



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

Life Insurance Illustration Nationwide Indexed UL Protector II 2020

Prepared for:

Valued Client

Presented by:

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The insurance professional or company may contact you in response to your request for additional information.

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

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

Any Indexed Interest Strategy offered by Nationwide Life and Annuity Insurance Company is an allocation option available with this life insurance policy. Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premium to keep in your policy in force.



Supplemental Report

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$250,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$2,760.00 Annual

Long-Term Care Rider Amount: \$250,000

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$250,000
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	3%

Maximum Monthly Benefit at issue is \$7,500, which is the lesser of the following two amounts;

- (a) Elected Percentage 3% times \$250,000 = \$7,500
- (b) 2022 HIPAA Per Diem is \$390 times 2 times 30 = \$23,400

*These amounts assume no withdrawals or loans have been taken which could reduce LTC benefits. See Long-Term Care Narrative Summary Description for additional details.

Qualified Long-Term Care Services covered by the rider will include, but are not limited to the following*:

- Informal home care
- Formal home care
- Assisted living care
- Adult day care
- Facility care, includes nursing home care
- Other qualified service providers

*These services can be provided domestically or internationally

Approval of coverage under the LTC Rider is subject to underwriting and may require a medical exam.

The long-term care rider does have exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial advisor.

Your coverage under the LTC rider is guaranteed renewable. This means Nationwide will not unilaterally cancel or reduce coverage under this Rider, unless you request termination of this Rider, it will remain in force as long as the Policy remains in force. Your monthly LTC rider charge rate cannot increase beyond the maximums stated in your policy. However, Nationwide has the right to increase your current monthly LTC rider charge rates, up to the guaranteed maximum monthly LTC rider charge rate. Any change in the current monthly LTC rider charge rate will be on a uniform basis for Insured's of the same sex, Issue Age, product, rate type and rate class whose Policies have been in force for the same duration.

If the policy's surrender value is not sufficient to pay policy charges, a lapse pending notice will be sent informing you that the policy has entered a grace period. The grace period will last 61 days from the date we mail that notice.



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About the Illustration

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. The policy is designed to qualify as life insurance under laws of the United States of America, including the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different. Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.

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.

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, assumed interest credits, coverage amounts, Loans, and Partial Surrenders to illustrate the impact on the policy's performance. This illustration assumes that the premiums, Partial Surrenders, and/or Loans are made on a policy monthiversary, and that all policy monthaversaries (including the policy date) occur on a Sweep Date. In reality, payments and distributions can occur on any day, and policy monthaversaries do not occur on Sweep Dates for most policies.

This illustration assumes that the premium payment is made on the first day of each year.

About Nationwide Indexed UL Protector II 2020

Nationwide Indexed UL Protector II 2020 is an individual index-linked universal life insurance contract covering a single life. It offers life insurance protection and the potential for cash value accumulation, meeting two needs with one policy.

Nationwide Indexed UL Protector II 2020 offers:

- Permanent protection for your family and loved ones
- Tax-deferred cash value growth
- Index-linked interest crediting and cash value accumulation potential
- Flexible access to Accumulated Values for supplemental cash needs (certain restrictions apply)

Premiums may be paid in any amount and frequency as long as the minimum amounts set by Nationwide Life and Annuity Insurance Company and maximum amounts set by the Internal Revenue Code are not violated. However, in order to continue coverage, the Net Surrender Value must be sufficient to pay the policy's Monthly Deductions and other charges, or the policy's minimum accumulated premium death benefit guarantee requirements are met. If the Net Surrender Value is not sufficient to pay the policy's Monthly Deductions and other charges (or the policy's minimum accumulated premium death benefit guarantee is not in force), then additional premium may be required to keep the policy in force.

This policy includes a 20 year Initial No-Lapse Guarantee period. During this period, the policy is guaranteed not to lapse as long as the total gross premium paid, less accumulated Partial Surrenders, partial Surrender fees, returned Premium, and outstanding Loan balance, is greater than or equal to the accumulated Initial No-Lapse Guarantee monthly premium through the most recent monthaversary.

Premiums received are assessed a percent of Premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value in the policy earns and is credited with interest. Once a month, on the policy monthaversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other costs. The deductions will apply until the policy matures at the Insured's attained age 120.



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Available net surrender value can be borrowed at any time. After the first policy year, Partial Surrenders can also be made. The policy can be surrendered for cash at any time, however, the value paid will be decreased by the applicable Surrender Charge and any indebtedness.

Any Specified Amount increase or Death Benefit Option changes will require evidence of insurability satisfactory to Nationwide.

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.

Index Segment interest is credited on Index Segment maturity dates. However, for illustration purposes Index Segment interest is shown as being credited one day earlier than the Index Segment maturity dates. This results in higher illustrated year-end Accumulated Values and Net Surrender Values than would be reported on annual statements even if all other assumed interest credits and policy activity occur as shown.

Annualized Premium Outlay - Total premium projected to be paid into the policy during a policy year.

Age - Issue Age plus the number of full policy years since the policy date.

Death Benefit Option - Determines the amount of death benefit payable. Option 1 provides a level death benefit equal to the Specified Amount of the policy. Option 2 provides a death benefit equal to the Specified Amount of the policy plus its Accumulated Value.

Fixed Interest Strategy - An allocation option funded by Nationwide's general account and credited interest at rates periodically declared in advance.

Current	2.50%
Illustrated	2.50%
Guaranteed	1.00%

Guaranteed Values - Guaranteed Values are based on guaranteed cost of insurance and guaranteed policy charges, and guaranteed minimum crediting interest rates.

Indexed Interest Strategy(ies) - One or more allocation options funded by Nationwide's general account and credited with interest based on the measured performance of its Reference Index and the applicable Cap Rate, Floor Rate, Spread Rate and Participation Rate.

There are five Indexed Interest Strategies currently available:

Core Indexed Interest Strategies

One-Year Multi-Index Monthly Average Indexed Interest Strategy (1-Yr Multi-Index)

This strategy follows three indices, the S&P 500[®], the Dow Jones Industrial Average, and the NASDAQ-100[®]. Interest is credited to the Indexed Account based on a weighted blend of the monthly average performance of these three indices. Although this interest credit may vary, it is guaranteed to not go below zero.



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One-Year S&P 500® Point-to-Point Indexed Interest Strategy (1-Yr S&P 500)

This strategy follows one index, the S&P 500®. Interest is credited to the Indexed Account based on the annual performance of the S&P 500®. This interest credit may also vary, but it is guaranteed to not go below zero.

