



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

Nationwide CareMatters® II

LIFE INSURANCE WITH

Cash Indemnity Long-Term Care Benefits

Prepared for:
Valued Client

Presented by:
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April 9, 2023

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



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Dear Valued Client,

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

Long-term care scenario

Valued Client (Female, 65, Couple Nontobacco, Michigan)

Premium received	Annual: \$10,000.00 Year 1 - Year 10 Total: \$100,000.00
Refund of Premium on Surrender	Maximum LTC Benefit ¹
Total Long-term care benefit	Day 1: \$236,266 Age 80: \$368,094
Maximum monthly LTC benefit	Day 1: \$3,044 Age 80: \$4,742
LTC specified benefit period	6 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$73,052.16 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$14,610.43
Is Sales Proposal a MEC?	No

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

Distinct product features

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

This policy covers care for a wide range of long-term care services and pays the monthly benefit directly to you, the policy owner. Nationwide CareMatters II was designed to put you in control of your future long-term care choices.

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

Thank you.



Why LTC coverage may be a better option

Consider a linked benefit policy

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

Let's take a closer look:



A linked benefit policy

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



LTC benefits

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



Death benefit

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



Liquidity

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

²The insured must meet LTC claims requirements.



Nationwide CareMatters® II

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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.

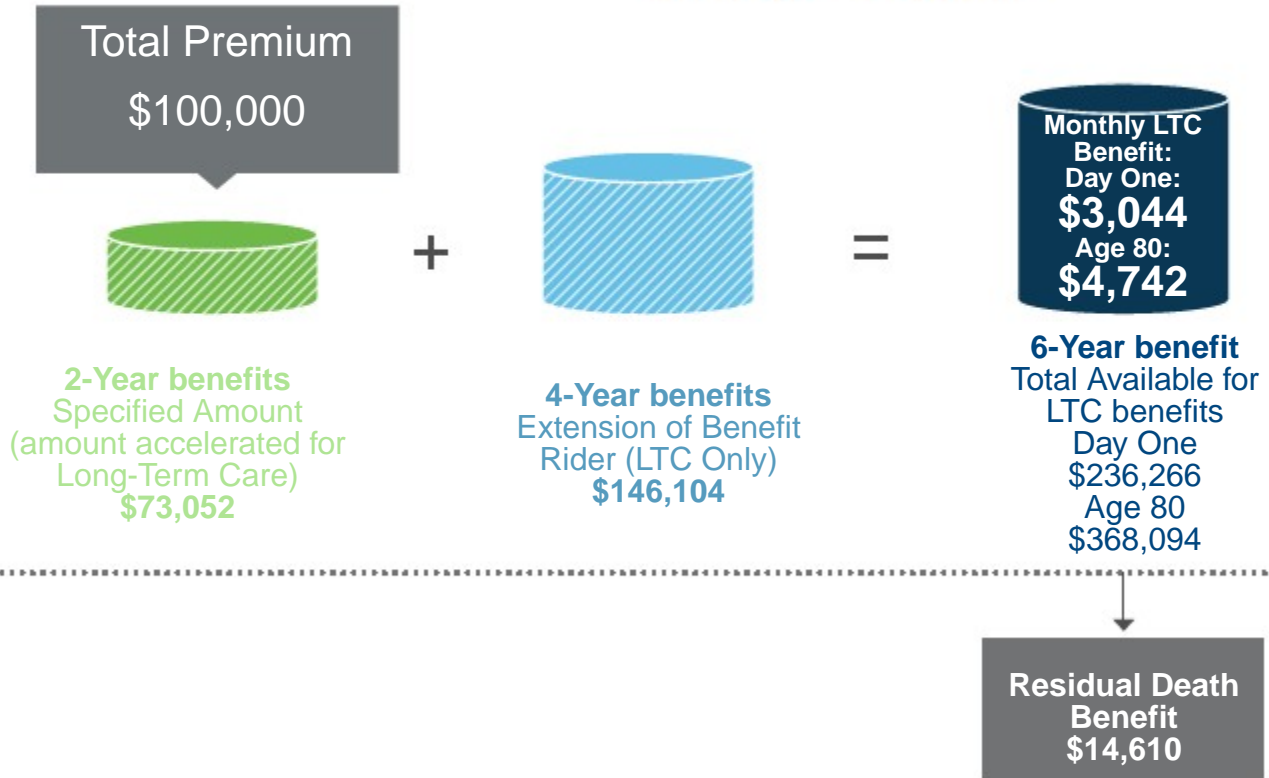


Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

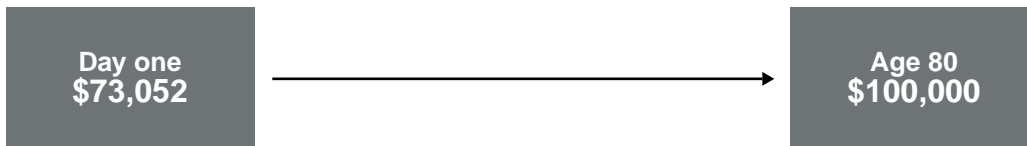
How the product works⁶

Coverage if you need long-term care

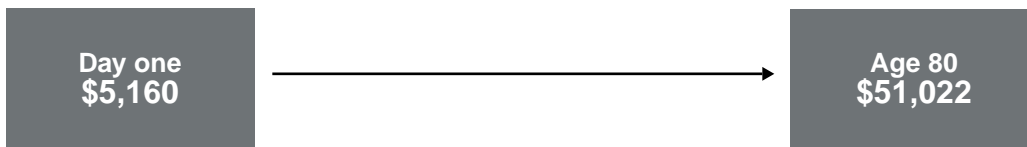


If the Long-term care benefits are never used, the guarantees below are available.

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 10-Pay. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61 day grace period after the date we mail the grace period notice in which to make the premium payment.

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium - \$4,440.47
2. LTC Rider Premium- \$566.19
3. LTC Extension of Benefits Premium - \$1,421.40
4. LTC Inflation Protection Rider Premium - \$3,571.94

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 - \$219,156 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 - \$3,044 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 - \$73,052 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.



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Narrative Summary

