



**Nationwide Life and Annuity Insurance Company**  
One Nationwide Plaza  
Columbus, OH 43215-2221

# Nationwide CareMatters Together<sup>SM</sup>

**Life insurance for two with cash indemnity  
long-term care benefits**

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**Prepared for:** William Smith  
Mary Smith

**Life Insurance Producer:**

**Prepared on:** June 17, 2023

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

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

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

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

# Rely on Nationwide<sup>®</sup> to be here for you

We work hard to help you protect what matters today and prepare you for what comes tomorrow. In fact, we've been helping members protect what's important since 1926 and **providing long-term care solutions for nearly 25 years**. We run our business to make sure we'll be here to protect you whenever you need us.

Nearly  
**100**  
years as a  
mutual company

Helping members protect  
what's important since  
**1926**

Offering  
**long-term care  
solutions**  
since 1999



received: 10/17/02  
affirmed: 12/22/21<sup>1</sup>



received: 3/10/09  
affirmed: 5/27/20<sup>1</sup>



received: 12/22/08  
affirmed: 4/19/22<sup>1</sup>

FORTUNE  
**100 Best**  
Workplaces for  
Diversity<sup>2</sup>

We are a  
**FORTUNE 100**  
company<sup>3</sup>

FORTUNE  
**100 Best**  
Companies to  
Work For<sup>4</sup>

<sup>1</sup> These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

<sup>2</sup> "The 100 Best Workplaces for Diversity," [fortune.com/best-workplaces-for-diversity/2019/search/](https://fortune.com/best-workplaces-for-diversity/2019/search/) (2019).

<sup>3</sup> Based on revenue, Fortune magazine (June 2021).

<sup>4</sup> "100 Best Companies to Work For," [greatplacetowork.com/best-workplaces/100-best/2022](https://greatplacetowork.com/best-workplaces/100-best/2022) (2022).



# Your policy highlights

## William Smith

(Male, 65 Preferred Nontobacco, Illinois)

## Mary Smith

(Female, 65 Preferred Nontobacco, Illinois)

This policy covers a wide range of long-term care (LTC) services and pays the monthly benefit directly to you, the policyowner. Nationwide CareMatters Together<sup>SM</sup> 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 whether Nationwide CareMatters Together is right for you.

|   |  |
|---|--|
| <b>Guaranteed premium</b>                                       | <b>Annual Planned Premium: \$26,801.53</b>   |
| <b>Premium payment period</b>                                   | 10-Pay   |
| <b>Maximum monthly LTC benefit</b>                              | <b>Day 1: \$6,000</b><br><b>Older insured age 80: \$9,348</b>  |
| <b>Total LTC benefit</b>  | <b>Day 1: \$640,248</b><br><b>Older insured age 80: \$997,486</b>  |
| <b>Maximum number of full monthly LTC benefit payments</b>      | 96 payments<br>No further LTC benefits are paid after all full monthly LTC benefit payments have been made.                  |
| <b>Inflation protection option</b>                              | 3% Compound for life   |
| <b>Specified amount (amount accelerated for long-term care)</b> | \$216,000.00<br>Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail. |
| <b>Guaranteed minimum death benefit</b>                         | \$21,600.00  |
| <b>Is Sales Proposal a MEC?<sup>5</sup></b>                     | No   |

LTC benefits will never go down unless you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.

<sup>5</sup> LTC benefits paid from a MEC policy receive the same tax advantages as LTC benefits paid from a non-MEC policy. These LTC benefits are tax free subject to Internal Revenue Code limits

