



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

Nationwide CareMatters® II

LIFE INSURANCE WITH

Cash Indemnity Long-Term Care Benefits

Prepared for:
Valued Client

Presented by:
Jack Lenenberg
LTC Partner
312 Maxwell Rd.
Suite 400
Alpharetta, GA 30009
Phone: 800-891-5824
Fax: 770-753-3939

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February 10, 2022

• 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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Dear Valued Client,

Thank you for considering Nationwide® for your long-term (LTC) 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, Texas)

Premium received	Annual: \$11,537.19 Year 1 - Year 10 Total: \$115,371.90
Refund of Premium on Surrender	Maximum LTC Benefit ¹
Total Long-term care benefit	Day 1: \$349,295 Age 80: \$630,865
Maximum monthly LTC benefit	Day 1: \$4,500 Age 80: \$8,128
LTC specified benefit period	6 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$108,000.24 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$21,600.05
Is Sales Proposal a MEC?	Yes

¹You have elected the Minimum Refund of Premium with Maximum LTC Benefit Option. The Refund of Premium value is equal to the Cash Surrender Value. This option provides the lowest Refund of Premium value in the early years and the most LTC benefit for a given Premium.

Distinct product features

- Cash Indemnity LTC Benefits
- Guaranteed Premiums
- Informal Care
- Nationwide Care Guide Network
- Guaranteed Cash Value

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 CareMatters II was designed to put you in control of your future long-term care choices.

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

Thank you.



Why LTC coverage may be a better option

Consider a linked benefit policy

Unlike a traditional long-term care policy, a linked benefit policy offers more than just LTC benefits - it's linked to a life insurance policy with a death benefit typically equal to or more than premiums paid. That means a benefit is paid whether you need LTC or not.

Let's take a closer look:



A linked benefit policy

The policy is an asset that's not tied to the market so it's ready anytime to provide funds for potential LTC needs²



LTC benefits

The amount you receive each month to help pay for your long-term care needs.



Death benefit

The death benefit preserves this asset for the beneficiaries to the extent that LTC is not needed and typically returns at least the premium paid or more if LTC benefits have never been paid.



Liquidity

The policy will remain a liquid asset in the form of the cash surrender value

²The insured must meet LTC claims requirements.



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Nationwide CareMatters II is a cash indemnity plan that simplifies how your benefits are paid to you because it allows you to:



Spend your benefits as you see fit

Once you qualify, you'll receive monthly long-term care benefit payments to use without restrictions from Nationwide³



Eliminate monthly paperwork

You won't be required to submit bills or receipts to Nationwide⁴

Long-term care support services

The Nationwide Care Guide Network[®] is a LTC resource and referral service tailored to your geographic location for policyowners who have purchased Nationwide CareMatters II.⁵ This service is available to the policyowner as well as to their spouses, parents, adult children, siblings and parents-in-law.

It's designed to help provide referrals when you need help with the following:

Caregiver support

Home care and housing options

Assisted living or nursing homes

Adult day care

Memory and Alzheimer's care

End-of-life care

Meal and nutrition services

Safety and adaptive equipment

Transportation

³ Benefits may be taxable under certain circumstances. Consult your tax advisor.

⁴ The insured must continue to meet LTC claims requirements

⁵ The company that currently provides professional 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.

