



**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**

**Prepared for:** Bill Jones  
Mary Jones

**Life Insurance Producer:**

**Prepared on:** June 20, 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

**Bill Jones**

(Male, 65 Preferred Nontobacco, Illinois)

**Mary Jones**

(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: \$205,331.60</b>
<b>Premium payment period</b>	Single Premium
<b>Maximum monthly LTC benefit</b>	<b>Day 1: \$6,000</b> <b>Older insured age 80: \$9,348</b>
<b>Total LTC benefit</b>	<b>Day 1: \$465,726</b> <b>Older insured age 80: \$725,585</b>
<b>Maximum number of full monthly LTC benefit payments</b>	72 payments 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 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>	Yes

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

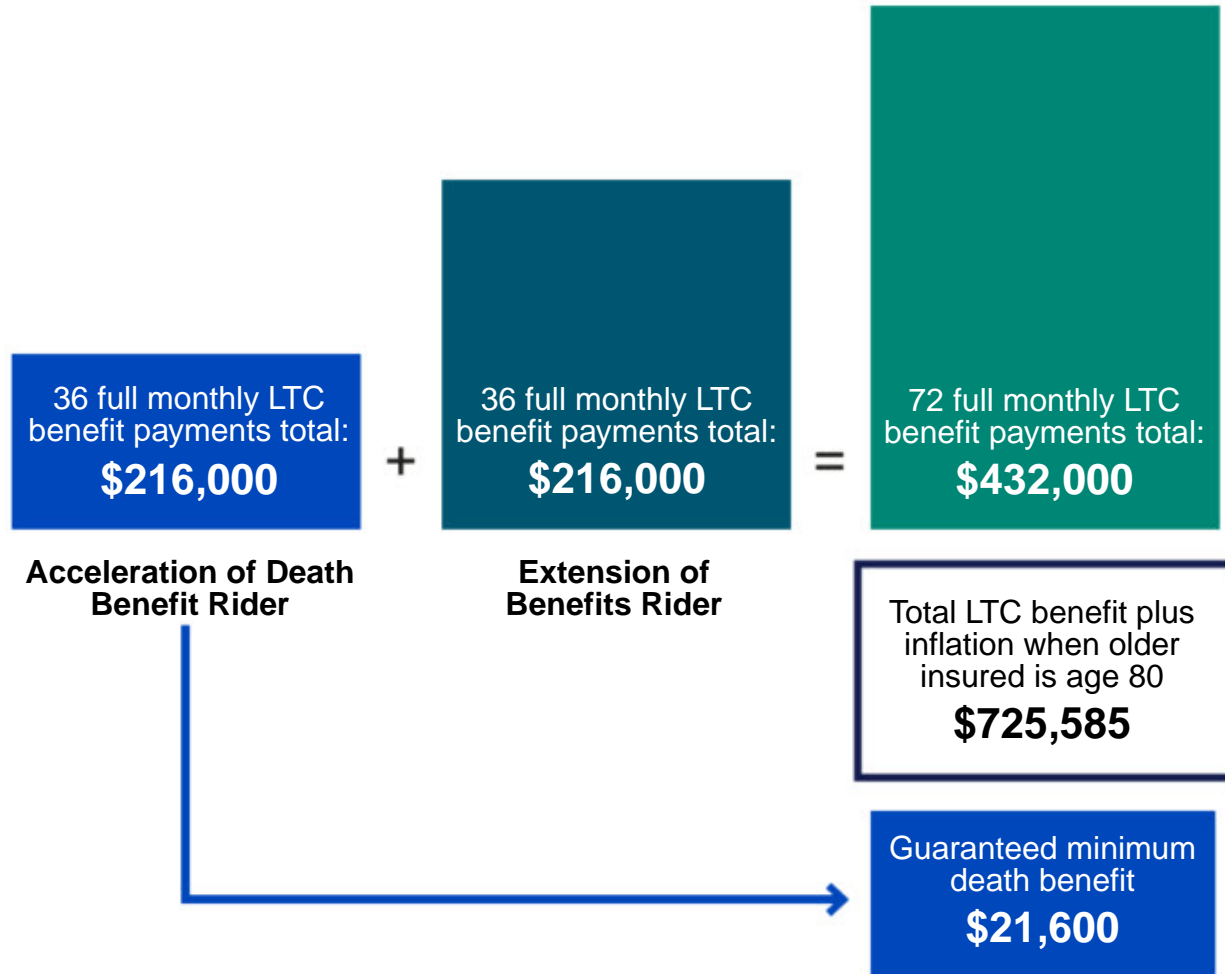
- ▶ Cost-effective coverage for two people, with a flexible shared pool of benefits
- ▶ Cash indemnity:
  - Clients may elect to receive up to 100% of their available monthly cash benefit
  - There's no need to submit monthly bills or receipts once the claim has been approved
  - 100% of the benefits 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: Single Premium \$205,332**