# The benefits of your linked-benefit policy

## Linked-benefit policies guarantee:



A premium that will never change



LTC benefits that will never go down<sup>6</sup>



A death benefit if you do not use your LTC benefit

## What helps set apart CareMatters Together

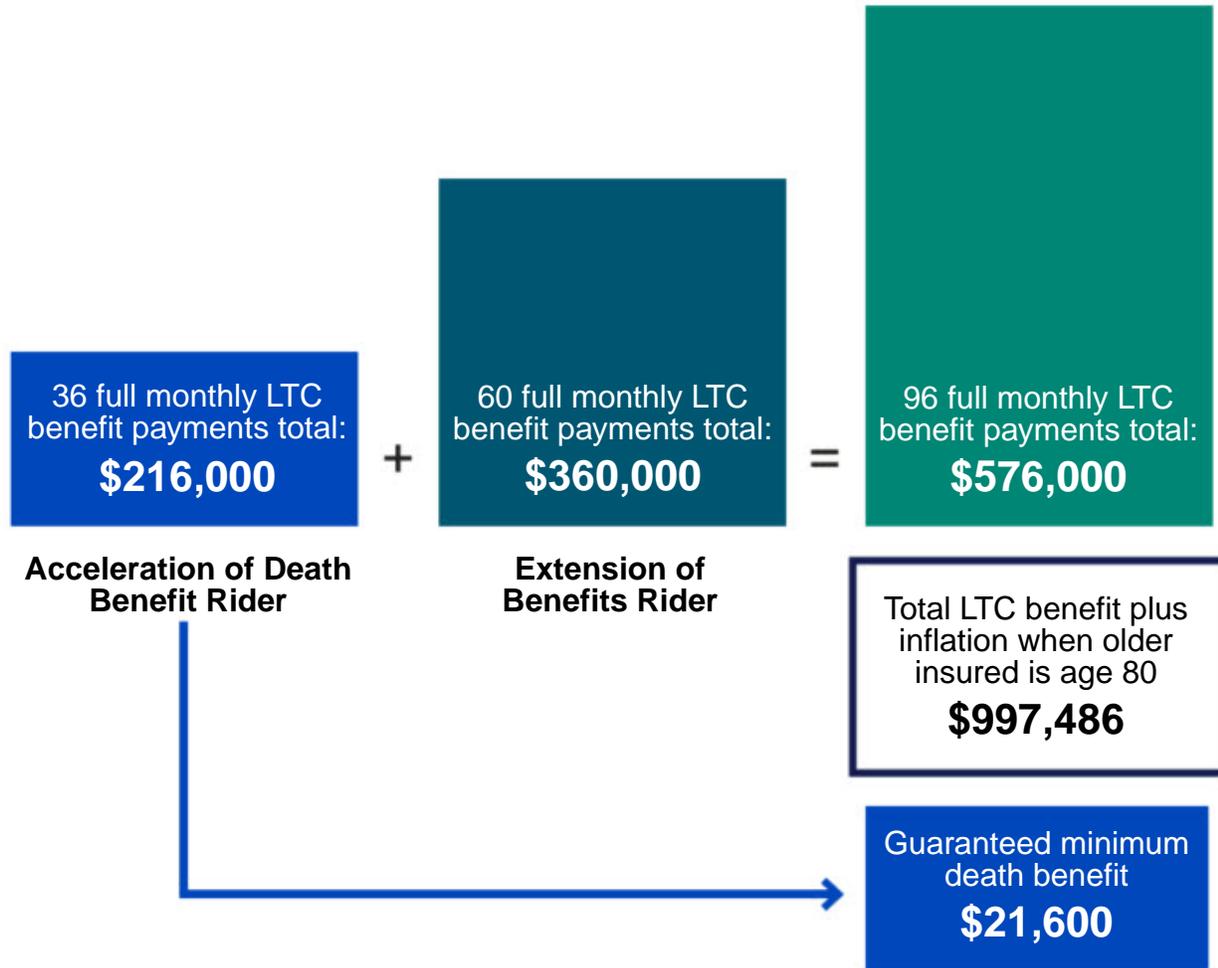
- ▶ Cost-effective coverage for two people, with a flexible shared pool of benefits
- ▶ Cash indemnity:
  - Clients may elect to receive up to 100% of their available monthly cash benefit
  - There's no need to submit monthly bills or receipts once the claim has been approved
  - 100% of the benefits can be used to pay for informal care<sup>7</sup>
  - Nationwide places no restrictions on how the benefit is used
- ▶ Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4
- ▶ A guaranteed death benefit even if all LTC benefits have been paid
- ▶ International benefits (see key terms and definitions for details)
- ▶ Potential tax advantages because of separately identifiable LTC and life insurance premiums

<sup>6</sup> LTC benefits paid from a MEC policy receive the same tax advantages as LTC benefits paid from a non-MEC policy. These LTC benefits are tax free subject to Internal Revenue Code limits.

<sup>7</sup> The plan of care provided by a U.S.-licensed health care provider must state that informal care is appropriate.

# How CareMatters Together works

Guaranteed premium: 10-Pay \$26,802



## Monthly LTC Benefit day 1 of \$6,000 and \$9,348 when older insured is age 80

Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4.

For example, at age 80 of the older insured, the first benefit payment received after completion of the 90-calendar-day elimination period will total \$37,391 (which is **4 x \$9,348**) because of the retroactive payment.

This scenario assumes that all premiums have been paid; no loans, partial surrenders or LTC benefits have been taken; and the full monthly LTC benefit is paid.

# Your policy guarantees

Guaranteed premium: 10-Pay \$26,802



**Guaranteed LTC benefits**  
if you ever need care

A \$6,000 total monthly LTC benefit per insured benefit in year 1

A \$9,348 total monthly LTC benefit per insured, when the older insured is age 80



**Guaranteed death benefit,**  
even if you use some or all of your LTC benefit

A \$216,000 guaranteed death benefit if neither of you ever need care

A guaranteed minimum death benefit of \$21,600, even if you use 100% of your LTC benefits



**Guaranteed money back**  
if you ever cancel the policy

**Year 20:** \$160,495 total received on surrender

**Year 30:** \$190,859 total received on surrender



**Guaranteed paid-up benefits**  
if you ever stop paying

**Year 5:** \$3,376.53 monthly LTC benefit per insured  
\$360,302.49 total LTC benefit

**Year 7:** \$5,015.02 monthly LTC benefit per insured  
\$535,142.88 total LTC benefit

All these numbers represent end-of-the-year values and assume you've continued to pay your premium as scheduled and haven't taken any loans or partial surrenders.



**Prepared For:** William Smith // Male/65/Preferred Non-Tobacco  
**Prepared For:** Mary Smith // Female/65/Preferred Non-Tobacco  
**Specified Amount:** \$216,000.00  
**Maximum Monthly LTC Benefit Per Insured:** \$6,000.00  
**Maximum Number Of Full Monthly LTC Benefit Payments:** 96  
**Inflation Protection Option:** 3% Compound for life  
**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$26,801.53 Annual

## Separately identifiable LTC and life insurance premiums

**Annual Planned Premium: \$26,802**

The scheduled premium breaks down as follows:

**Life insurance premium:** \$7,556.60  
**LTC premium William Smith:** \$7,084.23  
**LTC premium Mary Smith:** \$12,160.70



Prepared For: William Smith // Male/65/Preferred Non-Tobacco  
 Prepared For: Mary Smith // Female/65/Preferred Non-Tobacco  
 Specified Amount: \$216,000.00  
 Maximum Monthly LTC Benefit Per Insured: \$6,000.00  
 Maximum Number Of Full Monthly LTC Benefit Payments: 96  
 Inflation Protection Option: 3% Compound for life  
 Premium Payment Period: 10-Pay  
 Scheduled Premium: \$26,801.53 Annual