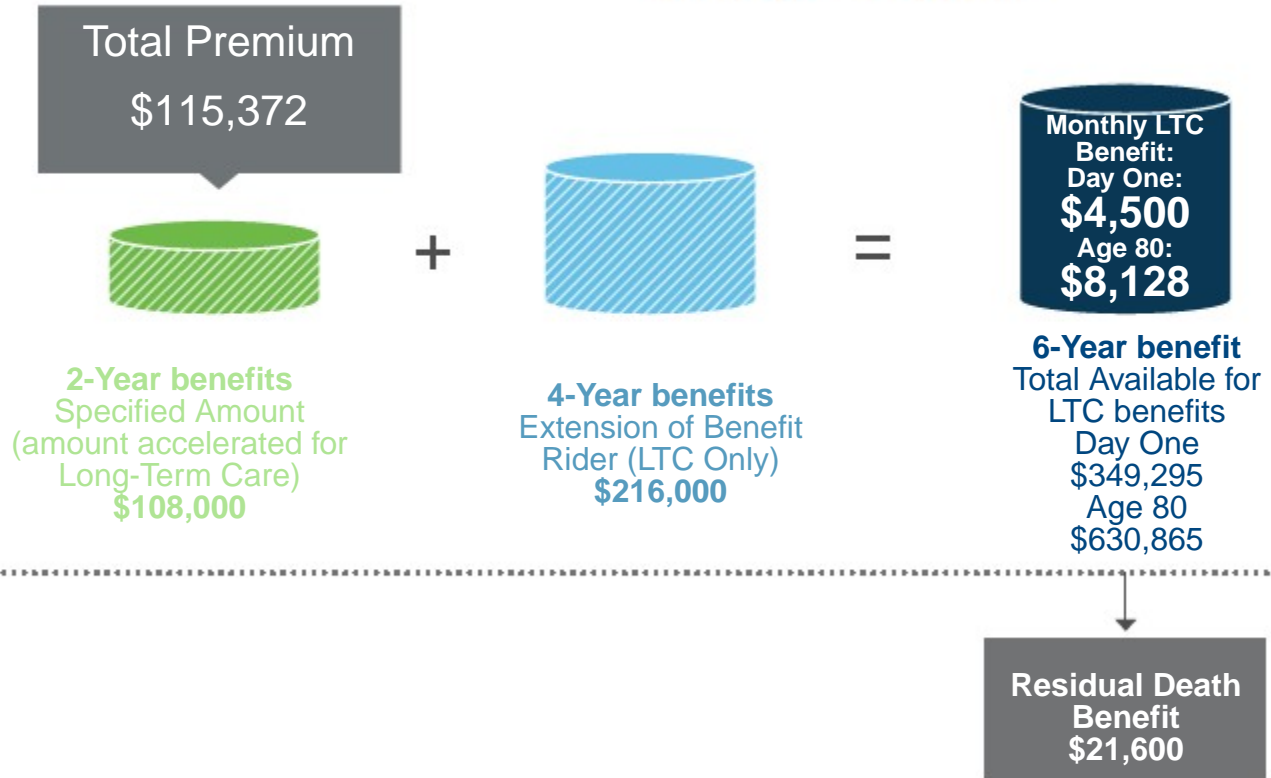


Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

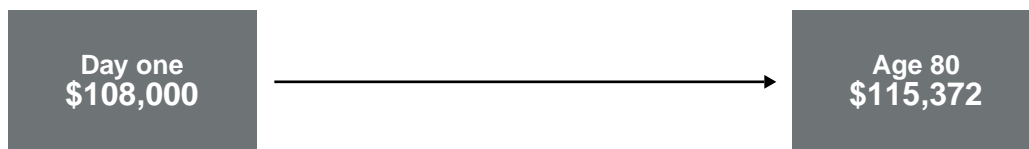
How the product works⁶

Coverage if you need long-term care

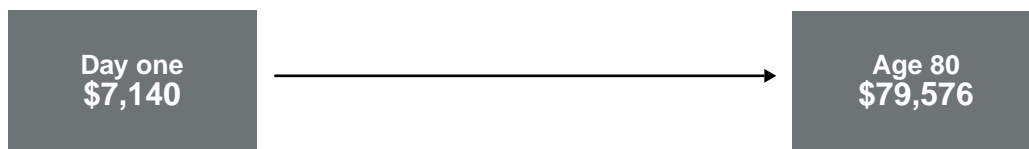


If the Long-term care benefits are never used, the guarantees below are available.

Guaranteed Death Benefit if LTC is never used.



Guaranteed Total Received on Surrender.



⁶ This scenario assumes no Loans, Partial Surrenders, or LTC Benefits have been taken.