Proposal Details (continued)

Guaranteed Minimum Death Benefit - \$14,610 is 20% of the Specified Amount quoted. As long as your policy stays in force, we guarantee we will pay your beneficiaries a death benefit, even if the death benefit amount quoted is exhausted by the payment of LTC benefits. This death benefit will be lower if loans or partial surrenders are taken.

Inflation Protection Option (Long-Term Care Fixed Rate Inflation Protection Rider Form # ICC18-NWLA-586) - Nationwide CareMatters II offers Inflation Protection Options of either 3% Simple, 3% Compound, 5% Compound or the U.S. Medical Care Inflation Option. You have elected the 3% Compound inflation option. The monthly benefit provided by the Inflation Protection Rider is not included in the Total LTC Benefit Amount. The monthly Inflation Protection Rider amount is in addition to the Maximum Monthly LTC Benefit amount provided by the LTC Rider, or the LTCEB Rider if elected. This rider must be selected at the time of application and can't be changed after issue.

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

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

LTC Extension of Benefits Rider (Form # ICC18-NWLA-585) - Is the rider that provides benefits once the benefits provided by the LTC rider are exhausted.

Key Policy Features & Terms

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

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

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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Narrative Summary

Key Policy Features & Terms (continued)

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

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

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

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

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

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

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

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

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

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

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

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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Narrative Summary

Key Policy Features & Terms (continued)

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

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

Exclusions -

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

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

Guaranteed Cash Value - Is the applicable amount (based on the insured's Attained Age) from the table of the Guaranteed Cash value. Please refer to the Total Received on Surrender report.

Informal Care - Benefits can be used to pay a family member, or any other individual deemed appropriate by the Licensed Health Care Practitioner under the insured's customized Plan of Care. Under certain circumstances, benefits may be taxable. Please consult a tax advisor.