# Tabular Detail

|              |       |                | All Values and Benefits Guaranteed |                     |                   |  |   |  |                                   |  |  |
|--------------|-------|----------------|------------------------------------|---------------------|-------------------|--|---|--|-----------------------------------|--|--|
|              |       |                | Guaranteed 1.00% Interest Rate     |                     |                   |  |   |  |                                   |  |  |
| End of Year  | Ages  | Premium        | Cash Value                         | Net Surrender Value | Net Death Benefit | Total LTC Benefit (Excludes Inflation) | Max Monthly LTC Benefit Per Insured* (Excludes Inflation) | Max Monthly Inflation Rider Benefit Per Insured* | Total Monthly Benefit Per Insured | Total Benefit** (Total LTC Benefit Plus Inflation) |  |
| 1            | 65 65 | 26,802         | 12,815                             | 12,816              | 216,000           | 576,000                                | 6,000   | 0  | 6,000                             | 640,248  |  |
| 2            | 66 66 | 26,802         | 23,004                             | 23,004              | 216,000           | 576,000                                | 6,000   | 180  | 6,180                             | 659,456  |  |
| 3            | 67 67 | 26,802         | 33,551                             | 33,551              | 216,000           | 576,000                                | 6,000   | 365  | 6,365                             | 679,239  |  |
| 4            | 68 68 | 26,802         | 44,468                             | 44,468              | 216,000           | 576,000                                | 6,000   | 556  | 6,556                             | 699,616  |  |
| 5            | 69 69 | 26,802         | 55,765                             | 55,765              | 216,000           | 576,000                                | 6,000   | 753  | 6,753                             | 720,605  |  |
| <b>Total</b> |       | <b>134,008</b> |                                    |                     |                   |  |   |  |                                   |  |  |
| 6            | 70 70 | 26,802         | 67,453                             | 67,453              | 216,000           | 576,000                                | 6,000   | 956  | 6,956                             | 742,223  |  |
| 7            | 71 71 | 26,802         | 79,542                             | 79,542              | 216,000           | 576,000                                | 6,000   | 1,164  | 7,164                             | 764,490  |  |
| 8            | 72 72 | 26,802         | 92,042                             | 92,042              | 216,000           | 576,000                                | 6,000   | 1,379  | 7,379                             | 787,425  |  |
| 9            | 73 73 | 26,802         | 104,966                            | 104,966             | 216,000           | 576,000                                | 6,000   | 1,601  | 7,601                             | 811,047  |  |
| 10           | 74 74 | 26,802         | 118,327                            | 118,327             | 216,000           | 576,000                                | 6,000   | 1,829  | 7,829                             | 835,379  |  |
| <b>Total</b> |       | <b>268,015</b> |                                    |                     |                   |  |   |  |                                   |  |  |
| 11           | 75 75 | 0              | 122,426                            | 122,426             | 216,000           | 576,000                                | 6,000   | 2,063  | 8,063                             | 860,440  |  |
| 12           | 76 76 | 0              | 126,595                            | 126,595             | 216,000           | 576,000                                | 6,000   | 2,305  | 8,305                             | 886,253  |  |
| 13           | 77 77 | 0              | 130,821                            | 130,821             | 216,000           | 576,000                                | 6,000   | 2,555  | 8,555                             | 912,841  |  |
| 14           | 78 78 | 0              | 135,092                            | 135,092             | 216,000           | 576,000                                | 6,000   | 2,811  | 8,811                             | 940,226  |  |
| 15           | 79 79 | 0              | 139,389                            | 139,389             | 216,000           | 576,000                                | 6,000   | 3,076  | 9,076                             | 968,433  |  |
| <b>Total</b> |       | <b>268,015</b> |                                    |                     |                   |  |   |  |                                   |  |  |
| 16           | 80 80 | 0              | 143,690                            | 143,690             | 216,000           | 576,000                                | 6,000   | 3,348  | 9,348                             | 997,486  |  |
| 17           | 81 81 | 0              | 147,970                            | 147,970             | 216,000           | 576,000                                | 6,000   | 3,628  | 9,628                             | 1,027,410  |  |
| 18           | 82 82 | 0              | 152,209                            | 152,209             | 216,000           | 576,000                                | 6,000   | 3,917  | 9,917                             | 1,058,233  |  |
| 19           | 83 83 | 0              | 156,392                            | 156,392             | 216,000           | 576,000                                | 6,000   | 4,215  | 10,215                            | 1,089,980  |  |
| 20           | 84 84 | 0              | 160,495                            | 160,495             | 216,000           | 576,000                                | 6,000   | 4,521  | 10,521                            | 1,122,679  |  |
| <b>Total</b> |       | <b>268,015</b> |                                    |                     |                   |  |   |  |                                   |  |  |

Based on Premium Outlay, coverage would continue to:

Younger Insured's attained age: 120

\*To be paid any Monthly Inflation Rider Benefit in any given month, you must elect to take the full Maximum Monthly LTC Benefit. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited. Should you have a temporary claim that ends prior to the exhaustion of the policy, your Monthly Inflation Protection Rider benefit will continue to increase.

\*\*The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 96 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$860,440, is what will be paid over the 96 payments.