Nationwide CareMatters® II

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Narrative Summary

About this Proposal

Payment of the single premium, or paying all premiums during the selected 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. This policy is also intended to be federally tax qualified under section 7702B(b) of 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 - \$115,372 is the sum of all Scheduled Premiums you must pay (including any rollovers and/or lump sums), based on the Premium Payment Period you selected. The Premium Payment Period is the period during which the Scheduled Premium will be due and must be selected at issue. The Premium Payment Period for this proposal is a 10-Pay. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61 day grace period after the date we mail the grace period notice in which to make the premium payment.

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium - \$8,209.17
2. LTC Rider Premium- \$487.98
3. LTC Extension of Benefits Premium - \$497.69
4. LTC Inflation Protection Rider Premium - \$2,342.35

Refund of Premium on Surrender - You have elected the Minimum Refund of Premium with Maximum LTC Benefit Option. The Refund of Premium value is equal to the Cash Surrender Value. This option provides the lowest Refund of Premium value in the early years and the most LTC benefit for a given Premium.

Total Long-Term Care (LTC) Benefits - \$324,001 is the total maximum amount of LTC benefits available to you from your Nationwide CareMatters® II policy. This amount does not include the Inflation Protection Option you may have elected.

Maximum Monthly LTC Benefit - \$4,500 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 - \$108,000 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. Please refer to the Net Death Benefit description below or to the tabular detail.



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Narrative Summary

Proposal Details (continued)

Guaranteed Minimum Death Benefit - \$21,600 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 will be lower if loans or partial surrenders are taken.

Inflation Protection Option (Long-Term Care Fixed Rate Inflation Protection Rider Form # ICC18-NWLA-586) - Nationwide CareMatters II offers Inflation Protection Options of either 3% Simple, 3% Compound, 5% Compound or the U.S. Medical Care Inflation Option. You have elected the 3% Compound inflation option. 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't 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 Monthly 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 over which benefits are payable.

LTC Rider (Form # ICC18-NWLA-584) - Is the rider that provides LTC benefits as an acceleration of the death benefit.

LTC Extension of Benefits Rider (Form # ICC18-NWLA-585) - 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 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 approved.
- 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.

Accelerated Death Benefit for Critical Illness Rider - (Form # ICC20-NWLA-606)

This rider is automatically added to eligible policies at issue. A charge will only occur if the rider benefit is paid.



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Narrative Summary

Key Policy Features & Terms (continued)

This rider permits a request for an elected portion of the base policy's Specified Amount when the Insured is diagnosed with any of the following as described in the rider, including any required period of survival or treatment:

- Cancer
- Heart attack
- Heart valve replacement
- Kidney failure
- Major organ transplant
- Paralysis
- Stroke
- Sudden cardiac arrest

The maximum annual benefit is the lesser of 10% of the specified amount or \$25,000 per event and is paid as a lump sum. A maximum of 5 claims are allowed.

An administrative charge of up to \$250 dollars, and any due and unpaid premium or policy charges and a loan repayment for any outstanding policy loan, are deducted from the benefit payment. In addition, the Specified Amount and other policy values are reduced each time an accelerated death benefit payment is made. The reduction in the Specified Amount will be more than one dollar for each dollar of benefit received by the Policy Owner based on factors that exist at the time of claim including interest rates and age of insured at the time of claim. The reduction factor includes the cost of accessing the death benefit early. Benefits provided by other riders may also be impacted or require termination when a benefit under the Critical Illness Rider is paid.

Benefits may be taxable under certain circumstances. Consult your tax advisor.

Limitations on availability and the amount of the benefit apply. If the policy specified amount at the time of claim is at or near the minimum stated specified amount in the policy, benefits may not be available. Please request a copy of the rider for details.

