



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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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, 55, Couple Nontobacco, Illinois)

Premium received	Annual: \$100,000.00 Year 0 - Year 1 Total: \$100,000.00
Refund of Premium on Surrender	Maximum LTC Benefit ¹
Total Long-term care benefit	Day 1: \$305,408 Age 80: \$1,034,219
Maximum monthly LTC benefit	Day 1: \$3,742 Age 80: \$12,671
LTC specified benefit period	6 years
Inflation protection option	5% Compound
Specified amount (amount accelerated for long-term care)	\$89,800.47 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$17,960.09
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.



Nationwide CareMatters® II

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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

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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.

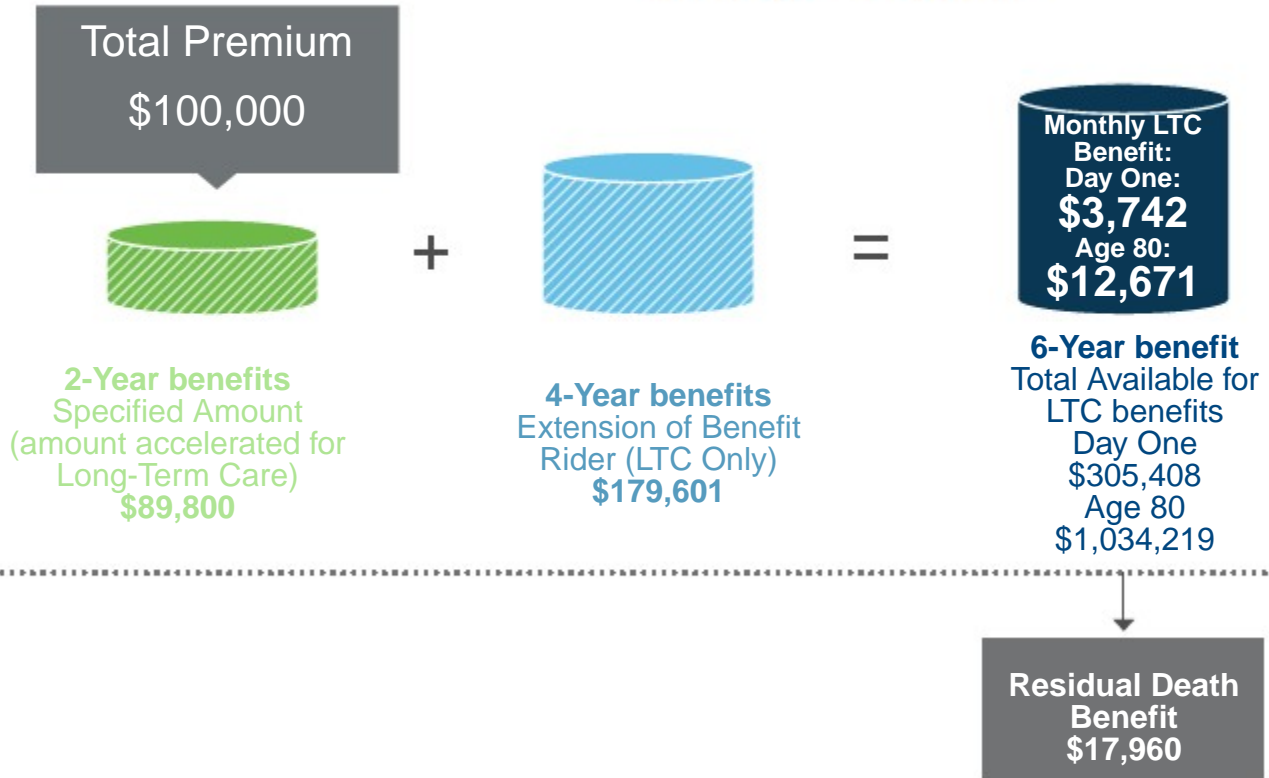


Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

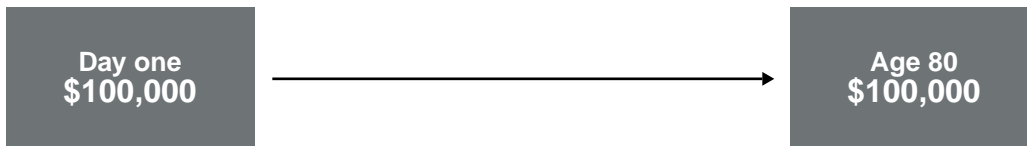
How the product works⁶

Coverage if you need long-term care

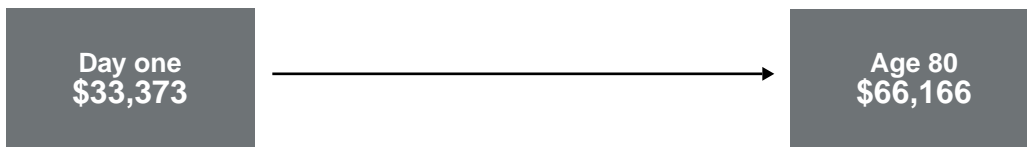


If the Long-term care benefits are never used, the guarantees below are available.

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 - \$100,000 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 single 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 - \$49,495.22
2. LTC Rider Premium- \$3,054.90
3. LTC Extension of Benefits Premium - \$4,912.97
4. LTC Inflation Protection Rider Premium - \$42,536.91

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 - \$269,401 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 - \$3,742 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 - \$89,800 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 - \$17,960 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 5% 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.