Prepared For: William Smith // Male/65/Preferred Non-Tobacco  
 Prepared For: Mary Smith // Female/65/Preferred Non-Tobacco  
 Specified Amount: \$216,000.00  
 Maximum Monthly LTC Benefit Per Insured: \$6,000.00  
 Maximum Number Of Full Monthly LTC Benefit Payments: 96  
 Inflation Protection Option: 3% Compound for life  
 Premium Payment Period: 10-Pay  
 Scheduled Premium: \$26,801.53 Annual

# Tabular Detail

|              |         |                | All Values and Benefits Guaranteed |                     |                   |  |   |  |                                   |  |
|--------------|---------|----------------|------------------------------------|---------------------|-------------------|--|---|--|-----------------------------------|--|
|              |         |                | Guaranteed 1.00% Interest Rate     |                     |                   |  |   |  |                                   |  |
| End of Year  | Ages    | Premium        | Cash Value                         | Net Surrender Value | Net Death Benefit | Total LTC Benefit (Excludes Inflation) | Max Monthly LTC Benefit Per Insured* (Excludes Inflation) | Max Monthly Inflation Rider Benefit Per Insured* | Total Monthly Benefit Per Insured | Total Benefit** (Total LTC Benefit Plus Inflation) |
| 21           | 85 85   | 0              | 164,463                            | 164,463             | 216,000           | 576,000                                | 6,000   | 4,837  | 10,837                            | 1,156,359  |
| 22           | 86 86   | 0              | 168,260                            | 168,260             | 216,000           | 576,000                                | 6,000   | 5,162  | 11,162                            | 1,191,050  |
| 23           | 87 87   | 0              | 171,877                            | 171,877             | 216,000           | 576,000                                | 6,000   | 5,497  | 11,497                            | 1,226,782  |
| 24           | 88 88   | 0              | 175,285                            | 175,285             | 216,000           | 576,000                                | 6,000   | 5,842  | 11,842                            | 1,263,585  |
| 25           | 89 89   | 0              | 178,457                            | 178,457             | 216,000           | 576,000                                | 6,000   | 6,197  | 12,197                            | 1,301,493  |
| <b>Total</b> |         | <b>268,015</b> |                                    |                     |                   |  |   |  |                                   |  |
| 26           | 90 90   | 0              | 181,385                            | 181,385             | 216,000           | 576,000                                | 6,000   | 6,563  | 12,563                            | 1,340,538  |
| 27           | 91 91   | 0              | 184,072                            | 184,072             | 216,000           | 576,000                                | 6,000   | 6,940  | 12,940                            | 1,380,754  |
| 28           | 92 92   | 0              | 186,530                            | 186,530             | 216,000           | 576,000                                | 6,000   | 7,328  | 13,328                            | 1,422,176  |
| 29           | 93 93   | 0              | 188,780                            | 188,780             | 216,000           | 576,000                                | 6,000   | 7,728  | 13,728                            | 1,464,842  |
| 30           | 94 94   | 0              | 190,859                            | 190,859             | 216,000           | 576,000                                | 6,000   | 8,139  | 14,139                            | 1,508,787  |
| <b>Total</b> |         | <b>268,015</b> |                                    |                     |                   |  |   |  |                                   |  |
| 31           | 95 95   | 0              | 192,820                            | 192,820             | 216,000           | 576,000                                | 6,000   | 8,564  | 14,564                            | 1,554,050  |
| 32           | 96 96   | 0              | 194,664                            | 194,664             | 216,000           | 576,000                                | 6,000   | 9,000  | 15,000                            | 1,600,672  |
| 33           | 97 97   | 0              | 196,359                            | 196,359             | 216,000           | 576,000                                | 6,000   | 9,450  | 15,450                            | 1,648,692  |
| 34           | 98 98   | 0              | 197,896                            | 197,896             | 216,000           | 576,000                                | 6,000   | 9,914  | 15,914                            | 1,698,153  |
| 35           | 99 99   | 0              | 199,265                            | 199,265             | 216,000           | 576,000                                | 6,000   | 10,391   | 16,391                            | 1,749,097  |
| <b>Total</b> |         | <b>268,015</b> |                                    |                     |                   |  |   |  |                                   |  |
| 36           | 100 100 | 0              | 200,445                            | 200,445             | 216,000           | 576,000                                | 6,000   | 10,883   | 16,883                            | 1,801,570  |
| 37           | 101 101 | 0              | 201,459                            | 201,459             | 216,000           | 576,000                                | 6,000   | 11,390   | 17,390                            | 1,855,617  |
| 38           | 102 102 | 0              | 202,365                            | 202,365             | 216,000           | 576,000                                | 6,000   | 11,911   | 17,911                            | 1,911,286  |
| 39           | 103 103 | 0              | 203,175                            | 203,175             | 216,000           | 576,000                                | 6,000   | 12,449   | 18,449                            | 1,968,625  |
| 40           | 104 104 | 0              | 203,905                            | 203,905             | 216,000           | 576,000                                | 6,000   | 13,002   | 19,002                            | 2,027,683  |
| <b>Total</b> |         | <b>268,015</b> |                                    |                     |                   |  |   |  |                                   |  |

Based on Premium Outlay, coverage would continue to:

Younger Insured's attained age: 120

\*To be paid any Monthly Inflation Rider Benefit in any given month, you must elect to take the full Maximum Monthly LTC Benefit. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited. Should you have a temporary claim that ends prior to the exhaustion of the policy, your Monthly Inflation Protection Rider benefit will continue to increase.

\*\*The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 96 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$860,440, is what will be paid over the 96 payments.