One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy (1-Yr Uncapped S&P 500)

This strategy follows one index, the S&P 500®. Interest is credited to the Indexed Account based on the annual performance of the S&P 500®. This interest credit may also vary, but it is guaranteed to not go below zero.

High Cap Indexed Interest Strategies

One-Year High-Cap Multi-Index Monthly Average Indexed Interest Strategy (1-Yr High-Cap Multi-Index)

This strategy follows three indices, the S&P 500®, the Dow Jones Industrial Average, and the NASDAQ-100®. Interest is credited to the Indexed Account based on a weighted blend of the monthly average performance of these three indices. Although this interest credit may vary, it is guaranteed to not go below zero.

One Year High-Cap S&P 500 Point to Point Indexed Interest Strategy (1-Yr High-Cap S&P 500)

This strategy follows one index, the S&P 500®. Interest is credited to the Indexed Account based on the annual performance of the S&P 500®. This interest credit may also vary, but it is guaranteed to not go below zero.

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Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuation can lead to the need for additional premium in your policy.

This illustration utilizes the Illustrated Rates below. The Illustrated Rates cannot be lower than the Guaranteed rates or higher than the Maximum Permitted Illustrated Rates. The Maximum Permitted Illustrated Rate for each strategy is calculated by a method consistent with applicable regulations. The Historical Averages are based on the past 30 years of performance as of 1/15/2021, using current Floor Rate, Participation Rate, Cap Rate or Spread Rate (as applicable). A number of different reasonable methods may be used to calculate the Historical Averages. The Illustrated Rates, Maximum Permitted Illustrated Rates, and Historical Averages are not intended as an indication of future performance and are not guaranteed.

Regulations require the calculation of the effective annualized credited interest rates for over 10,000 specific 25 year periods during the last 66 years using a benchmark indexed interest strategy¹. Per these regulations, the Maximum Permitted Illustrated Rate shown above is the arithmetic average of all of the rates produced by these calculations. The minimum and maximum of all of the rates produced are required to be disclosed and are shown below. Past performance is not predictive of or a guarantee of actual future crediting rates.

Minimum	3.61%
Maximum	7.18%



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¹ The index strategy is a 1 Year S&P 500 point to Point Strategy, with a 100% participation rate, a 0% floor, and the current cap of 9.00%.

*The limit is for illustration purposes only. Actual Index Segment interest credited may be greater or less.

IMPORTANT NOTE: Regardless of the percentage allocated to an Indexed Interest Strategy, the Minimum Required Fixed Interest Strategy Allocation must be met.



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Narrative Summary - Indexed Interest Strategy Information

Indexed Interest Strategy	Floor Rate	Cap Rate	Participation Rate	Spread Rate	Index Interest Strategy Charge Rate	Maximum Permitted Illustrated Rate*	Illustrated Rate	30 Year Historical Average
1-Yr Multi-Index	0.00% (0.00% guaranteed)	9.50% (4.00% guaranteed)	100% (100% guaranteed)	N/A	0.00% (0.50% guaranteed)	5.70%	5.70% (0.00% guaranteed)	6.11%
1-Yr S&P 500	0.00% (0.00% guaranteed)	9.00% (4.00% guaranteed)	100% (100% guaranteed)	N/A	0.00% (0.50% guaranteed)	5.70%	5.70% (0.00% guaranteed)	6.29%
1-Yr Uncapped S&P 500	0.00% (0.00% guaranteed)	N/A	100% (100% guaranteed)	7.5% (10% guaranteed)	0.00% (0.50% guaranteed)	5.70%	5.70% (0.00% guaranteed)	6.49%
1-Yr High-Cap Multi-Index	0.00% (0.00% guaranteed)	13.00% (4.00% guaranteed)	100% (100% guaranteed)	N/A	1.00% (1.50% guaranteed)	6.77%	6.77% (0.00% guaranteed)	7.35%
1-Yr High-Cap S&P 500	0.00% (0.00% guaranteed)	11.00% (4.00% guaranteed)	100% (100% guaranteed)	N/A	1.00% (1.50% guaranteed)	6.66%	6.66% (0.00% guaranteed)	7.32%



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Cap Rate - The maximum rate of interest that will be credited to an Index Segment if the Reference Index's performance and interest crediting formula produce a result that is greater than the maximum rate.

Floor Rate - The minimum rate of interest that will be credited to an Index Segment if the Reference Index's performance and interest crediting formula produce a result that is less than that minimum rate.

Participation Rate - The percentage applied to the result of the Reference Index's interest crediting formula prior to application of an Index Segment's Cap Rate and Floor Rate.

Spread Rate - The Spread Rate is a factor used to determine the Index Segment Interest Rate for uncapped Indexed Interest Strategies. The Reference Index Performance Rate is reduced by the Spread Rate after the Participation but before the Floor Rates have been applied.

IMPORTANT NOTE: Crediting rate(s) specified in this illustration for any uncapped Indexed Interest Strategy assume(s) the Spread Rate has already been subtracted.

Indexed Interest Strategy Charge Rate - The charge is assessed at the time an Index Segment is created. The charge is calculated by multiplying the dollar amount being applied to create an Index Segment by the applicable Indexed Interest Strategy charge rate.

Index Segment(s) - A division of an Indexed Interest Strategy created on a Sweep Date by the allocation of net premium, reallocation of Index Segment Maturity Value, and/or transfer of Accumulated Value from the Fixed Interest Strategy to an Indexed Interest Strategy.

Index Segment Maturity Value - The Accumulated Value of an Index Segment on its Index Segment maturity date after any interest is credited.

Minimum Required Fixed Interest Strategy Allocation (MRFISA) - A dollar amount equal to the estimated Monthly Deductions for a 12 month period, assuming no changes to the policy during that policy year. This amount is determined each year and until this requirement is met, no value will be allocated into an Indexed Interest Strategy.

Reference Index - One or more market indexes associated with an Indexed Interest Strategy.

Sweep Date - The date on which net premiums and loan repayment allocations, reallocation of Index Segment Maturity Value, and/or transfers of Accumulated Value from the Fixed Interest Strategy to an Indexed Interest Strategy to create new Index Segments. The Sweep Date is currently the 15th of each month.

Insured - The person covered by the base policy.

Issue Age - The Insured's age on their birthday nearest the policy date.