Nationwide CareMatters® II

LIFE INSURANCE WITH
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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/55/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$89,800.47
Guaranteed Minimum Death Benefit: \$17,960
Total LTC Benefit: \$269,401.41
Maximum Monthly LTC Benefit: \$3,741.69
LTC Benefit Period: 6 years
Inflation Protection Option: 5% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 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	55	100,000	36,561	33,373	100,000	269,401	3,742	0	3,742	305,408
2	56	0	35,979	34,423	100,000	269,401	3,742	187	3,929	320,678
3	57	0	35,505	35,505	100,000	269,401	3,742	384	4,125	336,712
4	58	0	36,617	36,617	100,000	269,401	3,742	590	4,331	353,548
5	59	0	37,762	37,762	100,000	269,401	3,742	806	4,548	371,225
Total		100,000								
6	60	0	38,938	38,938	100,000	269,401	3,742	1,034	4,775	389,786
7	61	0	40,143	40,143	100,000	269,401	3,742	1,273	5,014	409,276
8	62	0	41,373	41,373	100,000	269,401	3,742	1,523	5,265	429,739
9	63	0	42,626	42,626	100,000	269,401	3,742	1,786	5,528	451,226
10	64	0	43,900	43,900	100,000	269,401	3,742	2,063	5,805	473,788
Total		100,000								
11	65	0	45,196	45,196	100,000	269,401	3,742	2,353	6,095	497,477
12	66	0	46,514	46,514	100,000	269,401	3,742	2,658	6,400	522,351
13	67	0	47,854	47,854	100,000	269,401	3,742	2,978	6,720	548,469
14	68	0	49,217	49,217	100,000	269,401	3,742	3,314	7,056	575,892
15	69	0	50,601	50,601	100,000	269,401	3,742	3,667	7,408	604,687
Total		100,000								
16	70	0	52,004	52,004	100,000	269,401	3,742	4,037	7,779	634,921
17	71	0	53,421	53,421	100,000	269,401	3,742	4,426	8,168	666,667
18	72	0	54,848	54,848	100,000	269,401	3,742	4,834	8,576	700,000
19	73	0	56,278	56,278	100,000	269,401	3,742	5,263	9,005	735,000
20	74	0	57,708	57,708	100,000	269,401	3,742	5,713	9,455	771,750
Total		100,000								

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 \$497,477 would encompass claim years 11-16.