## 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: Single Premium \$205,332**



**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**

**Year 1:** \$6,000 monthly LTC benefit per insured  
\$465,726 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:** Bill Jones // Male/65/Preferred Non-Tobacco  
**Prepared For:** Mary Jones // 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:** 72  
**Inflation Protection Option:** 3% Compound for life  
**Premium Payment Period:** Single Premium  
**Scheduled Premium:** \$205,331.60 Annual

## Separately identifiable LTC and life insurance premiums

**Annual Planned Premium: \$205,332**

The scheduled premium breaks down as follows:

**Life insurance premium:** \$57,727.20  
**LTC premium Bill Jones:** \$54,773.68  
**LTC premium Mary Jones:** \$92,830.72



Prepared For: Bill Jones // Male/65/Preferred Non-Tobacco  
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 Maximum Number Of Full Monthly LTC Benefit Payments: 72  
 Inflation Protection Option: 3% Compound for life  
 Premium Payment Period: Single Premium  
 Scheduled Premium: \$205,331.60 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	205,332	85,708	85,708	216,000	432,000	6,000	0	6,000	465,726
2	66 66	0	88,916	88,916	216,000	432,000	6,000	180	6,180	479,697
3	67 67	0	92,229	92,229	216,000	432,000	6,000	365	6,365	494,088
4	68 68	0	95,648	95,648	216,000	432,000	6,000	556	6,556	508,911
5	69 69	0	99,173	99,173	216,000	432,000	6,000	753	6,753	524,178
<b>Total</b>		<b>205,332</b>								
6	70 70	0	102,805	102,805	216,000	432,000	6,000	956	6,956	539,904
7	71 71	0	106,540	106,540	216,000	432,000	6,000	1,164	7,164	556,101
8	72 72	0	110,376	110,376	216,000	432,000	6,000	1,379	7,379	572,784
9	73 73	0	114,308	114,308	216,000	432,000	6,000	1,601	7,601	589,967
10	74 74	0	118,327	118,327	216,000	432,000	6,000	1,829	7,829	607,666
<b>Total</b>		<b>205,332</b>								
11	75 75	0	122,426	122,426	216,000	432,000	6,000	2,063	8,063	625,896
12	76 76	0	126,595	126,595	216,000	432,000	6,000	2,305	8,305	644,673
13	77 77	0	130,821	130,821	216,000	432,000	6,000	2,555	8,555	664,013
14	78 78	0	135,092	135,092	216,000	432,000	6,000	2,811	8,811	683,934
15	79 79	0	139,389	139,389	216,000	432,000	6,000	3,076	9,076	704,452
<b>Total</b>		<b>205,332</b>								
16	80 80	0	143,690	143,690	216,000	432,000	6,000	3,348	9,348	725,585
17	81 81	0	147,970	147,970	216,000	432,000	6,000	3,628	9,628	747,353
18	82 82	0	152,209	152,209	216,000	432,000	6,000	3,917	9,917	769,773
19	83 83	0	156,392	156,392	216,000	432,000	6,000	4,215	10,215	792,867
20	84 84	0	160,495	160,495	216,000	432,000	6,000	4,521	10,521	816,653
<b>Total</b>		<b>205,332</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 72 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$625,896, is what will be paid over the 72 payments.