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

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

Cash Value - Is an amount equal to the greater of:

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

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

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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Narrative Summary

Key Policy Features & Terms (continued)

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

- The Insured has been certified within the previous 12 months by a Licensed Health Care Practitioner as requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment and/or is unable to perform, without Substantial Assistance from another individual, two or more of the Activities of Daily Living for at least ninety (90) days due to a loss of functional capacity:
 - Bathing
 - Eating
 - Contenance
 - Toileting
 - Dressing
 - Transferring (moving into or out of a bed, chair, or wheel chair)
- during the Period of Care, the Insured has been receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
- The Licensed Health Care Practitioner must be someone other than the owner or an employee of the Eligible Service Provider, or a family member of the Insured;
- The Elimination Period has been satisfied. The Elimination Period has to be satisfied only once while these Riders are in effect;
- you may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Policy, including, but not limited to assignees.
- None of the following Exclusions or Preexisting conditions apply:

Exclusions -

1. intentionally self-inflicted injuries or attempts at suicide (either while sane or insane);
2. committing or attempting to commit a felony;
3. alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or
4. war or any act of war, whether declared or undeclared.

Preexisting Conditions Limitations - A preexisting condition is any condition for which the Insured received medical advice, or treatment was recommended by, or received from, a health care services provider in the six months preceding the Policy Date. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first six months after the Policy Date.

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 Total Received on Surrender report.

Informal Care - 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. Under certain circumstances, benefits may be taxable. Please consult a tax advisor.

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 can be the Maximum Monthly LTC Rider Benefit Amount and 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.

**Nationwide CareMatters® II****LIFE INSURANCE WITH
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Narrative Summary

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

IRC Section 7702 - Provides the rules for the tax qualification of life insurance. 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 - Provides the rules for the tax qualification of life insurance. 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 Net Surrender Value, Death Benefit, Total LTC Benefit, and LTC Benefits.

Maximum Monthly LTC Inflation Protection Rider Benefit - Is the full amount of the benefit available under the Inflation Protection Option 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® - 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 will be paid to your beneficiary if the insured dies while the policy is in-force. 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 of money withdrawn 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. 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.

Total Received On Surrender - The total dollar amount that will be paid upon surrender of the policy. The Total Received on Surrender is equal to the Net Surrender Value plus any Refund of Premium amount provided by the Refund of Premium option elected.

Unpaid Monthly Deductions Account - An account used for tracking purposes. This account accrues unpaid Policy charges and monthly deductions when Indebtedness exceeds the Accumulated Value. No interest is credited to the Unpaid Monthly Deductions Account. Interest charged on the Unpaid Monthly Deductions Account accrues at the same rate as Indebtedness, and is applied to the Unpaid Monthly Deductions Account.



Nationwide CareMatters® II

**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
Specified Amount: \$108,000.24
Guaranteed Minimum Death Benefit: \$21,600
Total LTC Benefit: \$324,000.72
Maximum Monthly LTC Benefit: \$4,500.01
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$11,537.19 Annual

Tabular Detail

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	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	60	11,537	7,140	7,140	108,000	324,001	4,500	0	4,500	349,295
2	61	11,537	12,342	12,342	108,000	324,001	4,500	135	4,635	359,774
3	62	11,537	17,714	17,714	108,000	324,001	4,500	274	4,774	370,567
4	63	11,537	23,262	23,262	108,000	324,001	4,500	417	4,917	381,684
5	64	11,537	28,992	28,992	108,000	324,001	4,500	565	5,065	393,134
Total		57,686								
6	65	11,537	34,916	34,916	108,000	324,001	4,500	717	5,217	404,929
7	66	11,537	41,048	41,048	108,000	324,001	4,500	873	5,373	417,076
8	67	11,537	47,404	47,404	108,000	324,001	4,500	1,034	5,534	429,589
9	68	11,537	54,001	54,001	108,000	324,001	4,500	1,200	5,700	442,476
10	69	11,537	60,856	60,856	115,372	324,001	4,500	1,371	5,871	455,751
Total		115,372								
11	70	0	62,543	62,543	115,372	324,001	4,500	1,548	6,048	469,423
12	71	0	64,248	64,248	115,372	324,001	4,500	1,729	6,229	483,506
13	72	0	65,964	65,964	115,372	324,001	4,500	1,916	6,416	498,011
14	73	0	67,684	67,684	115,372	324,001	4,500	2,108	6,608	512,951
15	74	0	69,404	69,404	115,372	324,001	4,500	2,307	6,807	528,340
Total		115,372								
16	75	0	71,119	71,119	115,372	324,001	4,500	2,511	7,011	544,190
17	76	0	72,828	72,828	115,372	324,001	4,500	2,721	7,221	560,516
18	77	0	74,530	74,530	115,372	324,001	4,500	2,938	7,438	577,331
19	78	0	76,224	76,224	115,372	324,001	4,500	3,161	7,661	594,651
20	79	0	77,908	77,908	115,372	324,001	4,500	3,391	7,891	612,491
Total		115,372								