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Guaranteed Minimum Death Benefit: \$17,960
Total LTC Benefit: \$269,401.41
Maximum Monthly LTC Benefit: \$3,741.69
LTC Benefit Period: 6 years
Inflation Protection Option: 5% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 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	75	0	59,134	59,134	100,000	269,401	3,742	6,186	9,928	810,338
22	76	0	60,555	60,555	100,000	269,401	3,742	6,683	10,424	850,855
23	77	0	61,970	61,970	100,000	269,401	3,742	7,204	10,945	893,397
24	78	0	63,379	63,379	100,000	269,401	3,742	7,751	11,493	938,067
25	79	0	64,779	64,779	100,000	269,401	3,742	8,326	12,067	984,971
Total		100,000								
26	80	0	66,166	66,166	100,000	269,401	3,742	8,929	12,671	1,034,219
27	81	0	67,533	67,533	100,000	269,401	3,742	9,563	13,304	1,085,930
28	82	0	68,876	68,876	100,000	269,401	3,742	10,228	13,969	1,140,227
29	83	0	70,190	70,190	100,000	269,401	3,742	10,926	14,668	1,197,238
30	84	0	71,466	71,466	100,000	269,401	3,742	11,660	15,401	1,257,100
Total		100,000								
31	85	0	72,697	72,697	100,000	269,401	3,742	12,430	16,171	1,319,955
32	86	0	73,873	73,873	100,000	269,401	3,742	13,238	16,980	1,385,953
33	87	0	74,982	74,982	100,000	269,401	3,742	14,087	17,829	1,455,250
34	88	0	76,015	76,015	100,000	269,401	3,742	14,979	18,720	1,528,013
35	89	0	76,965	76,965	100,000	269,401	3,742	15,915	19,656	1,604,413
Total		100,000								
36	90	0	77,830	77,830	100,000	269,401	3,742	16,898	20,639	1,684,634
37	91	0	78,611	78,611	100,000	269,401	3,742	17,929	21,671	1,768,866
38	92	0	79,318	79,318	100,000	269,401	3,742	19,013	22,755	1,857,309
39	93	0	79,959	79,959	100,000	269,401	3,742	20,151	23,892	1,950,175
40	94	0	80,550	80,550	100,000	269,401	3,742	21,345	25,087	2,047,683
Total		100,000								

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 \$497,477 would encompass claim years 11-16.



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Prepared For: Valued Client // Male/55/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$89,800.47
Guaranteed Minimum Death Benefit: \$17,960
Total LTC Benefit: \$269,401.41
Maximum Monthly LTC Benefit: \$3,741.69
LTC Benefit Period: 6 years
Inflation Protection Option: 5% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 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	95	0	81,122	81,122	100,000	269,401	3,742	22,600	26,341	2,150,067
42	96	0	81,679	81,679	100,000	269,401	3,742	23,917	27,659	2,257,571
43	97	0	82,207	82,207	100,000	269,401	3,742	25,300	29,041	2,370,449
44	98	0	82,701	82,701	100,000	269,401	3,742	26,752	30,494	2,488,972
45	99	0	83,155	83,155	100,000	269,401	3,742	28,277	32,018	2,613,420
Total		100,000								
46	100	0	83,563	83,563	100,000	269,401	3,742	29,877	33,619	2,744,091
47	101	0	83,928	83,928	100,000	269,401	3,742	31,558	35,300	2,881,296
48	102	0	84,262	84,262	100,000	269,401	3,742	33,323	37,065	3,025,361
49	103	0	84,565	84,565	100,000	269,401	3,742	35,177	38,918	3,176,629
50	104	0	84,843	84,843	100,000	269,401	3,742	37,123	40,864	3,335,460
Total		100,000								
51	105	0	85,107	85,107	100,000	269,401	3,742	39,166	42,907	3,502,233
52	106	0	85,380	85,380	100,000	269,401	3,742	41,311	45,053	3,677,345
53	107	0	85,669	85,669	100,000	269,401	3,742	43,564	47,305	3,861,212
54	108	0	85,948	85,948	100,000	269,401	3,742	45,929	49,671	4,054,273
55	109	0	86,219	86,219	100,000	269,401	3,742	48,413	52,154	4,256,986
Total		100,000								
56	110	0	86,482	86,482	100,000	269,401	3,742	51,020	54,762	4,469,836
57	111	0	86,738	86,738	100,000	269,401	3,742	53,758	57,500	4,693,327
58	112	0	86,987	86,987	100,000	269,401	3,742	56,633	60,375	4,927,994
59	113	0	87,230	87,230	100,000	269,401	3,742	59,652	63,394	5,174,394
60	114	0	87,469	87,469	100,000	269,401	3,742	62,822	66,564	5,433,113
Total		100,000								

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 \$497,477 would encompass claim years 11-16.