Prepared For: Bill Jones // Male/65/Preferred Non-Tobacco  
 Prepared For: Mary Jones // 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: 72  
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 Premium Payment Period: Single Premium  
 Scheduled Premium: \$205,331.60 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	432,000	6,000	4,837	10,837	841,152	
22	86 86	0	168,260	168,260	216,000	432,000	6,000	5,162	11,162	866,387	
23	87 87	0	171,877	171,877	216,000	432,000	6,000	5,497	11,497	892,378	
24	88 88	0	175,285	175,285	216,000	432,000	6,000	5,842	11,842	919,150	
25	89 89	0	178,457	178,457	216,000	432,000	6,000	6,197	12,197	946,724	
<b>Total</b>		<b>205,332</b>									
26	90 90	0	181,385	181,385	216,000	432,000	6,000	6,563	12,563	975,126	
27	91 91	0	184,072	184,072	216,000	432,000	6,000	6,940	12,940	1,004,380	
28	92 92	0	186,530	186,530	216,000	432,000	6,000	7,328	13,328	1,034,511	
29	93 93	0	188,780	188,780	216,000	432,000	6,000	7,728	13,728	1,065,546	
30	94 94	0	190,859	190,859	216,000	432,000	6,000	8,139	14,139	1,097,513	
<b>Total</b>		<b>205,332</b>									
31	95 95	0	192,820	192,820	216,000	432,000	6,000	8,564	14,564	1,130,438	
32	96 96	0	194,664	194,664	216,000	432,000	6,000	9,000	15,000	1,164,351	
33	97 97	0	196,359	196,359	216,000	432,000	6,000	9,450	15,450	1,199,282	
34	98 98	0	197,896	197,896	216,000	432,000	6,000	9,914	15,914	1,235,260	
35	99 99	0	199,265	199,265	216,000	432,000	6,000	10,391	16,391	1,272,318	
<b>Total</b>		<b>205,332</b>									
36	100 100	0	200,445	200,445	216,000	432,000	6,000	10,883	16,883	1,310,488	
37	101 101	0	201,459	201,459	216,000	432,000	6,000	11,390	17,390	1,349,802	
38	102 102	0	202,365	202,365	216,000	432,000	6,000	11,911	17,911	1,390,296	
39	103 103	0	203,175	203,175	216,000	432,000	6,000	12,449	18,449	1,432,005	
40	104 104	0	203,905	203,905	216,000	432,000	6,000	13,002	19,002	1,474,965	
<b>Total</b>		<b>205,332</b>									

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41	105 105	0	204,583	204,583	216,000	432,000	6,000	13,572	19,572	1,519,214	
42	106 106	0	205,264	205,264	216,000	432,000	6,000	14,159	20,159	1,564,791	
43	107 107	0	205,970	205,970	216,000	432,000	6,000	14,764	20,764	1,611,734	
44	108 108	0	206,653	206,653	216,000	432,000	6,000	15,387	21,387	1,660,086	
45	109 109	0	207,314	207,314	216,000	432,000	6,000	16,029	22,029	1,709,889	
<b>Total</b>		<b>205,332</b>									
46	110 110	0	207,955	207,955	216,000	432,000	6,000	16,690	22,690	1,761,186	
47	111 111	0	208,577	208,577	216,000	432,000	6,000	17,370	23,370	1,814,021	
48	112 112	0	209,183	209,183	216,000	432,000	6,000	18,071	24,071	1,868,442	
49	113 113	0	209,775	209,775	216,000	432,000	6,000	18,794	24,794	1,924,495	
50	114 114	0	210,356	210,356	216,000	432,000	6,000	19,537	25,537	1,982,230	
<b>Total</b>		<b>205,332</b>									
51	115 115	0	210,930	210,930	216,000	432,000	6,000	20,303	26,303	2,041,697	
52	116 116	0	211,505	211,505	216,000	432,000	6,000	21,093	27,093	2,102,948	
53	117 117	0	212,091	212,091	216,000	432,000	6,000	21,905	27,905	2,166,036	
54	118 118	0	212,716	212,716	216,000	432,000	6,000	22,742	28,742	2,231,017	
55	119 119	0	213,483	213,483	216,000	432,000	6,000	23,605	29,605	2,297,948	
<b>Total</b>		<b>205,332</b>									