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 \$469,423 would encompass claim years 11-16.



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Total LTC Benefit: \$324,000.72
Maximum Monthly LTC Benefit: \$4,500.01
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$11,537.19 Annual

Tabular Detail

						All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	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	80	0	79,576	79,576	115,372	324,001	4,500	3,628	8,128	630,865
22	81	0	81,220	81,220	115,372	324,001	4,500	3,871	8,371	649,791
23	82	0	82,835	82,835	115,372	324,001	4,500	4,122	8,622	669,285
24	83	0	84,415	84,415	115,372	324,001	4,500	4,381	8,881	689,364
25	84	0	85,950	85,950	115,372	324,001	4,500	4,648	9,148	710,045
Total		115,372								
26	85	0	87,431	87,431	115,372	324,001	4,500	4,922	9,422	731,346
27	86	0	88,844	88,844	115,372	324,001	4,500	5,205	9,705	753,286
28	87	0	90,179	90,179	115,372	324,001	4,500	5,496	9,996	775,885
29	88	0	91,421	91,421	115,372	324,001	4,500	5,796	10,296	799,161
30	89	0	92,563	92,563	115,372	324,001	4,500	6,105	10,605	823,136
Total		115,372								
31	90	0	93,603	93,603	115,372	324,001	4,500	6,423	10,923	847,830
32	91	0	94,544	94,544	115,372	324,001	4,500	6,750	11,250	873,265
33	92	0	95,393	95,393	115,372	324,001	4,500	7,088	11,588	899,463
34	93	0	96,164	96,164	115,372	324,001	4,500	7,436	11,936	926,447
35	94	0	96,876	96,876	115,372	324,001	4,500	7,794	12,294	954,241
Total		115,372								
36	95	0	97,563	97,563	115,372	324,001	4,500	8,162	12,662	982,868
37	96	0	98,233	98,233	115,372	324,001	4,500	8,542	13,042	1,012,354
38	97	0	98,868	98,868	115,372	324,001	4,500	8,934	13,434	1,042,724
39	98	0	99,462	99,462	115,372	324,001	4,500	9,337	13,837	1,074,006
40	99	0	100,007	100,007	115,372	324,001	4,500	9,752	14,252	1,106,226
Total		115,372								

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 \$469,423 would encompass claim years 11-16.



Nationwide CareMatters® II

**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
Specified Amount: \$108,000.24
Guaranteed Minimum Death Benefit: \$21,600
Total LTC Benefit: \$324,000.72
Maximum Monthly LTC Benefit: \$4,500.01
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$11,537.19 Annual

