D. **Net Surrender Value** - the Cash Surrender Value less policy indebtedness; 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)	(B)	(C)	(D)
		Cumulative Net Payments	Guaranteed Cash Value	Accumulated Value Less Surrender Charges at 3.00%	Net Surrender Value
1	61	100,000	85,839	93,041	100,000
2	62	100,000	88,892	94,544	100,000
3	63	100,000	91,981	95,956	100,000
4	64	100,000	95,097	97,245	100,000
5	65	100,000	98,240	98,403	100,000
6	66	100,000	101,413	99,414	101,413
7	67	100,000	104,624	100,274	104,624
8	68	100,000	107,884	101,495	107,884
9	69	100,000	111,196	102,608	111,196
10	70	100,000	114,566	103,620	114,566
11	71	100,000	117,979	106,269	117,979
12	72	100,000	121,426	106,804	121,426
13	73	100,000	124,863	107,170	124,863
14	74	100,000	128,291	107,371	128,291
15	75	100,000	131,717	107,410	131,717
16	76	100,000	135,140	107,281	135,140
17	77	100,000	138,560	106,984	138,560
18	78	100,000	141,957	106,462	141,957
19	79	100,000	145,305	105,686	145,305
20	80	100,000	148,576	104,630	148,576
21	81	100,000	151,766	103,255	151,766
22	82	100,000	154,850	101,543	154,850
23	83	100,000	157,841	99,505	157,841
24	84	100,000	160,744	97,143	160,744
25	85	100,000	163,547	94,464	163,547

Note: Please refer to the basic illustration for guaranteed and non-guaranteed elements and other important information.





## Life Insurance Illustration

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** Valued Client // Male/60/Preferred Nontobacco

**Section 7702:** Cash Value Accumulation Test

**Specified Amount:** \$209,598.00

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$100,000.00 Annual

**Long-Term Care Rider Amount:** \$209,598.00

## Net Surrender Value Report

- A. **Cumulative Net Payments** - the total amount of premiums paid, less prior partial surrenders.
- B. **Guaranteed Cash Value** - from actuarial table of cash values, less prior partial surrenders.
- C. **Accumulated Value (Current Basis)** - Non-Guaranteed cash value less any surrender charges.
- D. **Net Surrender Value** - the Cash Surrender Value less policy indebtedness; 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)	(B)	(C)	(D)
		Cumulative Net Payments	Guaranteed Cash Value	Accumulated Value Less Surrender Charges at 3.00%	Net Surrender Value
26	86	100,000	166,232	91,448	166,232
27	87	100,000	168,779	88,077	168,779
28	88	100,000	171,173	84,333	171,173
29	89	100,000	173,406	80,208	173,406
30	90	100,000	175,473	75,697	175,473
31	91	100,000	177,373	70,797	177,373
32	92	100,000	179,164	65,566	179,164
33	93	100,000	180,856	60,007	180,856
34	94	100,000	182,448	54,113	182,448
35	95	100,000	183,929	47,871	183,929
36	96	100,000	185,288	41,263	185,288
37	97	100,000	186,588	34,352	186,588
38	98	100,000	187,829	27,126	187,829
39	99	100,000	188,997	19,566	188,997
40	100	100,000	190,071	11,642	190,071
41	101	100,000	191,004	3,695	191,004
42	102	100,000	191,909	0	191,909
43	103	100,000	192,795	0	192,795
44	104	100,000	193,661	0	193,661
45	105	100,000	194,502	0	194,502
46	106	100,000	195,323	0	195,323
47	107	100,000	196,124	0	196,124
48	108	100,000	196,904	0	196,904
49	109	100,000	197,663	0	197,663
50	110	100,000	198,400	0	198,400



## Life Insurance Illustration

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** Valued Client // Male/60/Preferred Nontobacco