International Benefits - If you are receiving Qualified Long-Term Care services outside of the United States, its territories or possessions, the International LTC benefit payments can be the Maximum Monthly LTC Rider Benefit Amount and the monthly inflation amount. International benefits are not available under the LTCEB rider. Please refer to the client guide for further information on this benefit.

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

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

IRC Section 7702 - Provides the rules for the tax qualification of life insurance. The CVAT test requires we pay a minimum death benefit based on Corridor factors. These factors are defined in section 7702 of the IRS code, and are dependent upon age, class, gender, and rating. If the amount calculated using these Corridor factors in the CVAT is greater than the Specified Amount, then the "Death Benefit" is that higher amount as calculated.

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

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

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

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

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

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.

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.

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

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

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 // Female/65/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$73,052.16
Guaranteed Minimum Death Benefit: \$14,610
Total LTC Benefit: \$219,156.48
Maximum Monthly LTC Benefit: \$3,043.84
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$10,000.00 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	65	10,000	5,160	5,160	73,052	219,156	3,044	0	3,044	236,266
2	66	10,000	8,885	8,885	73,052	219,156	3,044	91	3,135	243,354
3	67	10,000	12,735	12,735	73,052	219,156	3,044	185	3,229	250,654
4	68	10,000	16,717	16,717	73,052	219,156	3,044	282	3,326	258,174
5	69	10,000	20,838	20,838	73,052	219,156	3,044	382	3,426	265,919
Total		50,000								
6	70	10,000	25,105	25,105	73,052	219,156	3,044	485	3,529	273,897
7	71	10,000	29,525	29,525	73,052	219,156	3,044	591	3,635	282,114
8	72	10,000	34,106	34,106	80,000	219,156	3,044	700	3,744	290,577
9	73	10,000	38,859	38,859	90,000	219,156	3,044	812	3,856	299,294
10	74	10,000	43,796	43,796	100,000	219,156	3,044	928	3,972	308,273
Total		100,000								
11	75	0	44,996	44,996	100,000	219,156	3,044	1,047	4,091	317,521
12	76	0	46,202	46,202	100,000	219,156	3,044	1,170	4,213	327,047
13	77	0	47,412	47,412	100,000	219,156	3,044	1,296	4,340	336,858
14	78	0	48,623	48,623	100,000	219,156	3,044	1,426	4,470	346,964
15	79	0	49,829	49,829	100,000	219,156	3,044	1,560	4,604	357,373
Total		100,000								
16	80	0	51,022	51,022	100,000	219,156	3,044	1,698	4,742	368,094
17	81	0	52,195	52,195	100,000	219,156	3,044	1,841	4,884	379,137
18	82	0	53,349	53,349	100,000	219,156	3,044	1,987	5,031	390,511
19	83	0	54,493	54,493	100,000	219,156	3,044	2,138	5,182	402,226
20	84	0	55,622	55,622	100,000	219,156	3,044	2,294	5,337	414,293
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 \$317,521 would encompass claim years 11-16.