Prepared For: William Smith // Male/65/Preferred Non-Tobacco  
 Prepared For: Mary Smith // Female/65/Preferred Non-Tobacco  
 Specified Amount: \$216,000.00  
 Maximum Monthly LTC Benefit Per Insured: \$6,000.00  
 Maximum Number Of Full Monthly LTC Benefit Payments: 96  
 Inflation Protection Option: 3% Compound for life  
 Premium Payment Period: 10-Pay  
 Scheduled Premium: \$26,801.53 Annual

# Tabular Detail

|              |         |                |            | All Values and Benefits Guaranteed |                   |  |   |  | Guaranteed 1.00% Interest Rate    |  |  |  |
|--------------|---------|----------------|------------|------------------------------------|-------------------|--|---|--|-----------------------------------|--|--|--|
| End of Year  | Ages    | Premium        | Cash Value | Net Surrender Value                | Net Death Benefit | Total LTC Benefit (Excludes Inflation) | Max Monthly LTC Benefit Per Insured* (Excludes Inflation) | Max Monthly Inflation Rider Benefit Per Insured* | Total Monthly Benefit Per Insured | Total Benefit** (Total LTC Benefit Plus Inflation) |  |  |
| 41           | 105 105 | 0              | 204,583    | 204,583                            | 216,000           | 576,000                                | 6,000   | 13,572   | 19,572                            | 2,088,514  |  |  |
| 42           | 106 106 | 0              | 205,264    | 205,264                            | 216,000           | 576,000                                | 6,000   | 14,159   | 20,159                            | 2,151,169  |  |  |
| 43           | 107 107 | 0              | 205,970    | 205,970                            | 216,000           | 576,000                                | 6,000   | 14,764   | 20,764                            | 2,215,704  |  |  |
| 44           | 108 108 | 0              | 206,653    | 206,653                            | 216,000           | 576,000                                | 6,000   | 15,387   | 21,387                            | 2,282,175  |  |  |
| 45           | 109 109 | 0              | 207,314    | 207,314                            | 216,000           | 576,000                                | 6,000   | 16,029   | 22,029                            | 2,350,641  |  |  |
| <b>Total</b> |         | <b>268,015</b> |            |                                    |                   |  |   |  |                                   |  |  |  |
| 46           | 110 110 | 0              | 207,955    | 207,955                            | 216,000           | 576,000                                | 6,000   | 16,690   | 22,690                            | 2,421,160  |  |  |
| 47           | 111 111 | 0              | 208,577    | 208,577                            | 216,000           | 576,000                                | 6,000   | 17,370   | 23,370                            | 2,493,795  |  |  |
| 48           | 112 112 | 0              | 209,183    | 209,183                            | 216,000           | 576,000                                | 6,000   | 18,071   | 24,071                            | 2,568,609  |  |  |
| 49           | 113 113 | 0              | 209,775    | 209,775                            | 216,000           | 576,000                                | 6,000   | 18,794   | 24,794                            | 2,645,667  |  |  |
| 50           | 114 114 | 0              | 210,356    | 210,356                            | 216,000           | 576,000                                | 6,000   | 19,537   | 25,537                            | 2,725,037  |  |  |
| <b>Total</b> |         | <b>268,015</b> |            |                                    |                   |  |   |  |                                   |  |  |  |
| 51           | 115 115 | 0              | 210,930    | 210,930                            | 216,000           | 576,000                                | 6,000   | 20,303   | 26,303                            | 2,806,788  |  |  |
| 52           | 116 116 | 0              | 211,505    | 211,505                            | 216,000           | 576,000                                | 6,000   | 21,093   | 27,093                            | 2,890,992  |  |  |
| 53           | 117 117 | 0              | 212,091    | 212,091                            | 216,000           | 576,000                                | 6,000   | 21,905   | 27,905                            | 2,977,721  |  |  |
| 54           | 118 118 | 0              | 212,716    | 212,716                            | 216,000           | 576,000                                | 6,000   | 22,742   | 28,742                            | 3,067,053  |  |  |
| 55           | 119 119 | 0              | 213,483    | 213,483                            | 216,000           | 576,000                                | 6,000   | 23,605   | 29,605                            | 3,159,065  |  |  |
| <b>Total</b> |         | <b>268,015</b> |            |                                    |                   |  |   |  |                                   |  |  |  |

Based on Premium Outlay, coverage would continue to:

Younger Insured's attained age: 120

\*To be paid any Monthly Inflation Rider Benefit in any given month, you must elect to take the full Maximum Monthly LTC Benefit. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited. Should you have a temporary claim that ends prior to the exhaustion of the policy, your Monthly Inflation Protection Rider benefit will continue to increase.

\*\*The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 96 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$860,440, is what will be paid over the 96 payments.



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

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**Screen: Insured**

|                        |         |   |                      |
|------------------------|---------|---|----------------------|
| Revised Illustration?  | No      | 2nd Insured Sex                                 | Female               |
| Issue State            | IL      | 1st Insured Issue Age or D.O.B.<br>(mm/dd/yyyy) | 65                   |
| 1st Insured First Name | William | 2nd Insured Issue Age or D.O.B.<br>(mm/dd/yyyy) | 65                   |
| 2nd Insured First Name | Mary    | 1st Insured Risk Class                          | Preferred Nontobacco |
| 1st Insured Last Name  | Smith   | 2nd Insured Risk Class                          | Preferred Nontobacco |
| 2nd Insured Last Name  | Smith   |   |                      |
| 1st Insured Sex        | Male    |   |                      |

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**Screen: Face Amount and Premium**

|                                 |                     |  |                      |
|---------------------------------|---------------------|--|----------------------|
| Specify Premium or Benefit      | Monthly LTC Benefit | Maximum number of full monthly<br>LTC benefit payments | 96                   |
| Premium or Benefit Amount       | 6000                | Inflation Benefit Option                               | 3% Compound for life |
| Scheduled Premium               | 10-Pay              | 1035 Exchange?   | No                   |
| Premium Mode                    | Annual              |  |                      |
| Year to Begin Scheduled Premium | 1                   |  |                      |

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**Screen: Interest Rate and Income**

Guaranteed Rate

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**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 Together<sup>SM</sup>

**Prepared For:** William Smith // Male/65/Preferred Non-Tobacco  
**Prepared For:** Mary Smith // Female/65/Preferred Non-Tobacco  
**Specified Amount:** \$216,000.00  
**Maximum Monthly LTC Benefit Per Insured:** \$6,000.00  
**Maximum Number Of Full Monthly LTC Benefit Payments:** 96  
**Inflation Protection Option:** 3% Compound for life  
**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$26,801.53 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.



