



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

Nationwide CareMatters® II

LIFE INSURANCE WITH

Cash Indemnity Long-Term Care Benefits

Prepared for:
Valued Client

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



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Dear Valued Client,

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

Long-term care scenario

Valued Client (Male, 55, Couple Nontobacco, Illinois)

Premium received	Annual: \$100,000.00 Year 0 - Year 1 Total: \$100,000.00
Refund of Premium on Surrender	Maximum LTC Benefit ¹
Total Long-term care benefit	Day 1: \$541,772 Age 80: \$1,134,351
Maximum monthly LTC benefit	Day 1: \$6,980 Age 80: \$14,614
LTC specified benefit period	6 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$167,513.36 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$33,502.67
Is Sales Proposal a MEC?	Yes

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

Distinct product features

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

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

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

Thank you.



Why LTC coverage may be a better option

Consider a linked benefit policy

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

Let's take a closer look:



A linked benefit policy

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



LTC benefits

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



Death benefit

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



Liquidity

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

²The insured must meet LTC claims requirements.



Nationwide CareMatters® II

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Nationwide CareMatters II is a cash indemnity plan that simplifies how your benefits are paid to you because it allows you to:



Spend your benefits as you see fit

Once you qualify, you'll receive monthly long-term care benefit payments to use without restrictions from Nationwide³



Eliminate monthly paperwork

You won't be required to submit bills or receipts to Nationwide⁴

Long-term care support services

The Nationwide Care Guide Network[®] is a LTC resource and referral service tailored to your geographic location for policyowners who have purchased Nationwide CareMatters II.⁵ This service is available to the policyowner as well as to their spouses, parents, adult children, siblings and parents-in-law.

It's designed to help provide referrals when you need help with the following:

Caregiver support

Home care and housing options

Assisted living or nursing homes

Adult day care

Memory and Alzheimer's care

End-of-life care

Meal and nutrition services

Safety and adaptive equipment

Transportation

³ Benefits may be taxable under certain circumstances. Consult your tax advisor.

⁴ The insured must continue to meet LTC claims requirements

⁵ The company that currently provides professional consultation services through the Nationwide Care Guide Network is a member of The National Association of Geriatric Care Managers. This service provider is not affiliated with Nationwide Life and Annuity Insurance Company or its subsidiaries. The service provider and the Nationwide Care Guide Network may be changed or discontinued at any time.