Loans/Partial Surrenders -

Loans - Amount borrowed against the Net Surrender Value. Any outstanding policy indebtedness will be charged interest at the policy Loan interest rate as defined in the policy. If the Loan interest is not paid, it is added to the total Loan balance. Any outstanding policy indebtedness will result in a reduction of the policy's surrender values and Death Benefit proceeds. Indebtedness will also reduce the accumulated premium required by any No-Lapse Guarantee Policy Continuation feature of the base policy or any elected death benefit guarantee rider.



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Declared Rate Loans - A Loan option under which money borrowed against the Net Surrender Value is credited and charged interest. We may credit interest at a higher rate than the stated minimum rate, and we may charge interest at a lower rate than the stated maximum.

Any Policy Loan will be **charged** interest at the following rates:

	Current	Guaranteed
Policy years 1-10	4.50%	4.50%
Policy years 11+	4.50%	4.50%

The loaned portion of the Accumulated Value will be **credited** interest at the following rates:

Current	3.00%
Guaranteed	1.00%

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. Amounts surrendered from an Index Segment before its Index Segment Maturity Date will not receive any Index Segment Interest for that Index Segment Interest Period.

Midpoint - Midpoint values are not guaranteed and are based on interest rates that are 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.

Monthly Deductions - The charges taken from the total account value which are the sum of the cost of insurance charges, per policy charges, rider costs, and per 1,000 charge. Please Note: Current and guaranteed monthly cost of insurance charge rates generally increase year over year to reflect expectations that mortality and underwriting risks generally increase as the Insured's Attained Age and the length of time the Policy has been In Force increase. Please see optional Cost of Insurance Rate report for guaranteed and currently projected nonguaranteed Cost of Insurance Charge rates for all policy years.

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 - Accumulated Value less applicable Surrender Charges, minus any policy indebtedness. The amount that the policy owner would receive if a full surrender was effected.

Non-Guaranteed - Alternate Interest: Regulations require illustration of values using an interest rate no greater than the Fixed Interest Strategy crediting rate in effect at the time of the illustration. For purposes of this illustration, the Tabular Detail - Non-Guaranteed section of this illustration shows values calculated using the Fixed Interest Strategy crediting rate in effect at the time of the illustration and current policy charges.



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Section 7702 - Life Insurance Qualification Test: Two alternative tests as defined by Section 7702 of the Internal Revenue Code, one of which must be elected at the time of application, used to determine tax treatment of the policy:

Cash Value Accumulation Test (CVAT): CVAT requires that the Accumulated Value not exceed the Net Single Premium (NSP) to fund the future benefits at any time.

Guideline Premium/Cash Value Corridor Test (GP/CVCT): GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance policy. GP/ CVCT is a dual test that is met at all times if:

1. The total of the gross premium paid under the contract does not exceed the Guideline Premium limitations for the contract, and
2. The statutory Cash Value Corridor requirement is satisfied

This illustration was calculated using the Guideline Premium Test.

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

Surrender Charges - Amount deducted from the Accumulated Value in the event that the policy owner surrenders the policy during the applicable period. The actual Surrender Charge deducted will be the lesser of the Surrender Charge shown in the table below and the Accumulated Value on the date of surrender. At no time will the deduction of the Surrender Charge cause the policy owner to owe additional money to Nationwide Life and Annuity Insurance Company.

Table of Surrender Charges

<u>Policy Year</u>	<u>Surrender Charges</u>
1	\$5,182.50
2	\$5,182.50
3	\$5,182.50
4	\$5,182.50
5	\$4,750.80
6	\$4,318.58
7	\$3,886.88
8	\$3,455.17
9	\$3,022.95
10	\$2,591.25
11	\$2,159.55
12	\$1,727.33
13	\$1,295.63
14	\$863.92
15	\$431.70
16	\$0.00

Total Loan Balance - Outstanding policy indebtedness plus unpaid Loan interest.



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Additional Benefits & Information

No-Lapse Guarantee Policy Continuation - This illustration reflects a 20 year No-Lapse Guarantee Period. This provision ensures that the policy will not lapse during the No-Lapse Guarantee Period as long as (1) is greater than or equal to (2), where:

1. Is the sum of all premiums paid, minus any Partial Surrenders, partial surrender fees and outstanding policy indebtedness; and
2. Is the sum of the No-Lapse Guarantee Monthly Premiums in effect from the policy issue date to the most recent monthiversary.

The monthly No-Lapse Guarantee Premium is \$141.00.

Policy Maturity Date Extension

- This policy provision protects against the possibility of outliving coverage.
- Provided the policy has not been surrendered or otherwise terminated before reaching the original maturity date (the Insured's Attained Age 120), the policy coverage will be extended past the original maturity date to pay a death benefit upon the death of the Insured.
- After the maturity date has been extended, 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.

Nationwide IUL Rewards Program - Conditional Reduction of Cost of Insurance (COI) Rate Endorsement - (Form# ICC14-NWLA-517)

The Conditional Reduction of COI Rate Endorsement is part of the Nationwide IUL Rewards Program. This endorsement is only available if Death Benefit Option 1 is elected at issue and not changed. The endorsement provides for application of reduced COI rates on any policy monthiversary between the beginning of policy year 21 and beginning of policy year 36 on which the accumulated premium test is satisfied. The test is satisfied if net accumulated premium equals or exceeds the endorsement accumulated premium. Net accumulated premium is equal to premiums paid minus partial surrenders, returned premiums, and indebtedness. Endorsement accumulated premium is equal to the sum of the endorsement monthly premiums in effect for each month from the policy date to the most recent policy monthiversary up to and including the beginning of policy year 36. If the test is met at the beginning of policy year 36, monthly testing and availability of the COI reduction will continue. If the accumulated premium test is not met at the beginning of policy year 36, testing and availability of the COI reduction will terminate. Policies that satisfy the endorsement eligibility requirements will receive a 25% reduction in COI rate on that monthiversary.

The Nationwide IUL Rewards Program is guaranteed if all qualifying conditions are met.

- Reduced COI rates are available from the beginning of the 21st policy year in any month in which the accumulated premium test is met.
- If the accumulated premium test is not satisfied at the beginning of policy year 36, this endorsement will terminate.
- If a policy is switched from Death Benefit Option 1 to Death Benefit Option 2, this endorsement will terminate.