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# Total Received on Surrender

- A. Guaranteed Cash Value
- B. Accumulated Value Less Surrender Charges
- C. Net Surrender Value = Cash Surrender Value minus LTC benefits, minus any amounts owed on your policy  
(Note: Cash Surrender Value = the greater of A or B)

| End of Year | Ages  | (A)<br>Guaranteed<br>Cash<br>Value | (B)<br>Accumulated<br>Value Less<br>Surrender Charges | (C)<br>Net<br>Surrender<br>Value |
|-------------|-------|------------------------------------|---|----------------------------------|
| 1           | 65 65 | 12,815                             | 4,058   | 12,816                           |
| 2           | 66 66 | 23,004                             | 8,157   | 23,004                           |
| 3           | 67 67 | 33,551                             | 12,287  | 33,551                           |
| 4           | 68 68 | 44,468                             | 16,442  | 44,468                           |
| 5           | 69 69 | 55,765                             | 20,615  | 55,765                           |
| 6           | 70 70 | 67,453                             | 24,800  | 67,453                           |
| 7           | 71 71 | 79,542                             | 28,989  | 79,542                           |
| 8           | 72 72 | 92,042                             | 33,485  | 92,042                           |
| 9           | 73 73 | 104,966                            | 38,070  | 104,966                          |
| 10          | 74 74 | 118,327                            | 42,761  | 118,327                          |
| 11          | 75 75 | 122,426                            | 42,577  | 122,426                          |
| 12          | 76 76 | 126,595                            | 40,675  | 126,595                          |
| 13          | 77 77 | 130,821                            | 38,545  | 130,821                          |
| 14          | 78 78 | 135,092                            | 36,166  | 135,092                          |
| 15          | 79 79 | 139,389                            | 33,523  | 139,389                          |
| 16          | 80 80 | 143,690                            | 30,586  | 143,690                          |
| 17          | 81 81 | 147,970                            | 27,328  | 147,970                          |
| 18          | 82 82 | 152,209                            | 23,748  | 152,209                          |
| 19          | 83 83 | 156,392                            | 19,851  | 156,392                          |
| 20          | 84 84 | 160,495                            | 15,632  | 160,495                          |
| 21          | 85 85 | 164,463                            | 11,107  | 164,463                          |
| 22          | 86 86 | 168,260                            | 6,267   | 168,260                          |
| 23          | 87 87 | 171,877                            | 1,094   | 171,877                          |
| 24          | 88 88 | 175,285                            | 0   | 175,285                          |
| 25          | 89 89 | 178,457                            | 0   | 178,457                          |
| 26          | 90 90 | 181,385                            | 0   | 181,385                          |
| 27          | 91 91 | 184,072                            | 0   | 184,072                          |
| 28          | 92 92 | 186,530                            | 0   | 186,530                          |
| 29          | 93 93 | 188,780                            | 0   | 188,780                          |
| 30          | 94 94 | 190,859                            | 0   | 190,859                          |



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(Note: Cash Surrender Value = the greater of A or B)

| End of Year | Ages    | (A)<br>Guaranteed<br>Cash<br>Value | (B)<br>Accumulated<br>Value Less<br>Surrender Charges | (C)<br>Net<br>Surrender<br>Value |
|-------------|---------|------------------------------------|---|----------------------------------|
| 31          | 95 95   | 192,820                            | 0   | 192,820                          |
| 32          | 96 96   | 194,664                            | 0   | 194,664                          |
| 33          | 97 97   | 196,359                            | 0   | 196,359                          |
| 34          | 98 98   | 197,896                            | 0   | 197,896                          |
| 35          | 99 99   | 199,265                            | 0   | 199,265                          |
| 36          | 100 100 | 200,445                            | 0   | 200,445                          |
| 37          | 101 101 | 201,459                            | 0   | 201,459                          |
| 38          | 102 102 | 202,365                            | 0   | 202,365                          |
| 39          | 103 103 | 203,175                            | 0   | 203,175                          |
| 40          | 104 104 | 203,905                            | 0   | 203,905                          |
| 41          | 105 105 | 204,583                            | 0   | 204,583                          |
| 42          | 106 106 | 205,264                            | 0   | 205,264                          |
| 43          | 107 107 | 205,970                            | 0   | 205,970                          |
| 44          | 108 108 | 206,653                            | 0   | 206,653                          |
| 45          | 109 109 | 207,314                            | 0   | 207,314                          |
| 46          | 110 110 | 207,955                            | 0   | 207,955                          |
| 47          | 111 111 | 208,577                            | 0   | 208,577                          |
| 48          | 112 112 | 209,183                            | 0   | 209,183                          |
| 49          | 113 113 | 209,775                            | 0   | 209,775                          |
| 50          | 114 114 | 210,356                            | 0   | 210,356                          |
| 51          | 115 115 | 210,930                            | 0   | 210,930                          |
| 52          | 116 116 | 211,505                            | 0   | 211,505                          |
| 53          | 117 117 | 212,091                            | 0   | 212,091                          |
| 54          | 118 118 | 212,716                            | 0   | 212,716                          |
| 55          | 119 119 | 213,483                            | 0   | 213,483                          |