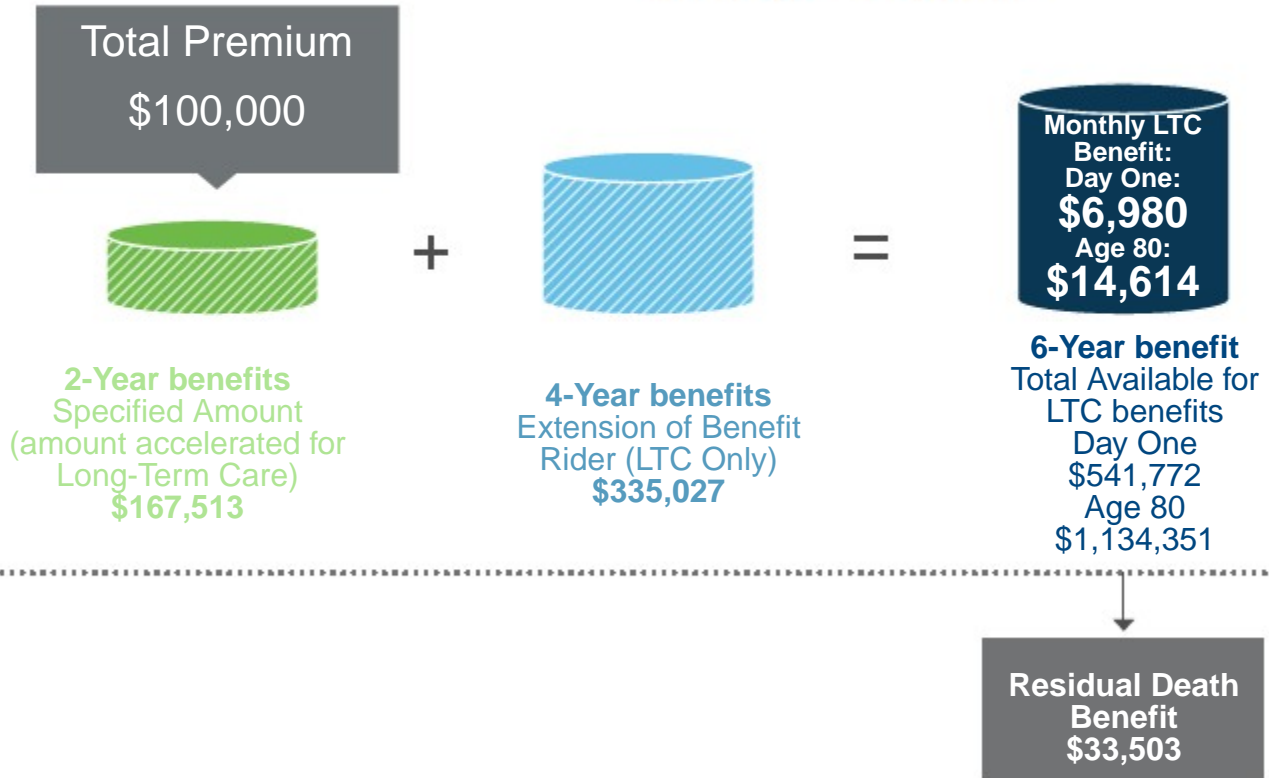


Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

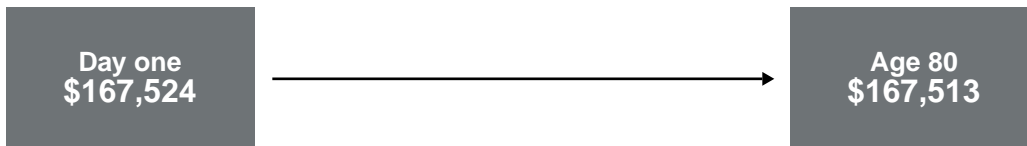
How the product works⁶

Coverage if you need long-term care

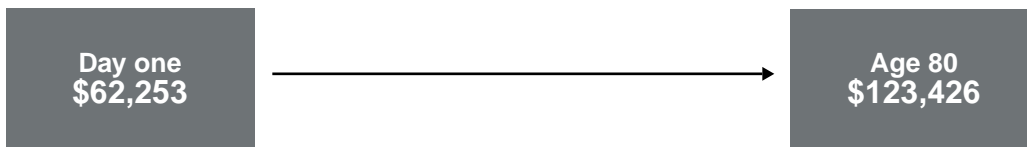


If the Long-term care benefits are never used, the guarantees below are available.

Guaranteed Death Benefit if LTC is never used.



Guaranteed Total Received on Surrender.



⁶ This scenario assumes no Loans, Partial Surrenders, or LTC Benefits have been taken.



Nationwide CareMatters® II

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Narrative Summary

About this Proposal

Payment of the single premium, or paying all premiums during the selected premium payment period, guarantees that the policy will not lapse as long as no policy loans are taken.

This proposal assumes that the premium is paid on the first day of each policy year.

The proposal is not a contract and will not become part of any policy issued by Nationwide Life and Annuity Insurance Company. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. The policy is designed to qualify as life insurance under laws of the United States of America, including the Internal Revenue Code of 1986, as amended. This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different. Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.

Proposal Details

Total Required Premium - \$100,000 is the sum of all Scheduled Premiums you must pay (including any rollovers and/or lump sums), based on the Premium Payment Period you selected. The Premium Payment Period is the period during which the Scheduled Premium will be due and must be selected at issue. The Premium Payment Period for this proposal is a single pay. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61 day grace period after the date we mail the grace period notice in which to make the premium payment.

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium - \$62,211.33
2. LTC Rider Premium- \$6,447.57
3. LTC Extension of Benefits Premium - \$4,990.88
4. LTC Inflation Protection Rider Premium - \$26,350.22

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

Total Long-Term Care (LTC) Benefits - \$502,540 is the total maximum amount of LTC benefits available to you from your Nationwide CareMatters® II policy. This amount does not include the Inflation Protection Option you may have elected.