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LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
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Scheduled Premium: \$10,000.00 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	85	0	56,708	56,708	100,000	219,156	3,044	2,454	5,498	426,722
22	86	0	57,743	57,743	100,000	219,156	3,044	2,619	5,662	439,524
23	87	0	58,743	58,743	100,000	219,156	3,044	2,788	5,832	452,709
24	88	0	59,702	59,702	100,000	219,156	3,044	2,963	6,007	466,291
25	89	0	60,612	60,612	100,000	219,156	3,044	3,144	6,188	480,279
Total		100,000								
26	90	0	61,474	61,474	100,000	219,156	3,044	3,329	6,373	494,688
27	91	0	62,287	62,287	100,000	219,156	3,044	3,520	6,564	509,528
28	92	0	63,055	63,055	100,000	219,156	3,044	3,717	6,761	524,814
29	93	0	63,778	63,778	100,000	219,156	3,044	3,920	6,964	540,559
30	94	0	64,466	64,466	100,000	219,156	3,044	4,129	7,173	556,775
Total		100,000								
31	95	0	65,129	65,129	100,000	219,156	3,044	4,344	7,388	573,479
32	96	0	65,758	65,758	100,000	219,156	3,044	4,566	7,610	590,683
33	97	0	66,341	66,341	100,000	219,156	3,044	4,794	7,838	608,404
34	98	0	66,872	66,872	100,000	219,156	3,044	5,029	8,073	626,656
35	99	0	67,346	67,346	100,000	219,156	3,044	5,272	8,315	645,455
Total		100,000								
36	100	0	67,753	67,753	100,000	219,156	3,044	5,521	8,565	664,819
37	101	0	68,101	68,101	100,000	219,156	3,044	5,778	8,822	684,764
38	102	0	68,413	68,413	100,000	219,156	3,044	6,043	9,087	705,307
39	103	0	68,692	68,692	100,000	219,156	3,044	6,315	9,359	726,466
40	104	0	68,944	68,944	100,000	219,156	3,044	6,596	9,640	748,260
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 \$317,521 would encompass claim years 11-16.



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Prepared For: Valued Client // Female/65/Couple Non-Tobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$73,052.16

Guaranteed Minimum Death Benefit: \$14,610

Total LTC Benefit: \$219,156.48

Maximum Monthly LTC Benefit: \$3,043.84

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$10,000.00 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	105	0	69,177	69,177	100,000	219,156	3,044	6,885	9,929	770,708
42	106	0	69,409	69,409	100,000	219,156	3,044	7,183	10,227	793,829
43	107	0	69,649	69,649	100,000	219,156	3,044	7,490	10,534	817,644
44	108	0	69,881	69,881	100,000	219,156	3,044	7,806	10,850	842,173
45	109	0	70,106	70,106	100,000	219,156	3,044	8,131	11,175	867,438
Total		100,000								
46	110	0	70,324	70,324	100,000	219,156	3,044	8,467	11,511	893,461
47	111	0	70,535	70,535	100,000	219,156	3,044	8,812	11,856	920,265
48	112	0	70,741	70,741	100,000	219,156	3,044	9,168	12,212	947,873
49	113	0	70,942	70,942	100,000	219,156	3,044	9,534	12,578	976,309
50	114	0	71,139	71,139	100,000	219,156	3,044	9,911	12,955	1,005,598
Total		100,000								
51	115	0	71,334	71,334	100,000	219,156	3,044	10,300	13,344	1,035,766
52	116	0	71,529	71,529	100,000	219,156	3,044	10,700	13,744	1,066,839
53	117	0	71,728	71,728	100,000	219,156	3,044	11,113	14,157	1,098,845
54	118	0	71,940	71,940	100,000	219,156	3,044	11,537	14,581	1,131,810
55	119	0	72,200	72,200	100,000	219,156	3,044	11,975	15,019	1,165,764
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)	65
Issue State	MI	Tobacco User?	No
First Name	Valued	Married / Civil Union / Domestic Partnership?	Yes
Last Name	Client		
Sex	Female		

Screen: Face Amount and Premium

Specify Premium or Benefit	Premium	Year to Begin Scheduled Premium	1
Premium or Benefit Amount	10000	Benefit Duration	6
Scheduled Premium	10-Pay	Inflation Benefit Option	3% Compound
Refund of Premium	Maximum LTC Benefit	1035 Exchange?	No
Premium Mode	Annual		

Screen: Interest Rate and Income

Guaranteed Rate

Screen: Output Design

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Prepared For: Valued Client // Female/65/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$73,052.16
Guaranteed Minimum Death Benefit: \$14,610
Total LTC Benefit: \$219,156.48
Maximum Monthly LTC Benefit: \$3,043.84
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$10,000.00 Annual

Signature Page

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 // Female/65/Couple Non-Tobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$73,052.16