**Nationwide CareMatters Together<sup>SM</sup>**

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**Scheduled Premium:** \$26,801.53 Annual

## IRC Section 7702 / 7702a

**MEP:** **\$13,681.27**

**NSP:** **\$85,914.07**

**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 for Nationwide Home Office use = \$220,025.07



Prepared For: William Smith // Male/65/Preferred Non-Tobacco  
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 Scheduled Premium: \$26,801.53 Annual

# Quick View

All Values and Benefits are Guaranteed

| Maximum Number of Full Monthly LTC Benefit Payments | Inflation Protection Option | Specified Amount | Total Benefit**                            | Max Monthly LTC Benefit per Insured (Day 1) | Total Monthly* Benefit Per Insured (Older Insured age 80) | Total Benefit** (Total LTC Benefit Plus Inflation) (Older insured age 80) | Inflation Crossover Age of Older Insured*** |
|---|-----------------------------|------------------|--|---|---|---|---|
|   |                             |                  | (Total LTC Benefit Plus Inflation) (Day 1) |   |   |   |   |
| 48  | None                        | \$401,772        | \$535,696                                  | \$11,160                                    | \$11,160  | \$535,696   |   |
| 48  | 3% Compound for 20 years    | \$272,757        | \$380,371                                  | \$7,577                                     | \$11,804  | \$592,605   | 79  |
| 48  | 3% Compound for life        | \$257,431        | \$358,998                                  | \$7,151                                     | \$11,141  | \$559,308   | 81  |
| 48  | 5% Compound for life        | \$170,238        | \$244,582                                  | \$4,729                                     | \$9,831   | \$508,468   | 83  |
| 72  | None                        | \$357,544        | \$715,089                                  | \$9,932                                     | \$9,932   | \$715,089   |   |
| 72  | 3% Compound for 20 years    | \$245,182        | \$528,646                                  | \$6,811                                     | \$10,611  | \$823,613   | 78  |
| 72  | 3% Compound for life        | \$230,477        | \$496,940                                  | \$6,402                                     | \$9,974   | \$774,216   | 80  |
| 72  | 5% Compound for life        | \$146,472        | \$332,096                                  | \$4,069                                     | \$8,458   | \$690,404   | 84  |
| 96  | None                        | \$335,389        | \$894,370                                  | \$9,316                                     | \$9,316   | \$894,370   |   |
| 96  | 3% Compound for 20 years    | \$229,895        | \$681,433                                  | \$6,386                                     | \$9,949   | \$1,049,070   | 78  |
| 96  | 3% Compound for life        | \$216,000        | \$640,248                                  | \$6,000                                     | \$9,348   | \$997,486   | 80  |
| 96  | 5% Compound for life        | \$131,453        | \$418,421                                  | \$3,651                                     | \$7,591   | \$869,866   | 85  |

\* To be paid any Monthly Inflation Rider Benefit in any given month, you must elect to take the full Maximum Monthly LTC Benefit. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited. Should you have a temporary claim that ends prior to the exhaustion of the policy, your Monthly Inflation Protection Rider benefit will continue to increase.

\*\* The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the maximum number of full monthly LTC benefit payments for this row.

\*\*\* The Inflation Crossover Age of Older Insured is the age that the Total Monthly Benefit Per Insured is equal to or greater than the Max Monthly LTC Benefit Per Insured with no inflation added.

# Key terms and definitions

|   |   |
|---|---|
| <p><b>Scheduled Premium</b></p>                                   | <p>The amount of Life Insurance Premium and LTC Premium required on the first day of the Premium Payment Frequency for the Premium Payment Period you selected. 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.</p>  |
| <p><b>Specified Amount</b></p>                                    | <p>An 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 always the same amount as the Net Death Benefit. Please refer to the Net Death Benefit description below or to the tabular detail.</p>   |
| <p><b>Maximum number of full monthly LTC benefit payments</b></p> | <p>This represents the lifetime maximum number of full benefit payments that could be paid from the LTC Rider and LTC Extension of Benefits Rider if every payment is for the maximum monthly amount available by the terms of the riders. If both insureds are eligible for benefits at the same time, two LTC benefit payments can be made in the same month.</p>   |
| <p><b>Lifetime maximum amount of LTC benefits payable</b></p>     | <p>The available lifetime maximum LTC benefit amount is the maximum monthly LTC benefit dollar amount paid over the maximum number of full monthly LTC benefit payments you select at issue. Once all LTC benefits have been paid, no further LTC benefits will be available. However, the guaranteed minimum death benefit will be paid to beneficiaries on the death of the second insured. The lifetime maximum of LTC benefits and any death benefit will decrease if you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.</p> |
| <p><b>Inflation protection options</b></p>                        | <p>Nationwide CareMatters Together offers inflation protection options of 3% compounded annually for 20 years, 3% compounded annually for life, or 5% compounded annually for life. The monthly LTC Fixed Rate Inflation Protection Rider amount is in addition to the maximum monthly LTC Benefit amount provided by the LTC Rider or the LTC Extension of Benefits Rider, if elected.</p>   |
| <p><b>Maximum Monthly LTC Benefit per Insured</b></p>             | <p>The maximum monthly benefit available for each insured for whom a claim is being paid under the LTC Rider and LTC Extension of Benefits Rider</p>  |
| <p><b>Maximum Monthly Inflation Rider Benefit per Insured</b></p> | <p>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 per insured.</p>  |