Maximum Monthly LTC Benefit - \$6,980 is the amount you will be paid every month if you choose to receive the full LTC benefit amount. It does not include amounts that might be provided by any inflation protection option you might have elected.

Specified Amount - \$167,513 is the amount used to determine LTC benefits and the death benefits. It is also used to determine Policy Charges and Deductions from the Accumulated Value. The Specified Amount is not the same as the Net Death Benefit. Please refer to the Net Death Benefit description below or to the tabular detail.

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

**Proposal
Details
(continued)**

Guaranteed Minimum Death Benefit - \$33,503 is 20% of the Specified Amount quoted. As long as your policy stays in force, we guarantee we will pay your beneficiaries a death benefit, even if the death benefit amount quoted is exhausted by the payment of LTC benefits. This death benefit will be lower if loans or partial surrenders are taken.

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

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

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

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

**Key Policy
Features &
Terms****Accelerated Death Benefit (ADB) for Terminal Illness Rider (ICC13-NWLA-495)**

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

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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Narrative Summary

Key Policy Features & Terms (continued)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Exclusions -

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

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

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

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

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

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Narrative Summary

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

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

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

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

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

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

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

Modified Endowment Contract (MEC) - This proposal is a MEC as defined by the guidelines of a MEC as defined by Section 7702A of the Internal Revenue Code. A life insurance policy where premium payments made during the first seven years of the contract, or during the first seven years after a material change, exceed the Modified Endowment Premium limit as defined by section 7702A of the Internal Revenue Code. Withdrawals and loans from these contracts are subject to less favorable tax treatment than distributions from policies which are not Modified Endowment Contracts. This does not apply to distributions for LTC benefits.

Nationwide Care Guide Network® - Is a service provided by a non-affiliated third party and included at no additional charge. It provides policy owners, insureds and their family members, with free consultations and tailored information to help implement your plan of care. You have no obligation to use these services which are currently provided through a non-affiliated third party. There is no separate additional charge for this service. This service is subject to availability.

Net Surrender Value - Is the Cash Surrender Value of this policy minus any indebtedness and minus the Unpaid Monthly Deductions Account if applicable.



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Narrative Summary

Key Policy Features & Terms (continued)

Net Death Benefit - Is the death benefit amount that will be paid to your beneficiary if the insured dies while the policy is in-force. This amount is net of any outstanding Policy Indebtedness and LTC benefits paid. Assuming no Loans, Partial Surrenders or LTC Benefits have been paid, this amount will never be less than the total Premiums paid. The Net Death Benefit may be higher in some years based on the Specified Amount, Accumulated Value, Guaranteed Cash Value, Return of Premium Value, and the IRC 7702 corridor factors.

Partial Surrenders - Is the amount of money withdrawn during the policy year. Partial Surrenders will result in the reduction of the Cash Surrender Value, Death Benefit, Total LTC Benefit and Monthly LTC Benefit.

Scheduled Premium - Is the amount of Premium required on the first day of the premium payment frequency for the Premium Payment Period you selected.

Surrender Charges - Is the amount deducted from the Accumulated Value in the event the policy owner surrenders the policy for cash during the applicable period. At no time will the deduction of the surrender charge cause the policy owner to owe additional funds to Nationwide.

Total Monthly Benefit - is the total benefit amount available to you every month. If an inflation protection option is elected, the Total Monthly Benefit you receive will be the Maximum Monthly LTC Benefit plus the Maximum Monthly Inflation Benefit. The full Maximum Monthly LTC Benefit must be taken before the Inflation Protection Rider Benefit is available.

Total Received On Surrender - The total dollar amount that will be paid upon surrender of the policy. The Total Received on Surrender is equal to the Net Surrender Value plus any Refund of Premium amount provided by the Refund of Premium option elected.

Unpaid Monthly Deductions Account - An account used for tracking purposes. This account accrues unpaid Policy charges and monthly deductions when Indebtedness exceeds the Accumulated Value. No interest is credited to the Unpaid Monthly Deductions Account. Interest charged on the Unpaid Monthly Deductions Account accrues at the same rate as Indebtedness, and is applied to the Unpaid Monthly Deductions Account.