Tabular Detail

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	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	100	0	100,498	100,498	115,372	324,001	4,500	10,179	14,679	1,139,413
42	101	0	100,938	100,938	115,372	324,001	4,500	10,620	15,120	1,173,596
43	102	0	101,339	101,339	115,372	324,001	4,500	11,073	15,573	1,208,803
44	103	0	101,703	101,703	115,372	324,001	4,500	11,540	16,040	1,245,068
45	104	0	102,038	102,038	115,372	324,001	4,500	12,022	16,522	1,282,420
Total		115,372								
46	105	0	102,356	102,356	115,372	324,001	4,500	12,517	17,017	1,320,892
47	106	0	102,684	102,684	115,372	324,001	4,500	13,028	17,528	1,360,519
48	107	0	103,031	103,031	115,372	324,001	4,500	13,554	18,054	1,401,335
49	108	0	103,367	103,367	115,372	324,001	4,500	14,095	18,595	1,443,375
50	109	0	103,693	103,693	115,372	324,001	4,500	14,653	19,153	1,486,676
Total		115,372								
51	110	0	104,010	104,010	115,372	324,001	4,500	15,228	19,728	1,531,276
52	111	0	104,317	104,317	115,372	324,001	4,500	15,819	20,319	1,577,214
53	112	0	104,616	104,616	115,372	324,001	4,500	16,429	20,929	1,624,531
54	113	0	104,909	104,909	115,372	324,001	4,500	17,057	21,557	1,673,267
55	114	0	105,196	105,196	115,372	324,001	4,500	17,704	22,204	1,723,465
Total		115,372								
56	115	0	105,480	105,480	115,372	324,001	4,500	18,370	22,870	1,775,169
57	116	0	105,764	105,764	115,372	324,001	4,500	19,056	23,556	1,828,424
58	117	0	106,055	106,055	115,372	324,001	4,500	19,762	24,262	1,883,276
59	118	0	106,365	106,365	115,372	324,001	4,500	20,490	24,990	1,939,775
60	119	0	106,746	106,746	115,372	324,001	4,500	21,240	25,740	1,997,968
Total		115,372								

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 \$469,423 would encompass claim years 11-16.



Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

Input Summary - Ledger Case File: [Untitled]

Screen: Insured

Revised Illustration?	No	Issue Age or D.O.B. (mm/dd/yyyy)	60
Issue State	TX	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	Monthly LTC Benefit	Year to Begin Scheduled Premium	1
Premium or Benefit Amount	4500	Benefit Duration	6
Scheduled Premium	10-Pay	Inflation Benefit Option	3% Compound
Refund of Premium	Maximum LTC Benefit	1035 Exchange?	No
Premium Mode	Annual		

Screen: Interest Rate and Income

Guaranteed Rate

Screen: Output Design

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



Nationwide CareMatters® II

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

Specified Amount: \$108,000.24

Guaranteed Minimum Death Benefit: \$21,600

Total LTC Benefit: \$324,000.72

Maximum Monthly LTC Benefit: \$4,500.01

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$11,537.19 Annual

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 CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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Premium Payment Period: 10-Pay

Scheduled Premium: \$11,537.19 Annual

Total Received on Surrender

- A. **Guaranteed Cash Value**
 B. **Accumulated Value Less Surrender Charges**
 C. **Net Surrender Value (the greater of A or B)**
 D. **Refund of Premium Value**

E. **Total Received On Surrender** - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender.

Examples:

- If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
- If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
1	60	7,140	3,970	7,140	N/A	7,140
2	61	12,342	8,010	12,342	N/A	12,342
3	62	17,714	12,118	17,714	N/A	17,714
4	63	23,262	16,298	23,262	N/A	23,262
5	64	28,992	20,564	28,992	N/A	28,992
6	65	34,916	24,933	34,916	N/A	34,916
7	66	41,048	29,425	41,048	N/A	41,048
8	67	47,404	34,388	47,404	N/A	47,404
9	68	54,001	39,597	54,001	N/A	54,001
10	69	60,856	45,072	60,856	N/A	60,856
11	70	62,543	45,380	62,543	N/A	62,543
12	71	64,248	43,955	64,248	N/A	64,248
13	72	65,964	42,425	65,964	N/A	65,964
14	73	67,684	40,796	67,684	N/A	67,684
15	74	69,404	39,066	69,404	N/A	69,404
16	75	71,119	37,234	71,119	N/A	71,119
17	76	72,828	35,295	72,828	N/A	72,828
18	77	74,530	33,237	74,530	N/A	74,530
19	78	76,224	31,047	76,224	N/A	76,224
20	79	77,908	28,722	77,908	N/A	77,908



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$108,000.24

Guaranteed Minimum Death Benefit: \$21,600

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Maximum Monthly LTC Benefit: \$4,500.01

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$11,537.19 Annual

Total Received on Surrender

- A. **Guaranteed Cash Value**
- B. **Accumulated Value Less Surrender Charges**
- C. **Net Surrender Value (the greater of A or B)**
- D. **Refund of Premium Value**