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**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. (mm/dd/yyyy)	65
1st Insured First Name	Bill	2nd Insured Issue Age or D.O.B. (mm/dd/yyyy)	65
2nd Insured First Name	Mary	1st Insured Risk Class	Preferred Nontobacco
1st Insured Last Name	Jones	2nd Insured Risk Class	Preferred Nontobacco
2nd Insured Last Name	Jones		
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 LTC benefit payments	72
Premium or Benefit Amount	6000	Inflation Benefit Option	3% Compound for life
Scheduled Premium	Single Premium	1035 Exchange?	No
Premium Mode	Annual		

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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		



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## Signature Page

**Proposal as shown is a Modified Endowment Contract.**

I have received a copy of this proposal. I also understand this proposal is not a contract and that the terms of the policy constitute the actual agreement of coverage.

\_\_\_\_\_  
Applicant/Policy Owner

\_\_\_\_\_  
Date

I certify that this proposal has been presented to the applicant. I have made no representations that are inconsistent with the proposal.

\_\_\_\_\_  
Sales Representative

\_\_\_\_\_  
Date

Life Insurance underwritten by the Nationwide Life and Annuity Insurance Company, Columbus, Ohio.



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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) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value
1	65 65	85,708	38,063	85,708
2	66 66	88,916	37,676	88,916
3	67 67	92,229	37,219	92,229
4	68 68	95,648	36,682	95,648
5	69 69	99,173	36,053	99,173
6	70 70	102,805	35,318	102,805
7	71 71	106,540	34,461	106,540
8	72 72	110,376	33,751	110,376
9	73 73	114,308	32,884	114,308
10	74 74	118,327	31,844	118,327
11	75 75	122,426	31,191	122,426
12	76 76	126,595	29,175	126,595
13	77 77	130,821	26,930	130,821
14	78 78	135,092	24,435	135,092
15	79 79	139,389	21,674	139,389
16	80 80	143,690	18,619	143,690
17	81 81	147,970	15,241	147,970
18	82 82	152,209	11,541	152,209
19	83 83	156,392	7,521	156,392
20	84 84	160,495	3,179	160,495
21	85 85	164,463	0	164,463
22	86 86	168,260	0	168,260
23	87 87	171,877	0	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



**Prepared For:** Bill Jones // Male/65/Preferred Non-Tobacco  
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End of Year	Ages	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender 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



**Prepared For:** Bill Jones // Male/65/Preferred Non-Tobacco  
**Prepared For:** Mary Jones // 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:** 72  
**Inflation Protection Option:** 3% Compound for life  
**Premium Payment Period:** Single Premium  
**Scheduled Premium:** \$205,331.60 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.



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Prepared For: Bill Jones // Male/65/Preferred Non-Tobacco  
 Prepared For: Mary Jones // 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: 72  
 Inflation Protection Option: 3% Compound for life  
 Premium Payment Period: Single Premium  
 Scheduled Premium: \$205,331.60 Annual