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

- The Accelerated Death Benefit for Terminal Illness Rider advances a portion of the policy's death benefit in the event of a terminal illness (with a life expectancy of 12 months or less).
- The rider is effective and attached to the policy at the time the policy is issued.
- There is no upfront charge for this rider; however, charges and adjustments will apply at the time a claim is accepted.
- The receipt of an accelerated death benefit payment 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 this rider.
- 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 acceleration of the death benefit, must be at least the minimum Specified Amount.
- The maximum amount of the accelerated death benefit to be paid if the Insured meets the requirements of the Eligibility and Conditions for Payment section of the rider cannot exceed 50% of the base policy Specified Amount.
- The accelerated death benefit payment must be at least \$10,000 and shall not exceed \$250,000.
- The accelerated death benefit may not be available if the current base policy death benefit is equal to the stated minimum death benefit in your policy.

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.

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.



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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.

Extended No-Lapse Guarantee Rider - (Form# ICC18-NWLA-547)

This illustration reflects the addition of the Extended No-Lapse Guarantee rider with a maximum guarantee period to Attained Age 120. You have requested a guarantee period to Attained Age 120. Based on the illustrated assumptions, this rider will provide an actual guarantee to Attained Age 120. The Extended No-Lapse Guarantee rider ensures that, after the No-Lapse Guarantee Period, the policy will not lapse as long as the Extended No-Lapse Guarantee Value, minus any Indebtedness, is greater than zero. The Extended No-Lapse Guarantee Value depends on management of the policy including but not limited to the frequency, timing and amount of premium, partial surrenders and policy loans. Any difference between actual management of the policy and management of the policy as illustrated could impact the Extended No-Lapse Guarantee Value, which could cause you to lose your guaranteed death benefit earlier than illustrated.

- The Extended No-Lapse Guarantee Maximum Attained Age must be selected at issue and cannot be changed after issue.
- The Extended No-Lapse Guarantee rider is not available with Death Benefit Option 2.
- The Extended No-Lapse Guarantee rider is not available in conjunction with the Premium Waiver rider.
- This rider will terminate if the Overloan Lapse Protection Rider is invoked.

Overloan Lapse Protection Rider II - (Form# ICC20-NWLA-594) The Overloan Lapse Protection Rider II helps protect heavily loaned policies from lapsing by providing a guaranteed paid-up insurance benefit, avoiding a potential tax consequence on the Loan balance. Neither the IRS nor the courts have ruled on the tax consequences of invoking the Overloan Lapse Protection Rider II. It is possible that the IRS or a court could assert that the Indebtedness should be treated as a distribution, all or a portion of which could be taxable when you elect to invoke the benefits under the rider. You should consult with a tax advisor regarding the risks associated with invoking this rider. The rider is automatically added to your policy when it is issued, but there is no charge until you choose to invoke it. The rider has no cash value and has no Loan value. To invoke the rider, the policy must meet all of the following requirements:

- The policy has reached its 15th anniversary.
- The Insured (or younger Insured if this rider is attached to a survivorship policy) is at least age 65.
- All amounts required to be withdrawn so that the policy continues to qualify as life insurance under Section 7702 of the Internal Revenue Code must be taken as Partial Surrenders.
- The indebtedness plus any long-term care benefits paid (if any) becomes more than a certain percentage of the policy's cash value. This percentage is called the 'trigger point' and varies by the Insured's attained age.



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Narrative Summary

Long-Term Care Rider - (Form# ICC16-NWLA-523)

This rider provides monthly benefits for qualified Long-Term Care services upon approval of a claim. Eligibility requirements include certification that the Insured is chronically ill, a plan of care for qualified LTC services, and a 90 calendar day elimination period must be met. Chronically ill means, the insured has been certified, within the preceding twelve months, by a licensed health care practitioner other than the owner or employee of an LTC service provider or immediate family of the policy owner or Insured, as:

- a. being unable to perform, without substantial assistance from another individual, at least two or more activities of daily living for a period of at least ninety days due to a loss of functional capacity; or
 - b. requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment.
- **Qualified LTC services include:** informal home care; formal home care; assisted living care, adult day care, facility care, including nursing home care, and other qualified services.
 - **International Benefits** - Insureds residing in a foreign country when the need for benefits arise are not required to return to the United States for certification; however, the licensed health care practitioner providing the certification must be licensed to practice in the US.
 - **Exclusions** - This rider does not cover any expense which results from: intentionally self-inflicted injuries or attempts at suicide; committing or attempting to commit a felony; alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or war or any act of war, whether declared or undeclared.
 - **Pre-existing Conditions** - This rider also does not cover preexisting conditions not disclosed in the application if the need for services begins during the first six months after the LTC Rider effective date.
 - **Cash Indemnity Benefits** - Once a claim has been approved, no bills or receipts are needed. The LTC benefit will be paid directly to the policy owner on a monthly basis. Benefits are paid as an acceleration of the elected portion of the policy's Specified Amount.
 - **No-Lapse Guarantee** - The LTC Rider offers a 'no-lapse guarantee' feature (see the 'Policy & Rider Lapse Protection' section of the LTC Rider). While LTC benefits are being paid, if the policy's surrender value is insufficient to cover monthly deductions, the monthly deductions will be waived and we will not lapse the policy. However, while the policy is being kept in force by this feature, the death benefit will be calculated using your LTC Rider Specified Amount. If the LTC Rider Specified Amount is less than the Total Specified Amount, your death benefit will be reduced. In addition, if the no-lapse guarantee is keeping the policy in force when a claim ends or LTC benefits are exhausted, additional premium may be required to keep the policy in force.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

- You have selected the LTC Rider Specified Amount of \$250,000.00 with a risk class of Couple Preferred Nontobacco. Approval of coverage under this Rider is subject to underwriting, and will require a medical exam.
- The maximum monthly benefit provided by this Rider is the lesser of: the LTC Rider Specified Amount multiplied by an elected percentage of 2%, 3%, or 4%; two times the HIPAA per diem in effect at the time the benefit is paid multiplied by thirty; or 1/12 of the remaining maximum lifetime benefit provided by the Rider. You may elect to take less than the maximum monthly benefit.
- Monthly LTC Rider Charge for each electable maximum monthly benefit is:
 - \$11.50 for the 2% monthly LTC benefit
 - \$15.75 for the 3% monthly LTC benefit
 - \$20.00 for the 4% monthly LTC benefit
- You elected 3%. This election cannot be changed once the policy is in force

Residual Death Benefit Endorsement (ICC16-NWLA-526) - If LTC Rider benefits have been paid and the LTC Rider is In Force when the Insured dies, the policy will provide minimum Death Benefit Proceeds as follows.