**Section 7702:** Cash Value Accumulation Test

**Specified Amount:** \$209,598.00

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$100,000.00 Annual

**Long-Term Care Rider Amount:** \$209,598.00

## Net Surrender Value Report

- A. **Cumulative Net Payments** - the total amount of premiums paid, less prior partial surrenders.
- B. **Guaranteed Cash Value** - from actuarial table of cash values, less prior partial surrenders.
- C. **Accumulated Value (Current Basis)** - Non-Guaranteed cash value less any surrender charges.
- D. **Net Surrender Value** - the Cash Surrender Value less policy indebtedness; 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) Cumulative Net Payments	(B) Guaranteed Cash Value	(C) Accumulated Value Less Surrender Charges at 3.00%	(D) Net Surrender Value
51	111	100,000	199,115	0	199,115
52	112	100,000	199,807	0	199,807
53	113	100,000	200,477	0	200,477
54	114	100,000	201,124	0	201,124
55	115	100,000	201,749	0	201,749
56	116	100,000	202,352	0	202,352
57	117	100,000	202,936	0	202,936
58	118	100,000	203,513	0	203,513
59	119	100,000	204,253	0	204,253
60	120	100,000	209,158	0	209,158



## Life Insurance Illustration

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Input Summary - Ledger**  
**Case File: [Untitled]**

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**Screen: Insured**

Revised Illustration?	No	Sex	Male
Issue State	IL	Issue Age or D.O.B. (mm/dd/yyyy)	60
First Name	Valued	Risk Class	Preferred Nontobacco
Last Name	Client	Tax Bracket	35% From 1 To 99

---

**Screen: Face Amount and Premium**

Total Specified Amount	Solve From 1 To 120	Long Term Care Rider	Yes
Specified Single Premium Amount	100000 From 1 To 1	Long Term Care Amount	Equal to Total Specified Amount
Year 2 Premium Amount	0	Rate Class	Same as Base Insured
Month for Year 2 Premium	1	Print LTC Analysis?	No
1035 Exchange?	No		

---

**Screen: Interest Rate and Income**

Current Interest Rate		Distribution Mode	Annual From 1 To Max
Guaranteed Rate		Target Cash Value	0
Withdrawal Cap	None	Target Year	A200
Loan Interest Payment Method	Borrow		

---

**Screen: Output Design**

General Ledger	Yes	Outlay/Tax Report	No
Premium Summary	Yes	Surrender Charge Report	No
Annual Cost Summary	No	Monthly Cost Summary	No
Internal Rate of Return	No	Monthly COI Report	No
Nationwide Financial Strength	Yes	Cost and Benefit Report	No
Underwriting Report	No	Net Cost Per Dollar	No
Value of Life Insurance Report	No	Maturity Extension Report	No
Myths Of Long Term Care	No	A Guarantee in Uncertain Times	No
OCC Report	No		

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## Supplemental Report

**Nationwide YourLife® Single Premium UL**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** Valued Client // Male/60/Preferred Nontobacco

**Section 7702:** Cash Value Accumulation Test

**Specified Amount:** \$209,598.00

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$100,000.00 Annual

**Long-Term Care Rider Amount:** \$209,598.00

## Premium Summary

**IP: \$100,000.00**

**MEP: \$16,194.00**

**NSP: \$98,038.96**

**Initial Premium (IP):** This is the lump-sum premium which must be paid in the first policy year to determine the Initial Specified Amount before coverage begins. The Policy is not in force if the Initial Premium has not been paid.

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

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Please see the basic illustration for further information on the guaranteed elements and other important information.

# NOW AND IN THE FUTURE, YOU CAN HAVE CONFIDENCE IN NATIONWIDE®.

Nationwide® has diversified sources of earnings and cash flows, a strong balance sheet and a long history of maintaining a quality investment portfolio that's governed by a sound and disciplined investment policy. With \$172 billion in assets as of March 31, 2013, the Nationwide Enterprise is one of the largest providers of financial services and property & casualty insurance in the United States and is appropriately capitalized to serve the needs of our customers.

## THREE THINGS TO REMEMBER ABOUT NATIONWIDE FINANCIAL®:

### 1. Nationwide's financial strength ratings are strong

Here are our current ratings:

FINANCIAL STRENGTH RATINGS				
AGENCY	RATING	RANK	RECEIVED	AFFIRMED
A.M. Best	A+ "Superior"	2nd strongest of 16	10/17/02	3/27/12
Moody's	A1 "Good"	5th strongest of 21	3/10/09	5/15/12
Standard & Poor's	A+ "Strong"	5th strongest of 22	12/22/08	08/31/12

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are only updated when there's a change in the rating, the dates below reflect the most recent ratings we have received. They are subject to change at any time.