E. **Total Received On Surrender** - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender.

Examples:

- If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
- If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
21	80	79,576	26,256	79,576	N/A	79,576
22	81	81,220	23,654	81,220	N/A	81,220
23	82	82,835	20,925	82,835	N/A	82,835
24	83	84,415	18,072	84,415	N/A	84,415
25	84	85,950	15,094	85,950	N/A	85,950
26	85	87,431	11,987	87,431	N/A	87,431
27	86	88,844	8,751	88,844	N/A	88,844
28	87	90,179	5,389	90,179	N/A	90,179
29	88	91,421	1,905	91,421	N/A	91,421
30	89	92,563	0	92,563	N/A	92,563
31	90	93,603	0	93,603	N/A	93,603
32	91	94,544	0	94,544	N/A	94,544
33	92	95,393	0	95,393	N/A	95,393
34	93	96,164	0	96,164	N/A	96,164
35	94	96,876	0	96,876	N/A	96,876
36	95	97,563	0	97,563	N/A	97,563
37	96	98,233	0	98,233	N/A	98,233
38	97	98,868	0	98,868	N/A	98,868
39	98	99,462	0	99,462	N/A	99,462
40	99	100,007	0	100,007	N/A	100,007



Nationwide CareMatters® II

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

Specified Amount: \$108,000.24

Guaranteed Minimum Death Benefit: \$21,600

Total LTC Benefit: \$324,000.72

Maximum Monthly LTC Benefit: \$4,500.01

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$11,537.19 Annual

Total Received on Surrender

- A. **Guaranteed Cash Value**
- B. **Accumulated Value Less Surrender Charges**
- C. **Net Surrender Value (the greater of A or B)**
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Examples:

- If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
- If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
41	100	100,498	0	100,498	N/A	100,498
42	101	100,938	0	100,938	N/A	100,938
43	102	101,339	0	101,339	N/A	101,339
44	103	101,703	0	101,703	N/A	101,703
45	104	102,038	0	102,038	N/A	102,038
46	105	102,356	0	102,356	N/A	102,356
47	106	102,684	0	102,684	N/A	102,684
48	107	103,031	0	103,031	N/A	103,031
49	108	103,367	0	103,367	N/A	103,367
50	109	103,693	0	103,693	N/A	103,693
51	110	104,010	0	104,010	N/A	104,010
52	111	104,317	0	104,317	N/A	104,317
53	112	104,616	0	104,616	N/A	104,616
54	113	104,909	0	104,909	N/A	104,909
55	114	105,196	0	105,196	N/A	105,196
56	115	105,480	0	105,480	N/A	105,480
57	116	105,764	0	105,764	N/A	105,764
58	117	106,055	0	106,055	N/A	106,055
59	118	106,365	0	106,365	N/A	106,365
60	119	106,746	0	106,746	N/A	106,746



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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IRC Section 7702: Cash Value Accumulation Test
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Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$11,537.19 Annual

7702 / 7702a

MEP: **\$7,580.77**

NSP: **\$46,844.01**

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 3.75%.

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 3.75%.

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

Single Pay Equivalent = \$96,692.69



Nationwide CareMatters® II

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Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$11,537.19 Annual