1. If the LTC Rider is not keeping the policy in force and the Death Benefit is not greater than or equal to 10% of: the Base Policy Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to the greater of zero, or: (1) 10% of: the base Policy Specified Amount minus any Indebtedness; minus (2) the lesser of (a) or (b) if the Policy is in a grace period when the Insured dies, where: (a) is any due and unpaid monthly deductions and any other Policy charges; and (b) is the dollar amount of Premium that would meet the requirements of any death benefit guarantee or no-lapse guarantee; and

2. If the LTC Rider is keeping the policy In Force and the Death Benefit Proceeds are not greater than or equal to: 10% of: the LTC Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to 10% of: the LTC Specified Amount minus any Indebtedness.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$250,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$2,760.00 Annual

Long-Term Care Rider Amount: \$250,000

Please Note: Until Minimum Required Fixed Interest Strategy Allocation (MRFISA) requirements are met each year, no value will be allocated into an Indexed Interest Strategy.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The Sales Representative has told me that they are not guaranteed. I also understand that this illustration is not a contract and that the terms of the policy constitute the actual agreement of coverage.

I, the policy owner/applicant, understand that I selected the Premium shown in the illustration to show Nationwide how much Premium I intend to pay. Because interest credited on a non-guaranteed basis varies over time, is rarely the same year-over-year, and may be limited to the guaranteed minimum for extended periods of time, I understand I may be required to pay additional Premium to meet my goals and/or to prevent the Policy from lapsing.

Applicant/Policy Owner

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. 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

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

Actual policy values may vary from policy values shown in this illustration, even if all assumptions in this illustration occur as shown. Should a discrepancy occur, Nationwide will not lapse the policy prior to the illustrated guaranteed lapse date as long as there have been no changes to the policy that would affect the values shown in this illustration and as long as all future planned premiums are paid as illustrated.

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



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$250,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$2,760.00 Annual
Long-Term Care Rider Amount: \$250,000

Tabular Detail - Guaranteed

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Guaranteed Interest
1-Yr Multi-Index	100.00%	Reallocate	0.00%
Fixed			1.00%

Guaranteed Interest
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
1	46	2,760	0	0	250,000	250,000
2	47	2,760	0	0	250,000	250,000
3	48	2,760	0	0	250,000	250,000
4	49	2,760	0	0	250,000	250,000
5	50	2,760	0	0	250,000	250,000
Total		13,800				
6	51	2,760	0	0	250,000	250,000
7	52	2,760	0	0	250,000	250,000
8	53	2,760	0	0	250,000	250,000
9	54	2,760	0	0	250,000	250,000
10	55	2,760	0	0	250,000	250,000
Total		27,600				
11	56	2,760	0	0	250,000	250,000
12	57	2,760	0	0	250,000	250,000
13	58	2,760	0	0	250,000	250,000
14	59	2,760	0	0	250,000	250,000
15	60	2,760	0	0	250,000	250,000
Total		41,400				
16	61	2,760	0	0	250,000	250,000
17	62	2,760	0	0	250,000	250,000
18	63	2,760	0	0	250,000	250,000
19	64	2,760	0	0	250,000	250,000
20	65	2,760	0	0	250,000	250,000
Total		55,200				

Target Premium: \$2,048.74 Guideline Single Premium: \$73,135.00 Guideline Annual Premium: \$4,735.00 7 Pay Premium: \$17,406.00

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$250,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$2,760.00 Annual
Long-Term Care Rider Amount: \$250,000

Tabular Detail - Guaranteed

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Guaranteed Interest
1-Yr Multi-Index	100.00%	Reallocate	0.00%
Fixed			1.00%

Guaranteed Interest
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
21	66	2,760	0	0	250,000 *	250,000
22	67	2,760	0	0	250,000 *	250,000
23	68	2,760	0	0	250,000 *	250,000
24	69	2,760	0	0	250,000 *	250,000
25	70	2,760	0	0	250,000 *	250,000
Total		69,000				
26	71	2,760	0	0	250,000 *	250,000
27	72	2,760	0	0	250,000 *	250,000
28	73	2,760	0	0	250,000 *	250,000
29	74	2,760	0	0	250,000 *	250,000
30	75	2,760	0	0	250,000 *	250,000
Total		82,800				
31	76	2,760	0	0	250,000 *	250,000
32	77	2,760	0	0	250,000 *	250,000
33	78	2,760	0	0	250,000 *	250,000
34	79	2,760	0	0	250,000 *	250,000
35	80	2,760	0	0	250,000 *	250,000
Total		96,600				
36	81	2,760	0	0	250,000 *	250,000
37	82	2,760	0	0	250,000 *	250,000
38	83	2,760	0	0	250,000 *	250,000
39	84	2,760	0	0	250,000 *	250,000
40	85	2,760	0	0	250,000 *	250,000
Total		110,400				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$250,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$2,760.00 Annual
Long-Term Care Rider Amount: \$250,000

Tabular Detail - Guaranteed

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Guaranteed Interest
1-Yr Multi-Index	100.00%	Reallocate	0.00%
Fixed			1.00%

Guaranteed Interest
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
41	86	2,760	0	0	250,000 *	250,000
42	87	2,760	0	0	250,000 *	250,000
43	88	2,760	0	0	250,000 *	250,000
44	89	2,760	0	0	250,000 *	250,000
45	90	2,760	0	0	250,000 *	250,000
Total		124,200				
46	91	2,760	0	0	250,000 *	250,000
47	92	2,760	0	0	250,000 *	250,000
48	93	2,760	0	0	250,000 *	250,000
49	94	2,760	0	0	250,000 *	250,000
50	95	2,760	0	0	250,000 *	250,000
Total		138,000				
51	96	2,760	0	0	250,000 *	250,000
52	97	2,760	0	0	250,000 *	250,000
53	98	2,760	0	0	250,000 *	250,000
54	99	2,760	0	0	250,000 *	250,000
55	100	2,760	0	0	250,000 *	250,000
Total		151,800				
56	101	2,760	0	0	250,000 *	250,000
57	102	2,760	0	0	250,000 *	250,000
58	103	2,760	0	0	250,000 *	250,000
59	104	2,760	0	0	250,000 *	250,000
60	105	2,760	0	0	250,000 *	250,000
Total		165,600				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$250,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$2,760.00 Annual
Long-Term Care Rider Amount: \$250,000

Tabular Detail - Guaranteed

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Guaranteed Interest
1-Yr Multi-Index	100.00%	Reallocate	0.00%
Fixed			1.00%