# Key terms and definitions

|  |  |
|--|--|
| <b>Total monthly benefit per Insured</b> | The total benefit amount available every month per insured. If an inflation protection option is elected, the total monthly benefit payable per insured will be the Maximum Monthly LTC Benefit per insured plus the Maximum Monthly Inflation Benefit per Insured. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited. |
| <b>Cash Value</b>                        | The amount equal to the greater of the Accumulated Value of this policy or the Guaranteed Cash Value.  |
| <b>Total received on surrender</b>       | The greater of:<br>1. The guaranteed cash value OR<br>2. The accumulated value minus surrender charges<br>Minus any policy indebtedness, unpaid charges and LTC benefits paid.   |
| <b>Net Death Benefit</b>                 | 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. The Net Death Benefit may be higher in some years based on the Specified Amount, Accumulated Value, Guaranteed Cash Value and IRC 7702 corridor factors.         |
| <b>Guaranteed minimum death benefit</b>  | We guarantee we will pay your beneficiaries a death benefit of 10% of the Specified Amount, adjusted for any indebtedness.   |
| <b>Waiver of Premium</b>                 | For all payment options, life and LTC premiums will be waived while LTC benefits are being paid. If the insured recovers, the policy owner will need to resume the scheduled premium.  |
| <b>Reduced paid-up benefit</b>           | If a lapse occurs prior to an LTC claim due to failure to pay scheduled premium, the policy will be converted to a paid-up policy in which the Specified Amount is reduced based on the percentage of the total required premium that has been paid.   |

# Key terms and definitions

|  |  |
|--|--|
| <p><b>Qualification for LTC benefits</b></p>           | <p>To be considered a "chronically ill individual", a licensed health care practitioner must certify within the preceding 12-month period that the insured:</p> <ul style="list-style-type: none"> <li>• Is unable to perform, without substantial assistance from another person, at least 2 activities of daily living (bathing, getting dressed, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR</li> <li>• Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment</li> <li>• Services that meet the requirements of §7702(B)(c)(1) of the Internal Revenue Code of 1986, as amended, as follows: necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services, and Maintenance or Personal Care Services which are required by a Chronically Ill individual, and are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner</li> </ul> <p>Before benefits begin, the insured must satisfy a 90-calendar-day elimination period. Each insured will have their own elimination period. Upon meeting the elimination period, it is satisfied for life of the policy in the event you have more than one LTC claim.</p> |
| <p><b>Qualification for LTC benefits continued</b></p> | <p>The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.</p> <p><b>Exclusions</b></p> <ol style="list-style-type: none"> <li>1. Intentionally self-inflicted injuries or attempts at suicide (either while sane or insane)</li> <li>2. Committing or attempting to commit a felony</li> <li>3. Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician</li> <li>4. War or any act of war, whether declared or undeclared</li> </ol> <p><b>Preexisting conditions limitations</b></p> <p>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 6 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 6 months after the Policy Date.</p>   |

# Key terms and definitions

|   |  |
|---|--|
| <p><b>Tax Qualification</b></p>                         | <p>CareMatters Together 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.</p>        |
| <p><b>International benefits</b></p>                    | <p>For international claims, 100% of the maximum monthly LTC Rider benefit and 100% of any LTC Inflation Protection Rider benefit are available while benefits are paid under the LTC Rider. No LTC benefits are payable under the LTC Extension of Benefits Rider or any LTC Inflation Protection Rider benefit associated with it.</p> <p>LTC Extension of Benefits Rider payment availability will resume if the insured returns to the U.S. and the available total LTC benefit has not been exhausted.</p>  |
| <p><b>LTC Rider</b></p>                                 | <p>(Form ICC21-NWLA-616) This rider provides LTC benefits as an acceleration of the death benefit.</p>   |
| <p><b>LTC Extension of Benefits Rider</b></p>           | <p>(Form ICC21-NWLA-617) This rider that provides benefits once the benefits provided by the LTC rider are exhausted.</p> <p><b>Note:</b> The issuance of the Long-Term Care Rider ("LTC Rider") and Long-Term Care Extension of Benefits Rider ("LTCEB Rider") (together, "Riders") described in this outline is based upon your responses to the questions on your application.</p>  |
| <p><b>LTC Fixed Rate Inflation Protection Rider</b></p> | <p>(Form ICC21-NWLA-618) This rider provides for a monthly inflation protection benefit.</p> <p><b>Note:</b> The issuance of the Long-Term Care Fixed Inflation Protection Rider is based upon your responses to the questions on your application.</p>  |
| <p><b>Renewal and Termination</b></p>                   | <p>The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.</p> <p>Election of the LTC Rider and LTCEB Rider is irrevocable. Termination of the riders will result in the automatic termination of the policy. The Riders will also terminate upon termination of the Policy or the date of the second Insured's death.</p> |



## Nationwide CareMatters Together<sup>SM</sup>

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 make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Nationwide CareMatters Together is a cash indemnity product that pays LTC benefits when one or both of the insured persons are 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 policyowner 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 should consult with your tax and legal advisors about your 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 net surrender value of the policy. Additionally, loans and withdrawals will also reduce both the net surrender value 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 insureds' long-term care, as this may vary with the needs of each insured. One of the insureds may exhaust the entire long-term care benefit. Nationwide pays the long-term care benefit to the policyowner; there is no guarantee the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.

When choosing a product, make sure that life insurance and long-term care insurance needs are met. CareMatters Together 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 (e.g., marriage, birth of a child or job promotion), so can life insurance and long-term 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 Together. Life insurance, and long-term care coverage linked to life insurance, may have fees and charges associated with it that include the costs of insurance, which vary based on characteristics of each insured such as sex, tobacco use, health and age, and additional charges for riders that customize a policy to fit individual needs.

CareMatters Together 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 financial professional.

Approval for coverage under the policy and riders is subject to underwriting and may require a medical exam.

Nationwide CareMatters Together may not be available in every state. Please contact Nationwide to determine product availability in your state.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio

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