Nationwide CareMatters® II

**LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits**

Prepared For: Valued Client // Male/55/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$167,513.36
Guaranteed Minimum Death Benefit: \$33,503
Total LTC Benefit: \$502,540.08
Maximum Monthly LTC Benefit: \$6,979.72
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
1	55	100,000	62,253	62,253	167,524	502,540	6,980	0	6,980	541,772
2	56	0	64,213	64,213	167,513	502,540	6,980	209	7,189	558,025
3	57	0	66,230	66,230	167,513	502,540	6,980	425	7,405	574,766
4	58	0	68,305	68,305	167,513	502,540	6,980	647	7,627	592,009
5	59	0	70,441	70,441	167,513	502,540	6,980	876	7,856	609,769
Total		100,000								
6	60	0	72,634	72,634	167,513	502,540	6,980	1,112	8,091	628,063
7	61	0	74,882	74,882	167,513	502,540	6,980	1,354	8,334	646,904
8	62	0	77,176	77,176	167,513	502,540	6,980	1,604	8,584	666,312
9	63	0	79,514	79,514	167,535	502,540	6,980	1,862	8,842	686,301
10	64	0	81,891	81,891	167,513	502,540	6,980	2,127	9,107	706,890
Total		100,000								
11	65	0	84,308	84,308	167,521	502,540	6,980	2,400	9,380	728,097
12	66	0	86,766	86,766	167,513	502,540	6,980	2,682	9,662	749,940
13	67	0	89,267	89,267	167,513	502,540	6,980	2,972	9,951	772,438
14	68	0	91,808	91,808	167,513	502,540	6,980	3,270	10,250	795,611
15	69	0	94,390	94,390	167,543	502,540	6,980	3,578	10,557	819,479
Total		100,000								
16	70	0	97,007	97,007	167,532	502,540	6,980	3,894	10,874	844,064
17	71	0	99,651	99,651	167,514	502,540	6,980	4,221	11,200	869,385
18	72	0	102,313	102,313	167,513	502,540	6,980	4,557	11,536	895,467
19	73	0	104,981	104,981	167,513	502,540	6,980	4,903	11,883	922,331
20	74	0	107,649	107,649	167,513	502,540	6,980	5,259	12,239	950,001
Total		100,000								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

** The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$728,097 would encompass claim years 11-16.



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LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
21	75	0	110,309	110,309	167,513	502,540	6,980	5,626	12,606	978,501
22	76	0	112,959	112,959	167,518	502,540	6,980	6,005	12,984	1,007,856
23	77	0	115,599	115,599	167,513	502,540	6,980	6,394	13,374	1,038,092
24	78	0	118,227	118,227	167,528	502,540	6,980	6,795	13,775	1,069,234
25	79	0	120,839	120,839	167,513	502,540	6,980	7,209	14,188	1,101,311
Total		100,000								
26	80	0	123,426	123,426	167,513	502,540	6,980	7,634	14,614	1,134,351
27	81	0	125,976	125,976	167,513	502,540	6,980	8,073	15,052	1,168,381
28	82	0	128,481	128,481	167,513	502,540	6,980	8,524	15,504	1,203,433
29	83	0	130,931	130,931	167,513	502,540	6,980	8,989	15,969	1,239,536
30	84	0	133,313	133,313	167,513	502,540	6,980	9,468	16,448	1,276,722
Total		100,000								
31	85	0	135,609	135,609	167,513	502,540	6,980	9,962	16,942	1,315,024
32	86	0	137,802	137,802	167,513	502,540	6,980	10,470	17,450	1,354,474
33	87	0	139,871	139,871	167,513	502,540	6,980	10,994	17,973	1,395,108
34	88	0	141,798	141,798	167,513	502,540	6,980	11,533	18,513	1,436,962
35	89	0	143,570	143,570	167,513	502,540	6,980	12,088	19,068	1,480,071
Total		100,000								
36	90	0	145,183	145,183	167,513	502,540	6,980	12,660	19,640	1,524,473
37	91	0	146,641	146,641	167,513	502,540	6,980	13,249	20,229	1,570,207
38	92	0	147,959	147,959	167,513	502,540	6,980	13,856	20,836	1,617,313
39	93	0	149,154	149,154	167,513	502,540	6,980	14,481	21,461	1,665,832
40	94	0	150,258	150,258	167,513	502,540	6,980	15,125	22,105	1,715,807
Total		100,000								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