Guaranteed Interest
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
61	106	2,760	0	0	250,000 *	250,000
62	107	2,760	0	0	250,000 *	250,000
63	108	2,760	0	0	250,000 *	250,000
64	109	2,760	0	0	250,000 *	250,000
65	110	2,760	0	0	250,000 *	250,000
Total		179,400				
66	111	2,760	0	0	250,000 *	250,000
67	112	2,760	0	0	250,000 *	250,000
68	113	2,760	0	0	250,000 *	250,000
69	114	2,760	0	0	250,000 *	250,000
70	115	2,760	0	0	250,000 *	250,000
Total		193,200				
71	116	2,760	0	0	250,000 *	250,000
72	117	2,760	0	0	250,000 *	250,000
73	118	2,760	0	0	250,000 *	250,000
74	119	2,760	0	0	250,000 *	250,000
75	120	2,760	0	0	250,000 *	250,000
Total		207,000				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$250,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$2,760.00 Annual
Long-Term Care Rider Amount: \$250,000

Tabular Detail - Non Guaranteed

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 32)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest [§]	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.50%	5.70%
Fixed			2.50%	2.50%

End of Year	Age	Annualized Premium Outlay	Non-Guaranteed - Alternate Interest				Non-Guaranteed - Assumed Interest			
			Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
			Current Charges				Current Charges			
1	46	2,760	1,494	0	250,000	250,000	1,538	0	250,000	250,000
2	47	2,760	3,178	0	250,000	250,000	3,320	0	250,000	250,000
3	48	2,760	4,847	0	250,000	250,000	5,146	0	250,000	250,000
4	49	2,760	6,481	1,299	250,000	250,000	6,996	1,813	250,000	250,000
5	50	2,760	8,129	3,379	250,000	250,000	8,924	4,174	250,000	250,000
Total		13,800								
6	51	2,760	9,798	5,479	250,000	250,000	10,941	6,623	250,000	250,000
7	52	2,760	11,491	7,605	250,000	250,000	13,057	9,170	250,000	250,000
8	53	2,760	13,185	9,729	250,000	250,000	15,249	11,794	250,000	250,000
9	54	2,760	14,873	11,850	250,000	250,000	17,519	14,496	250,000	250,000
10	55	2,760	16,562	13,970	250,000	250,000	19,876	17,285	250,000	250,000
Total		27,600								
11	56	2,760	18,238	16,078	250,000	250,000	22,314	20,154	250,000	250,000
12	57	2,760	19,907	18,180	250,000	250,000	24,842	23,115	250,000	250,000
13	58	2,760	21,552	20,256	250,000	250,000	27,449	26,154	250,000	250,000
14	59	2,760	23,168	22,304	250,000	250,000	30,138	29,274	250,000	250,000
15	60	2,760	24,773	24,342	250,000	250,000	32,933	32,501	250,000	250,000
Total		41,400								

Target Premium: \$2,048.74 Guideline Single Premium: \$73,135.00 Guideline Annual Premium: \$4,735.00 7 Pay Premium: \$17,406.00

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

Insured's attained age: 120

* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$250,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$2,760.00 Annual
Long-Term Care Rider Amount: \$250,000

Tabular Detail - Non Guaranteed

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 32)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest [§]	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.50%	5.70%
Fixed			2.50%	2.50%

End of Year	Age	Annualized Premium Outlay	Non-Guaranteed - Alternate Interest				Non-Guaranteed - Assumed Interest			
			Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
			Current Charges				Current Charges			
16	61	2,760	26,844	26,844	250,000	250,000	36,332	36,332	250,000	250,000
17	62	2,760	28,897	28,897	250,000	250,000	39,861	39,861	250,000	250,000
18	63	2,760	30,926	30,926	250,000	250,000	43,523	43,523	250,000	250,000
19	64	2,760	32,913	32,913	250,000	250,000	47,313	47,313	250,000	250,000
20	65	2,760	34,844	34,844	250,000	250,000	51,225	51,225	250,000	250,000
Total		55,200								
21	66	2,760	36,997	36,997	250,000	250,000	55,537	55,537	250,000	250,000
22	67	2,760	39,131	39,131	250,000	250,000	60,037	60,037	250,000	250,000
23	68	2,760	41,241	41,241	250,000	250,000	64,734	64,734	250,000	250,000
24	69	2,760	43,320	43,320	250,000	250,000	69,638	69,638	250,000	250,000
25	70	2,760	45,362	45,362	250,000	250,000	74,759	74,759	250,000	250,000
Total		69,000								
26	71	2,760	47,347	47,347	250,000	250,000	80,099	80,099	250,000	250,000
27	72	2,760	49,240	49,240	250,000	250,000	85,645	85,645	250,000	250,000
28	73	2,760	51,015	51,015	250,000	250,000	91,400	91,400	250,000	250,000
29	74	2,760	52,641	52,641	250,000	250,000	97,362	97,362	250,000	250,000
30	75	2,760	54,080	54,080	250,000	250,000	103,529	103,529	250,000	250,000
Total		82,800								

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

Insured's attained age: 120

* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$250,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$2,760.00 Annual
Long-Term Care Rider Amount: \$250,000

Tabular Detail - Non Guaranteed

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 32)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest [§]	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.50%	5.70%
Fixed			2.50%	2.50%

End of Year	Age	Annualized Premium Outlay	Non-Guaranteed - Alternate Interest				Non-Guaranteed - Assumed Interest			
			Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
31	76	2,760	55,293	55,293	250,000	250,000	109,902	109,902	250,000	250,000
32	77	2,760	56,237	56,237	250,000	250,000	116,486	116,486	250,000	250,000
33	78	2,760	56,850	56,850	250,000	250,000	123,279	123,279	250,000	250,000
34	79	2,760	57,059	57,059	250,000	250,000	130,281	130,281	250,000	250,000
35	80	2,760	56,765	56,765	250,000	250,000	137,487	137,487	250,000	250,000
Total		96,600								
36	81	2,760	55,836	55,836	250,000	250,000	144,886	144,886	250,000	250,000
37	82	2,760	53,972	53,972	250,000	250,000	152,397	152,397	250,000	250,000
38	83	2,760	51,261	51,261	250,000	250,000	160,179	160,179	250,000	250,000
39	84	2,760	47,429	47,429	250,000	250,000	168,221	168,221	250,000	250,000
40	85	2,760	42,150	42,150	250,000	250,000	176,537	176,537	250,000	250,000
Total		110,400								
41	86	2,760	34,951	34,951	250,000	250,000	185,142	185,142	250,000	250,000
42	87	2,760	25,418	25,418	250,000	250,000	194,148	194,148	250,000	250,000
43	88	2,760	12,916	12,916	250,000	250,000	203,682	203,682	250,000	250,000
44	89	2,760	0	0	250,000 *	250,000	213,859	213,859	250,000	250,000
45	90	2,760	0	0	250,000 *	250,000	225,061	225,061	250,000	250,000
Total		124,200								