### 2. Risk management is one of Nationwide's strengths

Our risk management capabilities have been rated as "Strong" by third-party rating agency Standard & Poor's, placing us in the top 15% of insurers.<sup>1</sup>

### 3. Nationwide has a strong capital position.

Nationwide has been in business for over 80 years, and our Midwestern roots and conservative heritage have helped us to successfully navigate through a number of market and economic disruptions. Today, Nationwide Financial's statutory capital and surplus of 3.5 billion, combined with our mutual ownership, allows us to invest for future growth while maintaining a strong capital position.

## ON YOUR SIDE® SERVICE IS OUR COMMITMENT.

Information or assistance can be provided through your investment professional, our [Investor Service Center](#) (you'll need your account number and Social Security Number to set up access) or at 1-800-848-6331, Monday - Friday, 8:00 a.m. to 8:00 p.m. Eastern time.

Thank you for placing your trust in Nationwide. We look forward to continuing to earn that trust for a long time to come.

<sup>1</sup> North American and Bermudan Insurers See Little Change In ERM Scores Despite Significant Catastrophe Losses and Macroeconomic Uncertainty, RatingsDirect Report, Standard & Poors (4/17/12)

## Forward-looking Information

This statement contains information regarding the results of operations and businesses of Nationwide Financial Services, Inc. and subsidiaries (NFS, or collectively, the Company) that are not historical facts. Whenever used in this statement, words such as “anticipate,” “estimate,” “expect,” “intend,” “plan,” “believe,” “project,” “target” and other words of similar meaning are intended to identify such forward-looking statements. These forward-looking statements involve certain risks and uncertainties. Factors that may cause actual results to differ materially from those contemplated or projected, forecast, estimated or budgeted in such forward-looking statements include, among others, the following possibilities:

- (i) NFS’ primary reliance, as a holding company, on dividends from its subsidiaries to meet debt service obligations and the applicable regulatory restrictions on the ability of NFS’ subsidiaries to pay such dividends;
- (ii) the potential impact on the Company’s reported net (loss) income and related disclosures that could result from the adoption of certain accounting and/or financial reporting standards issued by the FASB, the SEC or other standard setting bodies;
- (iii) tax law changes impacting the tax treatment of life insurance and investment products;
- (iv) modification of the federal estate tax;
- (v) heightened competition, including specifically the intensification of price competition, the entry of new competitors and the development of new products by new and existing competitors;
- (vi) adverse state and federal legislation and regulation, including limitations on premium levels, increases in minimum capital and reserves, and other financial viability requirements; restrictions on mutual fund distribution payment arrangements such as revenue sharing and 12b-1 payments; and regulation changes resulting from industry practice investigations;
- (vii) failure to expand distribution channels in order to obtain new customers or failure to retain existing customers;
- (viii) inability to carry out marketing and sales plans, including, among others, development of new products and/or changes to certain existing products and acceptance of the new and/or revised products in the market;
- (ix) changes in interest rates and the equity markets causing a reduction of investment income and/or asset fees, an acceleration of the amortization of DAC and/or value of business acquired (VOBA), a reduction in separate account assets or a reduction in the demand for the Company’s products; increased liabilities related to living benefits and death benefit guarantees;
- (x) reduction in the value of the Company’s investment portfolio as a result of changes in interest rates, yields and liquidity in the market as well as geopolitical conditions and the impact of political, regulatory, judicial, economic or financial events, including terrorism, affecting the market generally and companies in the Company’s investment portfolio specifically; corresponding impact on the ultimate reliability of deferred tax assets;
- (xi) general economic and business conditions which are less favorable than expected;
- (xii) competitive, regulatory or tax changes that affect the cost of, or demand for, the Company’s products;
- (xiii) unanticipated changes in industry trends and ratings assigned by nationally recognized rating organizations;
- (xiv) settlement of tax liabilities for amounts that differ significantly from those recorded on the balance sheets;
- (xv) deviations from assumptions regarding future persistency, mortality (including as a result of the outbreak of a pandemic illness), morbidity and interest rates used in calculating reserve amounts and in pricing the Company’s products;
- (xvi) adverse litigation results and/or resolution of litigation and/or arbitration or investigation results that could result in monetary damages or impact the manner in which the Company conducts its operations;
- (xvii) the potential impact of industry developments relating to contract and fee transparency on the retirement plans segment; and
- (xviii) adverse consequences, including financial and reputation costs, regulatory problems and potential loss of customers resulting from failure to meet privacy regulations and/or protect the Company’s customers’ confidential information.