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Prepared For: Valued Client // Male/55/Couple Non-Tobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$89,800.47

Guaranteed Minimum Death Benefit: \$17,960

Total LTC Benefit: \$269,401.41

Maximum Monthly LTC Benefit: \$3,741.69

LTC Benefit Period: 6 years

Inflation Protection Option: 5% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 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)
61	115	0	87,705	87,705	100,000	269,401	3,742	66,150	69,892	5,704,769
62	116	0	87,941	87,941	100,000	269,401	3,742	69,645	73,386	5,990,007
63	117	0	88,183	88,183	100,000	269,401	3,742	73,314	77,056	6,289,508
64	118	0	88,441	88,441	100,000	269,401	3,742	77,167	80,908	6,603,983
65	119	0	88,757	88,757	100,000	269,401	3,742	81,212	84,954	6,934,182
Total		100,000								

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.

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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)	55
Issue State	IL	Tobacco User?	No
First Name	Valued	Married / Civil Union / Domestic Partnership?	Yes
Last Name	Client		
Sex	Male		

Screen: Face Amount and Premium

Specify Premium or Benefit	Premium	Premium Mode	Annual
Premium or Benefit Amount	100000	Benefit Duration	6
Scheduled Premium	Single Premium	Inflation Benefit Option	5% Compound
Refund of Premium	Maximum LTC Benefit	1035 Exchange?	No

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

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IRC Section 7702: Cash Value Accumulation Test
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Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 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

Prepared For: Valued Client // Male/55/Couple Non-Tobacco

IRC Section 7702: Cash Value Accumulation Test

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Scheduled Premium: \$100,000.00 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	55	33,373	32,601	33,373	N/A	33,373
2	56	34,423	32,267	34,423	N/A	34,423
3	57	35,505	31,916	35,505	N/A	35,505
4	58	36,617	31,535	36,617	N/A	36,617
5	59	37,762	31,117	37,762	N/A	37,762
6	60	38,938	30,655	38,938	N/A	38,938
7	61	40,143	30,141	40,143	N/A	40,143
8	62	41,373	29,818	41,373	N/A	41,373
9	63	42,626	29,433	42,626	N/A	42,626
10	64	43,900	28,988	43,900	N/A	43,900
11	65	45,196	28,977	45,196	N/A	45,196
12	66	46,514	27,921	46,514	N/A	46,514
13	67	47,854	26,808	47,854	N/A	47,854
14	68	49,217	25,640	49,217	N/A	49,217
15	69	50,601	24,412	50,601	N/A	50,601
16	70	52,004	23,118	52,004	N/A	52,004
17	71	53,421	21,746	53,421	N/A	53,421
18	72	54,848	20,286	54,848	N/A	54,848
19	73	56,278	18,740	56,278	N/A	56,278
20	74	57,708	17,109	57,708	N/A	57,708



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: \$89,800.47

Guaranteed Minimum Death Benefit: \$17,960

Total LTC Benefit: \$269,401.41

Maximum Monthly LTC Benefit: \$3,741.69

LTC Benefit Period: 6 years

Inflation Protection Option: 5% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 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	75	59,134	15,392	59,134	N/A	59,134
22	76	60,555	13,584	60,555	N/A	60,555
23	77	61,970	11,674	61,970	N/A	61,970
24	78	63,379	9,653	63,379	N/A	63,379
25	79	64,779	7,517	64,779	N/A	64,779
26	80	66,166	5,263	66,166	N/A	66,166
27	81	67,533	2,893	67,533	N/A	67,533
28	82	68,876	415	68,876	N/A	68,876
29	83	70,190	0	70,190	N/A	70,190
30	84	71,466	0	71,466	N/A	71,466
31	85	72,697	0	72,697	N/A	72,697
32	86	73,873	0	73,873	N/A	73,873
33	87	74,982	0	74,982	N/A	74,982
34	88	76,015	0	76,015	N/A	76,015
35	89	76,965	0	76,965	N/A	76,965
36	90	77,830	0	77,830	N/A	77,830
37	91	78,611	0	78,611	N/A	78,611
38	92	79,318	0	79,318	N/A	79,318
39	93	79,959	0	79,959	N/A	79,959
40	94	80,550	0	80,550	N/A	80,550



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Prepared For: Valued Client // Male/55/Couple Non-Tobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$89,800.47

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Total LTC Benefit: \$269,401.41

Maximum Monthly LTC Benefit: \$3,741.69

LTC Benefit Period: 6 years

Inflation Protection Option: 5% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