## Quick View

All Values and Benefits are Guaranteed

Maximum Number of Full Monthly LTC Benefit Payments	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day 1)		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***
			Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day 1)				
48	None	\$382,151	\$509,534	\$10,615	\$10,615	\$509,534		
48	3% Compound for 20 years	\$260,856	\$363,774	\$7,246	\$11,289	\$566,748	78	
48	3% Compound for life	\$245,134	\$341,850	\$6,809	\$10,609	\$532,591	81	
48	5% Compound for life	\$157,760	\$226,656	\$4,382	\$9,110	\$471,201	84	
72	None	\$337,274	\$674,549	\$9,369	\$9,369	\$674,549		
72	3% Compound for 20 years	\$231,025	\$498,121	\$6,417	\$9,998	\$776,056	78	
72	3% Compound for life	\$216,000	\$465,726	\$6,000	\$9,348	\$725,585	81	
72	5% Compound for life	\$134,805	\$305,644	\$3,745	\$7,785	\$635,413	84	
96	None	\$315,395	\$841,054	\$8,761	\$8,761	\$841,054		
96	3% Compound for 20 years	\$215,697	\$639,349	\$5,992	\$9,335	\$984,280	78	
96	3% Compound for life	\$201,575	\$597,491	\$5,599	\$8,724	\$930,872	81	
96	5% Compound for life	\$120,369	\$383,139	\$3,344	\$6,951	\$796,517	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: 1. The guaranteed cash value OR 2. The accumulated value minus surrender charges 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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**Long-Term Care Insurance Outline of Coverage  
For Long-Term Care Rider (ICC21-NWLA-616)  
and Long-Term Care Extension of Benefits  
Rider (ICC21-NWLA-617)**

**Nationwide Life And Annuity Insurance Company**

PO Box 182835, Columbus, Ohio 43218-2835 1-800-848-6331

**NOTICE TO BUYER: THE RIDERS DESCRIBED IN THIS OUTLINE MAY NOT COVER ALL THE COSTS ASSOCIATED WITH LONG-TERM CARE INCURRED BY THE BUYER DURING THE PERIOD OF COVERAGE. THE BUYER IS ADVISED TO REVIEW CAREFULLY ALL POLICY AND RIDER LIMITATIONS.**

**CAUTION.** The issuance of the Long-Term Care Rider ("LTC Rider") and Long-Term Care Extension of Benefits Rider ("LTCEB Rider"), if elected, (together, "Riders") described in this outline is based upon your responses to the questions on your application. A copy of your application is enclosed. If your answers are incorrect or untrue, Nationwide Life and Annuity Insurance Company ("Nationwide") has the right to deny benefits or rescind these Riders. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of your answers are incorrect, contact us at the address above.

**These Riders are attached to an individual Policy of life insurance.**

**PURPOSE OF OUTLINE OF COVERAGE.** This Outline of Coverage provides a very brief description of the important features of the LTC Rider and LTCEB Rider. You should compare this Outline of Coverage to outlines of coverage for other riders available to you. This Outline of Coverage is not the insurance contract, but only a summary of coverage. Only the Riders, and the individual life insurance Policy to which they are attached, contain governing contractual provisions. This means both the Policy and Riders themselves set forth, in detail, the rights and obligations of both you and Nationwide. It is, therefore, important that you **READ YOUR POLICY AND RIDERS CAREFULLY.**

**FEDERAL TAX CONSEQUENCES.** THE LTC RIDER AND LTCEB RIDER ARE BOTH INTENDED TO BE A FEDERALLY TAX-QUALIFIED LONG-TERM CARE INSURANCE CONTRACT UNDER SECTION 7702B OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED. **Benefits paid under these Riders may be taxable, depending on your specific circumstances. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.**

**TERMS UNDER WHICH THESE RIDERS MAY BE CONTINUED IN FORCE OR DISCONTINUED.**

**RENEWABILITY.** THE POLICY AND THE ATTACHED RIDER(S) ARE NON-CANCELLABLE. This means you have the right, subject to the terms of your Policy, to continue your Policy as long as you pay your Scheduled Premium on time. Nationwide cannot change any of the terms of your Policy on its own and cannot change the Scheduled Premium you currently pay.

**WAIVER OF PREMIUM.** These Riders do not contain a waiver of premium provision. However, policies for which the Insureds meet underwriting requirements including, Premium Payment Period elected, rate class, and Issue Age, will be issued with an endorsement that waives Scheduled Premium while long-term care benefits are being paid for either or both Insureds. See, also Lapse Protection Feature.