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

Insured's attained age: 120

* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$250,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$2,760.00 Annual
Long-Term Care Rider Amount: \$250,000

Tabular Detail - Non Guaranteed

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 32)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest [§]	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.50%	5.70%
Fixed			2.50%	2.50%

		Non-Guaranteed - Alternate Interest Current Charges					Non-Guaranteed - Assumed Interest Current Charges				
End of Year	Age	Annualized Premium Outlay	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	
46	91	2,760	0	0	250,000 *	250,000	237,594	237,594	250,000	250,000	
47	92	2,760	0	0	250,000 *	250,000	252,119	252,119	262,204	250,000	
48	93	2,760	0	0	250,000 *	250,000	267,691	267,691	275,722	250,000	
49	94	2,760	0	0	250,000 *	250,000	284,377	284,377	290,064	250,000	
50	95	2,760	0	0	250,000 *	250,000	302,351	302,351	305,374	250,000	
Total		138,000									
51	96	2,760	0	0	250,000 *	250,000	321,876	321,876	321,876	250,000	
52	97	2,760	0	0	250,000 *	250,000	342,515	342,515	342,515	250,000	
53	98	2,760	0	0	250,000 *	250,000	364,330	364,330	364,330	250,000	
54	99	2,760	0	0	250,000 *	250,000	387,389	387,389	387,389	250,000	
55	100	2,760	0	0	250,000 *	250,000	411,761	411,761	411,761	250,000	
Total		151,800									
56	101	2,760	0	0	250,000 *	250,000	437,848	437,848	437,848	250,000	
57	102	2,760	0	0	250,000 *	250,000	465,422	465,422	465,422	250,000	
58	103	2,760	0	0	250,000 *	250,000	494,568	494,568	494,568	250,000	
59	104	2,760	0	0	250,000 *	250,000	525,375	525,375	525,375	250,000	
60	105	2,760	0	0	250,000 *	250,000	557,938	557,938	557,938	250,000	
Total		165,600									

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

Insured's attained age: 120

* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$250,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$2,760.00 Annual
Long-Term Care Rider Amount: \$250,000

Tabular Detail - Non Guaranteed

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 32)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest [§]	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.50%	5.70%
Fixed			2.50%	2.50%

		Non-Guaranteed - Alternate Interest Current Charges					Non-Guaranteed - Assumed Interest Current Charges				
End of Year	Age	Annualized Premium Outlay	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	
61	106	2,760	0	0	250,000 *	250,000	592,356	592,356	592,356	250,000	
62	107	2,760	0	0	250,000 *	250,000	628,737	628,737	628,737	250,000	
63	108	2,760	0	0	250,000 *	250,000	667,192	667,192	667,192	250,000	
64	109	2,760	0	0	250,000 *	250,000	707,838	707,838	707,838	250,000	
65	110	2,760	0	0	250,000 *	250,000	750,802	750,802	750,802	250,000	
Total		179,400									
66	111	2,760	0	0	250,000 *	250,000	796,214	796,214	796,214	250,000	
67	112	2,760	0	0	250,000 *	250,000	844,214	844,214	844,214	250,000	
68	113	2,760	0	0	250,000 *	250,000	894,951	894,951	894,951	250,000	
69	114	2,760	0	0	250,000 *	250,000	948,580	948,580	948,580	250,000	
70	115	2,760	0	0	250,000 *	250,000	1,005,265	1,005,265	1,005,265	250,000	
Total		193,200									
71	116	2,760	0	0	250,000 *	250,000	1,065,182	1,065,182	1,065,182	250,000	
72	117	2,760	0	0	250,000 *	250,000	1,128,514	1,128,514	1,128,514	250,000	
73	118	2,760	0	0	250,000 *	250,000	1,195,456	1,195,456	1,195,456	250,000	
74	119	2,760	0	0	250,000 *	250,000	1,266,213	1,266,213	1,266,213	250,000	
75	120	2,760	0	0	250,000 *	250,000	1,341,004	1,341,004	1,341,004	250,000	
Total		207,000									

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

Insured's attained age: 120

* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Supplemental Report

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$250,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$2,760.00 Annual

Long-Term Care Rider Amount: \$250,000

Premium Summary

NLGP	\$141.00
TP:	\$2,048.74
MEP:	\$17,406.00
GAP:	\$4,735.00
GSP:	\$73,135.00
MRFISA (Yr 1):	\$982.44
CRCOI	\$141.00

No-Lapse Guarantee Premium (NLGP): The minimum monthly premium for 20 years to ensure that the No-Lapse Guarantee Policy Continuation provision remains in force. Please see the No-Lapse Guarantee Policy Continuation description in the Narrative Summary for more details.

Target Premium (TP): The Target Premium for this illustration is based on Premiums paid in months 1 - 6 of Year 1 minus policy indebtedness in Year 1. Based upon the assumptions illustrated, the Target Premium is \$2,048.74. If either the timing or amount of Premium paid in months 1 - 6 or indebtedness in the first year are different than what has been illustrated, the Target Premium could be \$2,356.06.

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 2%.

Guideline Annual Premium (GAP): This premium represents the level annual premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 2%.

Guideline Single Premium (GSP): This premium represents the single premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 4%.

Minimum Required Fixed Interest Strategy Allocation (MRFISA): A dollar amount equal to the estimated Monthly Deductions for a 12 month period, assuming no changes to the policy during that policy year. This amount is determined each year and until this requirement is met, no value will be allocated into an Indexed Interest Strategy.

Conditional Reduction of Cost of Insurance Rate Endorsement Premium (CRCOI): Paying this premium each month through the beginning of policy year 36 will satisfy the premium requirement to receive the CRCOI. Please see the Conditional Reduction of Cost of Insurance Rate Endorsement description in the Narrative Summary for more details.



Supplemental Report

Nationwide Indexed UL Protector II 2020 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Valued Client // Female/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$250,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$2,760.00 Annual

Long-Term Care Rider Amount: \$250,000

Premium Summary

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.