Quick View

All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day One)	Max Monthly LTC Benefit (Day One)	Total Monthly* Benefit (Age 80)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 80)	Inflation Crossover Age***
2 Years	None	\$143,268	\$143,268	\$5,969	\$5,969	\$143,268	
2 Years	3% Simple	\$138,167	\$140,240	\$5,757	\$9,211	\$223,140	62
2 Years	3% Compound	\$123,842	\$125,699	\$5,160	\$9,320	\$227,026	65
2 Years	5% Compound	\$102,918	\$105,491	\$4,288	\$11,378	\$279,900	67
3 Years	None	\$142,145	\$213,218	\$5,923	\$5,923	\$213,218	
3 Years	3% Simple	\$133,387	\$206,083	\$5,558	\$8,892	\$326,131	63
3 Years	3% Compound	\$122,771	\$189,736	\$5,115	\$9,239	\$342,684	65
3 Years	5% Compound	\$93,012	\$146,610	\$3,875	\$10,283	\$388,999	69
4 Years	None	\$141,029	\$282,058	\$5,876	\$5,876	\$282,058	
4 Years	3% Simple	\$121,802	\$254,566	\$5,075	\$8,120	\$400,728	66
4 Years	3% Compound	\$111,738	\$233,735	\$4,656	\$8,409	\$422,151	68
4 Years	5% Compound	\$86,450	\$186,305	\$3,602	\$9,557	\$494,324	71
5 Years	None	\$137,582	\$343,955	\$5,733	\$5,733	\$343,955	
5 Years	3% Simple	\$118,960	\$315,245	\$4,957	\$7,931	\$493,685	66
5 Years	3% Compound	\$108,910	\$289,109	\$4,538	\$8,196	\$522,163	68
5 Years	5% Compound	\$84,844	\$234,409	\$3,535	\$9,380	\$621,956	70
6 Years	None	\$135,513	\$406,539	\$5,646	\$5,646	\$406,539	
6 Years	3% Simple	\$117,985	\$380,500	\$4,916	\$7,866	\$592,872	65
6 Years	3% Compound	\$108,000	\$349,295	\$4,500	\$8,128	\$630,865	68
6 Years	5% Compound	\$81,025	\$275,563	\$3,376	\$8,958	\$731,151	71
7 Years	None	\$133,934	\$468,769	\$5,581	\$5,581	\$468,769	
7 Years	3% Simple	\$114,963	\$438,584	\$4,790	\$7,664	\$680,007	66
7 Years	3% Compound	\$102,000	\$390,786	\$4,250	\$7,676	\$705,804	70
7 Years	5% Compound	\$77,865	\$316,987	\$3,244	\$8,608	\$841,062	72

*The Max Monthly LTC Benefit + the Max Monthly Inflation Rider Benefit at age 80 = The Total Monthly Benefit available at age 80. The full Max Monthly LTC Benefit must be taken before the Monthly Inflation 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 LTC Specified Benefit Period you elected at the beginning of Day 1 or age 80 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 LTC Specified Benefit Period you elected.

***The Inflation Crossover Age is the age that the Total Monthly Benefit is equal to or greater than the Max Monthly Benefit with no inflation added.



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

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company. Nationwide CareMatters II is a cash indemnity product that pays LTC benefits when the insured person is certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policy owner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. You may receive, tax free, the greater of the HIPAA per diem in the year of your claim or your actual qualified LTC expenses incurred. Taxpayers should consult with their tax and legal advisors about their specific situation.

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

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

CareMatters II has exclusions, limitations, reductions of benefits and terms under which the product may be continued in force or discontinued. For more details on cost and coverage options, contact your insurance professional.

The insurance professional or company may contact you in response to your request for additional information. Approval for coverage under the policy and riders is subject to underwriting and may require a medical exam. Nationwide CareMatters II may not be available in every state. Please contact Nationwide to determine product availability in your state.

The information contained herein was prepared to support the promotion, marketing, and/or sale of life insurance contracts, annuity contracts and/or other products and services provided by Nationwide Life and Annuity Insurance Company.

The Medical Care Component of the Consumer Price Index for All Urban Consumers, Unadjusted (the "Index"), is maintained by the U.S. Bureau of Labor Statistics. Nationwide's use of the Index is not sponsored, endorsed or promoted by the U.S. Bureau of Labor Statistics, The U.S. government, or any of its agencies. Inclusion of the Index in an insurance product is not a recommendation by the U.S. government to buy such a product. Neither the U.S. government nor the U.S. Bureau of Labor Statistics guarantees the adequacy, accuracy, timeliness or the completeness of Nationwide's use of the Index. The actual rate of inflation in long-term care costs may be different than the experience of the Index. Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide CareMatters II are service marks of Nationwide Mutual Insurance Company. © 2019 Nationwide