- A. **Guaranteed Cash Value**
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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	95	81,122	0	81,122	N/A	81,122
42	96	81,679	0	81,679	N/A	81,679
43	97	82,207	0	82,207	N/A	82,207
44	98	82,701	0	82,701	N/A	82,701
45	99	83,155	0	83,155	N/A	83,155
46	100	83,563	0	83,563	N/A	83,563
47	101	83,928	0	83,928	N/A	83,928
48	102	84,262	0	84,262	N/A	84,262
49	103	84,565	0	84,565	N/A	84,565
50	104	84,843	0	84,843	N/A	84,843
51	105	85,107	0	85,107	N/A	85,107
52	106	85,380	0	85,380	N/A	85,380
53	107	85,669	0	85,669	N/A	85,669
54	108	85,948	0	85,948	N/A	85,948
55	109	86,219	0	86,219	N/A	86,219
56	110	86,482	0	86,482	N/A	86,482
57	111	86,738	0	86,738	N/A	86,738
58	112	86,987	0	86,987	N/A	86,987
59	113	87,230	0	87,230	N/A	87,230
60	114	87,469	0	87,469	N/A	87,469



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Prepared For: Valued Client // Male/55/Couple Non-Tobacco
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Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

- A. **Guaranteed Cash Value**
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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
61	115	87,705	0	87,705	N/A	87,705
62	116	87,941	0	87,941	N/A	87,941
63	117	88,183	0	88,183	N/A	88,183
64	118	88,441	0	88,441	N/A	88,441
65	119	88,757	0	88,757	N/A	88,757



Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

Prepared For: Valued Client // Male/55/Couple Non-Tobacco

IRC Section 7702: Cash Value Accumulation Test

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LTC Benefit Period: 6 years

Inflation Protection Option: 5% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

7702 / 7702a

MEP: **\$5,371.20**

NSP: **\$33,382.75**

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.



Nationwide CareMatters® II

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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	\$170,885	\$170,885	\$7,120	\$7,120	\$170,885	
2 Years	3% Simple	\$162,839	\$165,282	\$6,785	\$11,874	\$287,411	57
2 Years	3% Compound	\$144,620	\$146,789	\$6,026	\$12,617	\$307,345	61
2 Years	5% Compound	\$116,998	\$119,923	\$4,875	\$16,508	\$406,103	63
3 Years	None	\$164,543	\$246,815	\$6,856	\$6,856	\$246,815	
3 Years	3% Simple	\$152,919	\$236,260	\$6,372	\$11,150	\$408,294	58
3 Years	3% Compound	\$134,750	\$208,250	\$5,615	\$11,756	\$436,029	62
3 Years	5% Compound	\$100,620	\$158,602	\$4,192	\$14,197	\$537,082	66
4 Years	None	\$159,652	\$319,305	\$6,652	\$6,652	\$319,305	
4 Years	3% Simple	\$146,467	\$306,115	\$6,103	\$10,680	\$525,816	59
4 Years	3% Compound	\$128,051	\$267,858	\$5,335	\$11,171	\$560,835	63
4 Years	5% Compound	\$92,990	\$200,399	\$3,875	\$13,121	\$678,622	67
5 Years	None	\$157,558	\$393,894	\$6,565	\$6,565	\$393,894	
5 Years	3% Simple	\$143,103	\$379,223	\$5,963	\$10,435	\$647,541	59
5 Years	3% Compound	\$123,198	\$327,039	\$5,133	\$10,748	\$684,746	64
5 Years	5% Compound	\$91,659	\$253,237	\$3,819	\$12,933	\$857,551	67
6 Years	None	\$156,275	\$468,825	\$6,511	\$6,511	\$468,825	
6 Years	3% Simple	\$141,913	\$457,671	\$5,913	\$10,348	\$776,976	59
6 Years	3% Compound	\$120,365	\$389,284	\$5,015	\$10,501	\$815,075	64
6 Years	5% Compound	\$89,800	\$305,408	\$3,742	\$12,671	\$1,034,219	67
7 Years	None	\$152,147	\$532,515	\$6,339	\$6,339	\$532,515	
7 Years	3% Simple	\$139,392	\$531,780	\$5,808	\$10,164	\$897,684	59
7 Years	3% Compound	\$116,691	\$447,070	\$4,862	\$10,180	\$936,065	64
7 Years	5% Compound	\$88,998	\$362,309	\$3,708	\$12,557	\$1,226,908	66

*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.



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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.

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