## Life Insurance Illustration

Name: Valued Client

Male Age : 60/Preferred Nontobacco    Date: 12/18/2013

Initial Death Benefit \$209,598	Initial Payment \$100,000	Non-Guaranteed Interest Rate 0%	Tax Bracket 35%
---------------------------------------	---------------------------------	---------------------------------------	--------------------

Year	Age	Net Annual Outlay	Cumulative Net Outlay	Annual Cash Surr. Value Incr / Decr	Net Surrender Value	Net Death Benefit
1	61	100,000	100,000	100,000	100,000	216,017
2	62	0	100,000	0	100,000	211,861
3	63	0	100,000	0	100,000	209,598
4	64	0	100,000	0	100,000	209,598
5	65	0	100,000	0	100,000	209,598
6	66	0	100,000	1,413	101,413	209,598
7	67	0	100,000	3,211	104,624	209,598
8	68	0	100,000	3,260	107,884	209,598
9	69	0	100,000	3,311	111,196	209,598
10	70	0	100,000	3,371	114,566	209,598
11	71	0	100,000	3,413	117,979	209,598
12	72	0	100,000	3,447	121,426	209,598
13	73	0	100,000	3,437	124,863	209,598
14	74	0	100,000	3,428	128,291	209,598
15	75	0	100,000	3,426	131,717	209,598
16	76	0	100,000	3,423	135,140	209,598
17	77	0	100,000	3,420	138,560	209,598
18	78	0	100,000	3,397	141,957	209,598
19	79	0	100,000	3,348	145,305	209,598
20	80	0	100,000	3,272	148,576	209,598
21	81	0	100,000	3,189	151,766	209,598
22	82	0	100,000	3,084	154,850	209,598
23	83	0	100,000	2,992	157,841	209,598
24	84	0	100,000	2,903	160,744	209,598
25	85	0	100,000	2,803	163,547	209,598
26	86	0	100,000	2,685	166,232	209,598
27	87	0	100,000	2,547	168,779	209,598
28	88	0	100,000	2,394	171,173	209,598
29	89	0	100,000	2,233	173,406	209,598
30	90	0	100,000	2,067	175,473	209,598

V2.51.00 C2.23.63. This is a supplemental illustration. It must be accompanied by a Nationwide YourLife Single Premium UL proposal from Nationwide which contains guaranteed elements and other important information. Any non-guaranteed elements illustrated are subject to change and can be either higher or lower.

## Life Insurance Illustration

Name: Valued Client

Male Age : 60/Preferred Nontobacco    Date: 12/18/2013

Initial Death  
Benefit  
\$209,598

Initial  
Payment  
\$100,000

Non-Guaranteed  
Interest Rate  
0%

Tax Bracket  
35%

Year	Age	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Surr. Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
31	91	0	100,000	1,900	177,373	209,598
32	92	0	100,000	1,791	179,164	209,598
33	93	0	100,000	1,693	180,856	209,598
34	94	0	100,000	1,591	182,448	209,598
35	95	0	100,000	1,482	183,929	209,598
36	96	0	100,000	1,359	185,288	209,598
37	97	0	100,000	1,300	186,588	209,598
38	98	0	100,000	1,241	187,829	209,598
39	99	0	100,000	1,169	188,997	209,598
40	100	0	100,000	1,073	190,071	209,598
41	101	0	100,000	933	191,004	209,598
42	102	0	100,000	905	191,909	209,598
43	103	0	100,000	886	192,795	209,598
44	104	0	100,000	865	193,661	209,598
45	105	0	100,000	841	194,502	209,598
46	106	0	100,000	821	195,323	209,598
47	107	0	100,000	801	196,124	209,598
48	108	0	100,000	780	196,904	209,598
49	109	0	100,000	759	197,663	209,598
50	110	0	100,000	737	198,400	209,598
51	111	0	100,000	715	199,115	209,598
52	112	0	100,000	692	199,807	209,598
53	113	0	100,000	670	200,477	209,598
54	114	0	100,000	647	201,124	209,598
55	115	0	100,000	625	201,749	209,598
56	116	0	100,000	603	202,352	209,598
57	117	0	100,000	583	202,936	209,598
58	118	0	100,000	577	203,513	209,598
59	119	0	100,000	740	204,253	209,598
60	120	0	100,000	4,905	209,158	209,598
T@	120	100,000	100,000	209,158	209,158	209,598