Guaranteed Minimum Death Benefit: \$14,610

Total LTC Benefit: \$219,156.48

Maximum Monthly LTC Benefit: \$3,043.84

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$10,000.00 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	65	5,160	1,712	5,160	N/A	5,160
2	66	8,885	3,469	8,885	N/A	8,885
3	67	12,735	5,272	12,735	N/A	12,735
4	68	16,717	7,126	16,717	N/A	16,717
5	69	20,838	9,037	20,838	N/A	20,838
6	70	25,105	11,009	25,105	N/A	25,105
7	71	29,525	13,050	29,525	N/A	29,525
8	72	34,106	15,350	34,106	N/A	34,106
9	73	38,859	17,792	38,859	N/A	38,859
10	74	43,796	20,393	43,796	N/A	43,796
11	75	44,996	20,190	44,996	N/A	44,996
12	76	46,202	19,048	46,202	N/A	46,202
13	77	47,412	17,852	47,412	N/A	47,412
14	78	48,623	16,603	48,623	N/A	48,623
15	79	49,829	15,299	49,829	N/A	49,829
16	80	51,022	13,930	51,022	N/A	51,022
17	81	52,195	12,481	52,195	N/A	52,195
18	82	53,349	10,956	53,349	N/A	53,349
19	83	54,493	9,362	54,493	N/A	54,493
20	84	55,622	7,699	55,622	N/A	55,622



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Prepared For: Valued Client // Female/65/Couple Non-Tobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$73,052.16

Guaranteed Minimum Death Benefit: \$14,610

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Maximum Monthly LTC Benefit: \$3,043.84

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$10,000.00 Annual

Total Received on Surrender

- A. **Guaranteed Cash Value**
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Examples:

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- 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	85	56,708	5,976	56,708	N/A	56,708
22	86	57,743	4,182	57,743	N/A	57,743
23	87	58,743	2,302	58,743	N/A	58,743
24	88	59,702	340	59,702	N/A	59,702
25	89	60,612	0	60,612	N/A	60,612
26	90	61,474	0	61,474	N/A	61,474
27	91	62,287	0	62,287	N/A	62,287
28	92	63,055	0	63,055	N/A	63,055
29	93	63,778	0	63,778	N/A	63,778
30	94	64,466	0	64,466	N/A	64,466
31	95	65,129	0	65,129	N/A	65,129
32	96	65,758	0	65,758	N/A	65,758
33	97	66,341	0	66,341	N/A	66,341
34	98	66,872	0	66,872	N/A	66,872
35	99	67,346	0	67,346	N/A	67,346
36	100	67,753	0	67,753	N/A	67,753
37	101	68,101	0	68,101	N/A	68,101
38	102	68,413	0	68,413	N/A	68,413
39	103	68,692	0	68,692	N/A	68,692
40	104	68,944	0	68,944	N/A	68,944



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Prepared For: Valued Client // Female/65/Couple Non-Tobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$73,052.16

Guaranteed Minimum Death Benefit: \$14,610

Total LTC Benefit: \$219,156.48

Maximum Monthly LTC Benefit: \$3,043.84

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$10,000.00 Annual

Total Received on Surrender

- A. **Guaranteed Cash Value**
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- 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	105	69,177	0	69,177	N/A	69,177
42	106	69,409	0	69,409	N/A	69,409
43	107	69,649	0	69,649	N/A	69,649
44	108	69,881	0	69,881	N/A	69,881
45	109	70,106	0	70,106	N/A	70,106
46	110	70,324	0	70,324	N/A	70,324
47	111	70,535	0	70,535	N/A	70,535
48	112	70,741	0	70,741	N/A	70,741
49	113	70,942	0	70,942	N/A	70,942
50	114	71,139	0	71,139	N/A	71,139
51	115	71,334	0	71,334	N/A	71,334
52	116	71,529	0	71,529	N/A	71,529
53	117	71,728	0	71,728	N/A	71,728
54	118	71,940	0	71,940	N/A	71,940
55	119	72,200	0	72,200	N/A	72,200



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Cash Indemnity Long-term Care Benefits

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LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$10,000.00 Annual

7702 / 7702a

MEP: **\$5,482.42**

NSP: **\$33,785.16**

Modified Endowment Premium (MEP): As defined by the IRC Section 7702A, this premium represents the level annual premium required for seven years to mature the policy under guaranteed mortality charges at an annual interest rate of 3.75%.