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Input Summary - Ledger**
Case File: [Untitled]**Screen: Insured**

Revised Illustration?	No	Sex	Female
Issue State	VA	Issue Age or D.O.B. (mm/dd/yyyy)	45
First Name	Valued	Risk Class	Preferred Nontobacco
Last Name	Client	Tax Bracket	30% From 1 To 99

Screen: Face Amount and Premium

Total Specified Amount Option	250000 From 1 To 75	1035 Exchange?	No
Section 7702	GPT	Advanced Premium Fund	No
Reduce Specified Amount?	No	Avoid MEC	No
Death Benefit Option	Level From 1 To 75	Target Cash Value	Endow
Scheduled Premium	Extended NLG Premium From 1 To 75	Target Death Benefit Year	120
Premium Mode	Annual	Target Year	A200
Lump Sum Month First Year	1		

Screen: Interest Rate and Income

Premium Allocation	100% 1-Yr Multi-Index	1-Yr High-Cap Multi-Index	6.77% From 1 To 75
Matured Segment Allocation	Reallocate to Matured Segment Strategy	1-Yr High-Cap S&P 500 Point-to-Point	6.66% From 1 To 75
Fixed Crediting Rate	2.50% From 1 To 75	Withdrawal Cap	None
1-Yr Multi-Index	5.70% From 1 To 75	Loan Interest Payment Method	Borrow
1-Yr S&P 500 Point-to-Point	5.70% From 1 To 75	Distribution Mode	Annual From 1 To Max
1-Yr Uncapped S&P 500 Point-to-Point	5.70% From 1 To 75		

Screen: Riders

Extended No Lapse Guarantee	Yes	Rate Class	Preferred Nontobacco
Maximum Guarantee Period	To Age 120	Married / Civil Union / Domestic	Yes
Specified Guarantee Period	A120	Print LTC Analysis?	No
Long Term Care Rider II	Yes	Accidental Death Benefit	No
Maximum Monthly Benefit	3%	Child Term	
Long Term Care Amount	Equal to Total Specified Amount	Waiver Rider	No



Life Insurance Illustration

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Screen: Output Design

General Ledger	Yes	Monthly Cost Summary	No
Annual Cost Summary	No	Monthly COI Report	No
Internal Rate of Return	No	Cost and Benefit Report	No
Premium Summary	Yes	Net Cost Per Dollar	No
Nationwide Financial Strength	No	A Guarantee in Uncertain Times (Extended NLG must be selected)	No
Value of Life Insurance Report	No	IUL as a Roth IRA Supplement (Distributions must be illustrated)	No
OCC Report	No	Insurance Based Income Solution (Distributions must be illustrated)	No
Outlay/Tax Report	No		
Surrender Charge Report	No		



Supplemental Report

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio
Illustrated Goal Inputs

Premium Pay To Age	a120
Maturity or Lapse Age	a120
Cash Value Goal	N/A
Target Year for Cash Value Goal	N/A
Death Benefit Option Change	N/A
Death Benefit Option Change Year	N/A
Optimal Switch	No
Net Rate of Return/Current Interest Rate Assumed	5.70%
Overloan Invoked	N/A
Income Type	N/A
Loan Interest Payment Method	N/A
Income Start/Stop Year	N/A
Annualized Income Amount	N/A
Income Frequency	N/A
Specified Amount Change Year	N/A
New Base Specified Amount	N/A
ATR Amount Change Year	N/A
New ATR Specified Amount	N/A

Not valid without compliance ledgers dated 2/23/2022



Supplemental Report

Nationwide Indexed UL Protector II 2020
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

The purpose of the table(s) below is to show what the crediting rate for the selected Indexed Interest Strategy would have been in a particular year based on the reference index performance in that year and the strategy's current Floor Rate, Participation Rate, Cap Rate or Spread Rate (as applicable). **No indexed strategy charges are included.** The current rates for each Indexed Interest Strategy can be found in the Narrative Summary. The date used for the Change Rate(s) in the table(s) below is the 15th of January.

Past Reference Index performance is not predictive of or a guarantee of future Reference Index performance or the actual future crediting rates.

1-Yr Multi-Index

Start Year	End Year	NASDAQ-100® Historical Change Rate	S&P 500® Historical Change Rate	Dow Jones Industrial AverageSM Historical Change Rate	Weighted Multi-Index Blend Change Rate **	Multi-blend Hypothetical Crediting Rate
2001	2002	-33.00%	-10.66%	-3.41%	-11.51%	0.00%
2002	2003	-29.07%	-14.15%	-7.56%	-13.84%	0.00%
2003	2004	17.07%	7.07%	5.13%	11.68%	9.50%
2004	2005	-4.60%	-0.03%	-2.50%	-1.68%	0.00%
2005	2006	0.69%	2.54%	0.26%	1.53%	1.53%
2006	2007	-4.15%	2.80%	5.38%	2.70%	2.70%
2007	2008	5.01%	2.68%	4.67%	4.44%	4.44%
2008	2009	-14.04%	-15.79%	-13.77%	-14.26%	0.00%
2009	2010	30.62%	15.22%	10.60%	21.99%	9.50%
2010	2011	6.87%	1.90%	1.84%	4.38%	4.38%
2011	2012	-0.54%	-1.73%	2.05%	0.52%	0.52%
2012	2013	12.12%	7.94%	4.96%	9.43%	9.43%
2013	2014	14.38%	13.60%	12.54%	13.78%	9.50%
2014	2015	6.91%	4.27%	1.49%	5.03%	5.03%
2015	2016	8.26%	2.93%	1.02%	5.21%	5.21%
2016	2017	11.62%	12.70%	13.87%	13.07%	9.50%
2017	2018	16.59%	9.55%	11.83%	13.75%	9.50%
2018	2019	3.69%	-1.77%	-3.35%	0.65%	0.65%
2019	2020	17.57%	13.92%	11.57%	15.28%	9.50%
2020	2021	17.76%	-0.34%	-6.04%	7.57%	7.57%

**The Weighted Index Blend Change Rate is calculated using a 50/30/20 performance weighting when all three indexes have a historical change rate, meaning that 50% of best performing index, 30% of the next best, and 20% of the third best performing index are used. In the event that only two of the indexes have a historical change rate, the performance weighting would be 65/35, meaning 65% of the best performing index and 35% of the next best would be used. If only one index has a historical change rate then 100% of that index is used.