V2.51.00 C2.23.63. This is a supplemental illustration. It must be accompanied by a Nationwide YourLife Single Premium UL proposal from Nationwide which contains guaranteed elements and other important information. Any non-guaranteed elements illustrated are subject to change and can be either higher or lower.



**Illustration Concept:**  
**Life Insurance Illustration**

The Ledger concept illustrates non-guaranteed values and other non-guaranteed elements.

The net annual premium outlay column includes total illustrated annual premium for the base policy and any riders less any loans, dividends and/or surrenders of other policy values, plus any tax consequences that might result from situations such as a Modified Endowment Contract.

Please refer to the Basic Ledger and Supplemental Ledger for a complete description of non-guaranteed values including definitions of cash value and death benefit columns.

**Name: Valued Client M/60**

**Company/ Product: Nationwide/ YourLife Single Premium UL**

**Product Warning(s)**

- This policy becomes a Modified Endowment Contract (MEC) in year 1.
- Illustration Succeeded

# Client Input Summary

Company: Nationwide  
Product: YourLife Single Premium UL

December 18, 2013  
2.51.00, 6.23.63

## Insured

Insured Name	Valued Client
Sex	Male
Date of Birth	
Age	60
Class	Preferred Non-Tobacco
State of Issue	Illinois
Tax Bracket	01 to 99 - 35

## Solve For

Solve For	Face Amount
Face Amount	Solve
Year 1 Modal Premium Amount	100000
Year 2 Premium Amount	0
Month for Year 2 Premium	1

## Disbursements

Disbursements	No
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## Policy Options

Illustrative Rate	01 to 95 - Current
1035 Exchange Amount	0
1035 Exchange Month	3
1035 Exchange Basis	
1035 Exchange Loan	
1035 Policy a MEC	
Revised Illustration	No
Years to Print	Max

## Policy Riders

Policy Riders	Yes
Long Term Care Rider	Yes
LTC Rider Amount	Equal to Total Specified Amount
LTC Rate Class	Same as Base Insured
Print LTC Analysis	No
HIPPA Per Diem Rate	
Age to Begin LTC Rider Benefit	
Desired Daily LTC Benefit	

# Client Input Summary

Company: Nationwide  
Product: YourLife Single Premium UL

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## Report Options

Report Options	Yes
A Guarantee in Uncertain Times	No
General Ledger	Yes
Premium Summary Report	Yes
Summary of Guaranteed Values	Yes
Nationwide Financial Strength	Yes
Underwriting Report	No
Value of Life Insurance Report	No
Myths of Long Term Care	No
Annual Cost Summary	No
IRR Report	No
OCC Report	No
Outlay/Tax Report	No
Surrender Charge Report	No
Monthly Cost Summary	No
Which Illustration?	
Start Year For Monthly Output	
End Year For Monthly Output	
Monthly COI Report	No
Cost and Benefit Report	No
Net Cost Per Dollar	No
Maturity Extension Report	No
Commission Summary	No
Year 1 Premium	
Year 2 Premium	

## Agent Info

Agent Name	Jack Lenenberg
Agent Company	LTC Partner
Broker/Dealer Name	
Agent Address1	312 Maxwell Rd, Suite 400
Agent Address2	Suite 400
Agent Address3	
Agent City	Alpharetta
Agent State	Georgia
Agent Zip Code	30009
Agent Phone	800-891-5824
Agent Fax	
Agent Email	

# Client Input Summary

Company: Nationwide  
Product: YourLife Single Premium UL

December 18, 2013  
2.51.00, 6.23.63

## Agent Info - Cont'd

Agent License #  
Bank Sale No

## Ledger

Title Line  
Tax Bracket 01 to 99 - 35