** The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$728,097 would encompass claim years 11-16.



Nationwide CareMatters® II

**LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits**

Prepared For: Valued Client // Male/55/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$167,513.36
Guaranteed Minimum Death Benefit: \$33,503
Total LTC Benefit: \$502,540.08
Maximum Monthly LTC Benefit: \$6,979.72
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
41	95	0	151,324	151,324	167,513	502,540	6,980	15,788	22,768	1,767,282
42	96	0	152,364	152,364	167,513	502,540	6,980	16,471	23,451	1,820,300
43	97	0	153,348	153,348	167,513	502,540	6,980	17,175	24,155	1,874,909
44	98	0	154,269	154,269	167,513	502,540	6,980	17,900	24,879	1,931,156
45	99	0	155,116	155,116	167,513	502,540	6,980	18,646	25,626	1,989,091
Total		100,000								
46	100	0	155,878	155,878	167,513	502,540	6,980	19,415	26,394	2,048,764
47	101	0	156,560	156,560	167,513	502,540	6,980	20,207	27,186	2,110,227
48	102	0	157,181	157,181	167,513	502,540	6,980	21,022	28,002	2,173,534
49	103	0	157,747	157,747	167,513	502,540	6,980	21,862	28,842	2,238,740
50	104	0	158,266	158,266	167,513	502,540	6,980	22,727	29,707	2,305,902
Total		100,000								
51	105	0	158,758	158,758	167,513	502,540	6,980	23,619	30,598	2,375,079
52	106	0	159,267	159,267	167,513	502,540	6,980	24,537	31,516	2,446,331
53	107	0	159,806	159,806	167,513	502,540	6,980	25,482	32,462	2,519,721
54	108	0	160,328	160,328	167,513	502,540	6,980	26,456	33,436	2,595,313
55	109	0	160,833	160,833	167,513	502,540	6,980	27,459	34,439	2,673,172
Total		100,000								
56	110	0	161,324	161,324	167,513	502,540	6,980	28,492	35,472	2,753,367
57	111	0	161,800	161,800	167,513	502,540	6,980	29,556	36,536	2,835,968
58	112	0	162,264	162,264	167,513	502,540	6,980	30,652	37,632	2,921,047
59	113	0	162,718	162,718	167,513	502,540	6,980	31,781	38,761	3,008,679
60	114	0	163,164	163,164	167,513	502,540	6,980	32,944	39,924	3,098,939
Total		100,000								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

** The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$728,097 would encompass claim years 11-16.



Nationwide CareMatters® II

**LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits**

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IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$167,513.36
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Maximum Monthly LTC Benefit: \$6,979.72
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
61	115	0	163,604	163,604	167,513	502,540	6,980	34,142	41,122	3,191,907
62	116	0	164,045	164,046	167,513	502,540	6,980	35,376	42,355	3,287,664
63	117	0	164,496	164,496	167,513	502,540	6,980	36,646	43,626	3,386,294
64	118	0	164,977	164,977	167,513	502,540	6,980	37,955	44,935	3,487,883
65	119	0	165,567	165,567	167,513	502,540	6,980	39,303	46,283	3,592,520
Total		100,000								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

** The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$728,097 would encompass claim years 11-16.



Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

Input Summary - Ledger Case File: [Untitled]

Screen: Insured

Revised Illustration?	No	Issue Age or D.O.B. (mm/dd/yyyy)	55
Issue State	IL	Tobacco User?	No
First Name	Valued	Married / Civil Union / Domestic Partnership?	Yes
Last Name	Client		
Sex	Male		

Screen: Face Amount and Premium

Specify Premium or Benefit	Premium	Premium Mode	Annual
Premium or Benefit Amount	100000	Benefit Duration	6
Scheduled Premium	Single Premium	Inflation Benefit Option	3% Compound
Refund of Premium	Maximum LTC Benefit	1035 Exchange?	No

Screen: Interest Rate and Income

Guaranteed Rate

Screen: Output Design

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$167,513.36

Guaranteed Minimum Death Benefit: \$33,503

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LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Signature Page

Proposal as shown is a Modified Endowment Contract.