Net Single Premium (NSP): This premium represents the single premium required to mature the policy under mortality charges, as defined in IRC Section 7702, at an annual interest rate of 3.75%.

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

Single Pay Equivalent = \$80,708.73



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Scheduled Premium: \$10,000.00 Annual

Quick View

All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day One)	Max Monthly LTC Benefit (Day One)	Total Monthly* Benefit (Age 80)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 80)	Inflation Crossover Age***
2 Years	None	\$145,910	\$145,910	\$6,080	\$6,080	\$145,910	
2 Years	3% Simple	\$114,528	\$116,246	\$4,772	\$6,919	\$167,784	75
2 Years	3% Compound	\$109,395	\$111,036	\$4,558	\$7,101	\$172,990	75
2 Years	5% Compound	\$83,596	\$85,685	\$3,483	\$7,241	\$178,134	77
3 Years	None	\$131,738	\$197,607	\$5,489	\$5,489	\$197,607	
3 Years	3% Simple	\$99,454	\$153,656	\$4,144	\$6,009	\$220,788	76
3 Years	3% Compound	\$94,290	\$145,721	\$3,929	\$6,121	\$227,029	77
3 Years	5% Compound	\$68,127	\$107,385	\$2,839	\$5,901	\$223,246	79
4 Years	None	\$122,725	\$245,450	\$5,114	\$5,114	\$245,450	
4 Years	3% Simple	\$90,947	\$190,079	\$3,789	\$5,495	\$271,932	77
4 Years	3% Compound	\$88,346	\$184,803	\$3,681	\$5,735	\$287,917	77
4 Years	5% Compound	N/A	N/A	N/A	N/A	N/A	N/A
5 Years	None	\$116,839	\$292,099	\$4,868	\$4,868	\$292,099	
5 Years	3% Simple	\$83,512	\$221,306	\$3,480	\$5,046	\$315,257	79
5 Years	3% Compound	\$79,181	\$210,190	\$3,299	\$5,140	\$327,469	79
5 Years	5% Compound	N/A	N/A	N/A	N/A	N/A	N/A
6 Years	None	\$113,646	\$340,937	\$4,735	\$4,735	\$340,937	
6 Years	3% Simple	\$77,565	\$250,147	\$3,232	\$4,686	\$354,859	81
6 Years	3% Compound	\$73,052	\$236,266	\$3,044	\$4,742	\$368,094	80
6 Years	5% Compound	N/A	N/A	N/A	N/A	N/A	N/A
7 Years	None	\$110,169	\$385,592	\$4,590	\$4,590	\$385,592	
7 Years	3% Simple	\$73,582	\$280,717	\$3,066	\$4,446	\$396,609	82
7 Years	3% Compound	\$68,684	\$263,145	\$2,862	\$4,459	\$409,971	81
7 Years	5% Compound	N/A	N/A	N/A	N/A	N/A	N/A

*The Max Monthly LTC Benefit + the Max Monthly Inflation Rider Benefit at age 80 = The Total Monthly Benefit available at age 80. The full Max Monthly LTC Benefit must be taken before the Monthly Inflation Rider Benefit can be taken. The benefit provided by the Inflation Rider will not be added to, nor will it increase or decrease the Total LTC Benefit, the Maximum Lifetime LTC Rider Benefit Amount, the Maximum Lifetime LTCEB Rider Benefit Amount or the lifetime Total Maximum Amount of LTC Benefits.

**The values shown assume you collect the full amount of LTC Benefits continuously for the full LTC Specified Benefit Period you elected at the beginning of Day 1 or age 80 and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the LTC Specified Benefit Period you elected.

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



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

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

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

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

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

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

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

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

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