**TERMS UNDER WHICH THE COMPANY MAY CHANGE PREMIUMS.** These Riders are attached to a last survivor fixed premium universal life insurance policy which requires payment of all Scheduled Premium as stated in the Policy Specification Pages. **The amount of the Scheduled Premium is fixed at issue, so we can never increase the Scheduled Premium for the Policy and attached Riders.**

**TERMS UNDER WHICH THESE RIDERS MAY BE RETURNED AND PREMIUM REFUNDED.** To be certain that you are satisfied with these Riders, you have a thirty day "free look." Within thirty days after you receive these Riders, you may return it to our Home Office or to the representative who delivered it. We will then void these Riders and the Policy as if it had never been in force and refund to the payor all Life Insurance Premium and LTC Premium paid, including any fees and charges, within thirty days.

These Riders do not contain provisions providing for a refund or partial refund of LTC Premium upon the death of an Insured or surrender of the Policy.

**THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE.** If one or both Insureds are eligible for Medicare, review the "Guide to Health Insurance for People with Medicare" available from us upon request.

Receipt of benefits under these Riders may adversely affect your eligibility for governmental benefits or public assistance programs such as Medicaid. Neither Nationwide Life and Annuity Insurance Company nor its agents can represent Medicare, the federal government, or any state government.

**LONG-TERM CARE COVERAGE.** These Riders are designed to provide coverage for one or more necessary, or diagnostic, preventive, therapeutic, rehabilitative, Maintenance or Personal Care services, provided in a setting other than an acute care unit of a Hospital, such as in a nursing home, in the community or in the home. These Riders provide coverage in the form of a fixed dollar cash indemnity benefit for Qualified Long-Term Care Services, and are subject to an Elimination Period, limitations, and exclusions described in these Riders.

**BENEFITS PROVIDED BY THESE RIDERS.** These Riders interact with the Policy to which they are attached. Upon meeting the eligibility requirements for payment of benefits, we will pay a monthly benefit until the total available benefit pool is exhausted, to the Policy Owner while either or both Insureds are receiving Qualified Long-Term Care Services. The monthly benefit amount is not based on the number of days of services received and is not based on actual expenses incurred.

The LTC Rider provides for acceleration of the Policy Specified Amount until that Rider's benefit limit has been reached. The LTCEB Rider, if elected, extends the benefits provided by the LTC Rider after the LTC Rider's benefit limit has been reached, up to the Current Maximum Amount of LTC Benefits Payable. The Policy Owner has the option to receive a monthly Rider benefit payment equal to or less than the available maximum monthly Rider benefit amount. However, the monthly Rider benefit payment requested must be greater than or equal to the minimum monthly Rider benefit amount stated on the Policy Specification Pages, or no less than as required by applicable laws and regulations in the State of Issue.

#### **LTC Rider Benefit Amounts:**

**Current Maximum Amount of LTC Rider Benefits Payable.** The maximum dollar amount available under the LTC Rider to pay benefits for all approved Claims of both Insureds combined. At any time, it is the Policy Specified Amount multiplied by the quantity (Cash Surrender Value minus Indebtedness) divided by the Cash Surrender Value.

**Maximum Number of Full Monthly LTC Rider Benefit Payments.** A reference value used to determine the Current Maximum Monthly LTC Rider Benefit Amount Per Insured. It represents the number of monthly benefit payments that could be paid from the LTC Rider if every payment is for the maximum amount available by the terms of the Rider.

**Current Maximum Monthly LTC Rider Benefit Amount Per Insured.** The maximum monthly benefit available for each Insured for whom a Claim is being paid under this Rider, respectively. At any time, it is equal to the Current Maximum Amount of LTC Rider Benefits Payable divided by the Maximum Number of Full Monthly LTC Rider Benefit Payments.

#### **LTCEB Rider Benefit Amounts:**

**Maximum Amount of LTCEB Rider Benefits Payable.** The maximum dollar amount available under the LTCEB Rider to pay benefits for all approved Claims of both Insureds combined. At any time, it is equal to the then current Specified Amount divided by the Maximum Number of Full Monthly LTC Rider Benefit Payments elected on the application, multiplied by the Maximum Number of Full Monthly LTCEB Rider Benefit Payments elected on the application.

**Maximum Number of Full Monthly LTCEB Rider Benefit Payments.** A reference value used to determine the Maximum Monthly LTCEB Rider Benefit Amount Per Insured. It represents the number of monthly benefit payments that could be paid from the LTCEB Rider if every payment is for the maximum amount available by the terms of the Rider.

**Maximum Monthly LTCEB Rider Benefit Amount Per Insured.** The maximum dollar amount of monthly benefit available for each Insured for whom a Claim is being paid under the LTCEB Rider. It is equal to the Maximum Amount of LTCEB Rider Benefits Payable divided by the Maximum Number of Full Monthly LTCEB Rider Benefit Payments.

**Current Maximum Amount of LTC Benefits Payable.** The maximum dollar amount available under the LTC Rider and the LTCEB Rider, if elected, to pay benefits for all approved Claims of both Insureds combined. At any time, it is equal to the Current Maximum Amount of LTC Rider Benefits Payable plus the Maximum Amount of LTCEB Rider Benefits Payable.

**Lapse Protection Feature.** While benefits are being paid under the Riders, the Policy and attached Riders will not lapse. If the Accumulated Value is insufficient to cover all Policy monthly deductions, any monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived while benefits are being paid under the Riders. If there is Indebtedness, once you are no longer receiving benefits under these Riders, you may have to make a loan repayment sufficient to prevent your Policy from lapsing.



Note: Notwithstanding the lapse protection feature, you must continue to pay your Scheduled Premium to maintain current Policy and rider benefit amounts, if your Policy is not issued with an endorsement to waive Scheduled Premium while long-term care benefits are being paid.

**ELIGIBILITY FOR PAYMENT OF BENEFITS.** In order for Rider benefits to be payable, the total amount of benefits paid under the applicable Rider must not have reached the available maximum amount of Rider benefits payable under that Rider. Additionally, we must verify the following requirements have been met:

1. the Insured for whom a claim is being made is Chronically III. This means, the Insured has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of an LTC Service Provider or Immediate Family of the Policy Owner or Insured, as:
  - a. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living (i.e., Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for a period of at least ninety days due to a loss of functional capacity; or
  - b. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment;
2. the Insured, for whom a claim is being made, must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
3. the Elimination Period must be satisfied. The Elimination Period only has to be satisfied once for an Insured for whom a Claim is being made while this Rider is In Force;
4. The total Amount of LTC benefit available for the Insured for whom a claim is being made has not been exhausted; and
5. the Policy Owner 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.

#### *Recertification*

At least once every twelve months, but no more frequently than every ninety days, and for as long as benefits are being paid for an Insured, a Licensed Health Care Practitioner must again certify that Insured is Chronically III. Additionally, a Licensed Health Care Practitioner must either prescribe a new Plan of Care or reconfirm the existing Plan of Care.

#### **DEFINED TERMS USED IN THIS OUTLINE OF COVERAGE**

**Activities of Daily Living.** Those activities that measure the Insured's ability for self-care. The six Activities of Daily Living used in these Riders to determine the level of care needed by the Insured are:

1. "Bathing" – washing oneself in either a tub or shower, including getting into and out of the tub or shower, or by sponge bath.
2. "Continence" – ability to control one's bowel and/or bladder function, or the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag) when unable to control one's bowel and/or bladder function.
3. "Dressing" – putting on and taking off all items of clothing, and attaching any necessary braces, fasteners, or prosthesis.
4. "Eating" – feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
5. "Toileting" – getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. "Transferring" – means moving in and out of a bed, chair, or wheelchair.

**Chronically III.** An Insured who has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of a Long-Term Care Service Provider or Immediate Family of the Policy Owner or Insured as:

1. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living for a period of at least ninety days due to a loss of functional capacity; or
2. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment.

**Cognitive Impairment.** A deficiency in an Insured's short or long-term memory, orientation as to person, place and time, deductive or abstract reasoning, or judgment as it relates to safety awareness. Included are nervous or mental disorders of organic origin, including Alzheimer's Disease and senile dementia, which are determined by clinical diagnosis or tests.

**Hands-On Assistance.** The physical assistance of another person without which the individual would be unable to perform the Activities of Daily Living.