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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IRC Section 7702: Cash Value Accumulation Test

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Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

- A. **Guaranteed Cash Value**
- B. **Accumulated Value Less Surrender Charges**
- C. **Net Surrender Value (the greater of A or B)**
- D. **Refund of Premium Value**

E. **Total Received On Surrender** - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender.

Examples:

- If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
- If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
1	55	62,253	40,683	62,253	N/A	62,253
2	56	64,213	39,928	64,213	N/A	64,213
3	57	66,230	39,110	66,230	N/A	66,230
4	58	68,305	38,232	68,305	N/A	68,305
5	59	70,441	37,284	70,441	N/A	70,441
6	60	72,634	36,255	72,634	N/A	72,634
7	61	74,882	35,130	74,882	N/A	74,882
8	62	77,176	34,207	77,176	N/A	77,176
9	63	79,514	33,171	79,514	N/A	79,514
10	64	81,891	32,022	81,891	N/A	81,891
11	65	84,308	31,383	84,308	N/A	84,308
12	66	86,766	29,394	86,766	N/A	86,766
13	67	89,267	27,300	89,267	N/A	89,267
14	68	91,808	25,103	91,808	N/A	91,808
15	69	94,390	22,795	94,390	N/A	94,390
16	70	97,007	20,362	97,007	N/A	97,007
17	71	99,651	17,784	99,651	N/A	99,651
18	72	102,313	15,041	102,313	N/A	102,313
19	73	104,981	12,138	104,981	N/A	104,981
20	74	107,649	9,077	107,649	N/A	107,649



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$167,513.36

Guaranteed Minimum Death Benefit: \$33,503

Total LTC Benefit: \$502,540.08

Maximum Monthly LTC Benefit: \$6,979.72

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

- A. **Guaranteed Cash Value**
- B. **Accumulated Value Less Surrender Charges**
- C. **Net Surrender Value (the greater of A or B)**
- D. **Refund of Premium Value**

E. **Total Received On Surrender** - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender.

Examples:

- If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
- If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
21	75	110,309	5,854	110,309	N/A	110,309
22	76	112,959	2,461	112,959	N/A	112,959
23	77	115,599	0	115,599	N/A	115,599
24	78	118,227	0	118,227	N/A	118,227
25	79	120,839	0	120,839	N/A	120,839
26	80	123,426	0	123,426	N/A	123,426
27	81	125,976	0	125,976	N/A	125,976
28	82	128,481	0	128,481	N/A	128,481
29	83	130,931	0	130,931	N/A	130,931
30	84	133,313	0	133,313	N/A	133,313
31	85	135,609	0	135,609	N/A	135,609
32	86	137,802	0	137,802	N/A	137,802
33	87	139,871	0	139,871	N/A	139,871
34	88	141,798	0	141,798	N/A	141,798
35	89	143,570	0	143,570	N/A	143,570
36	90	145,183	0	145,183	N/A	145,183
37	91	146,641	0	146,641	N/A	146,641
38	92	147,959	0	147,959	N/A	147,959
39	93	149,154	0	149,154	N/A	149,154
40	94	150,258	0	150,258	N/A	150,258



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$167,513.36

Guaranteed Minimum Death Benefit: \$33,503

Total LTC Benefit: \$502,540.08

Maximum Monthly LTC Benefit: \$6,979.72

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

- A. **Guaranteed Cash Value**
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- C. **Net Surrender Value (the greater of A or B)**
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Examples:

- If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
- If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
41	95	151,324	0	151,324	N/A	151,324
42	96	152,364	0	152,364	N/A	152,364
43	97	153,348	0	153,348	N/A	153,348
44	98	154,269	0	154,269	N/A	154,269
45	99	155,116	0	155,116	N/A	155,116
46	100	155,878	0	155,878	N/A	155,878
47	101	156,560	0	156,560	N/A	156,560
48	102	157,181	0	157,181	N/A	157,181
49	103	157,747	0	157,747	N/A	157,747
50	104	158,266	0	158,266	N/A	158,266
51	105	158,758	0	158,758	N/A	158,758
52	106	159,267	0	159,267	N/A	159,267
53	107	159,806	0	159,806	N/A	159,806
54	108	160,328	0	160,328	N/A	160,328
55	109	160,833	0	160,833	N/A	160,833
56	110	161,324	0	161,324	N/A	161,324
57	111	161,800	0	161,800	N/A	161,800
58	112	162,264	0	162,264	N/A	162,264
59	113	162,718	0	162,718	N/A	162,718
60	114	163,164	0	163,164	N/A	163,164



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

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Guaranteed Minimum Death Benefit: \$33,503

Total LTC Benefit: \$502,540.08

Maximum Monthly LTC Benefit: \$6,979.72

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

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

- If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
- If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
61	115	163,604	0	163,604	N/A	163,604
62	116	164,045	0	164,046	N/A	164,046
63	117	164,496	0	164,496	N/A	164,496
64	118	164,977	0	164,977	N/A	164,977
65	119	165,567	0	165,567	N/A	165,567



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Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

7702 / 7702a

MEP: **\$10,019.42**

NSP: **\$62,272.03**

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

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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Quick View

All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day One)	Max Monthly LTC Benefit (Day One)	Total Monthly* Benefit (Age 80)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 80)	Inflation Crossover Age***
2 Years	None	\$243,979	\$243,979	\$10,166	\$10,166	\$243,979	
2 Years	3% Simple	\$211,474	\$214,646	\$8,811	\$15,420	\$373,252	61
2 Years	3% Compound	\$203,755	\$206,812	\$8,490	\$17,776	\$433,018	62
2 Years	5% Compound	\$151,937	\$155,736	\$6,331	\$21,438	\$527,376	65
3 Years	None	\$236,956	\$355,434	\$9,873	\$9,873	\$355,434	
3 Years	3% Simple	\$193,521	\$298,990	\$8,063	\$14,111	\$516,701	63
3 Years	3% Compound	\$184,655	\$285,375	\$7,694	\$16,109	\$597,511	64
3 Years	5% Compound	\$127,030	\$200,231	\$5,293	\$17,924	\$678,054	68
4 Years	None	\$231,705	\$463,410	\$9,654	\$9,654	\$463,410	
4 Years	3% Simple	\$189,327	\$395,694	\$7,889	\$13,805	\$679,685	63
4 Years	3% Compound	\$171,972	\$359,734	\$7,166	\$15,003	\$753,204	66
4 Years	5% Compound	\$113,643	\$244,907	\$4,735	\$16,035	\$829,342	70
5 Years	None	\$231,040	\$577,600	\$9,627	\$9,627	\$577,600	
5 Years	3% Simple	\$180,372	\$477,986	\$7,516	\$13,152	\$816,183	65
5 Years	3% Compound	\$170,802	\$453,407	\$7,117	\$14,901	\$949,333	66
5 Years	5% Compound	\$104,969	\$290,010	\$4,374	\$14,811	\$982,077	72
6 Years	None	\$227,446	\$682,338	\$9,477	\$9,477	\$682,338	
6 Years	3% Simple	\$179,955	\$580,354	\$7,498	\$13,122	\$985,253	64
6 Years	3% Compound	\$167,513	\$541,772	\$6,980	\$14,614	\$1,134,351	66
6 Years	5% Compound	\$100,194	\$340,754	\$4,175	\$14,137	\$1,153,913	72
7 Years	None	\$220,705	\$772,468	\$9,196	\$9,196	\$772,468	
7 Years	3% Simple	\$175,258	\$668,611	\$7,302	\$12,779	\$1,128,665	64
7 Years	3% Compound	\$165,227	\$633,021	\$6,884	\$14,414	\$1,325,406	65
7 Years	5% Compound	\$97,902	\$398,558	\$4,079	\$13,814	\$1,349,660	72

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

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

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



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

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

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

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

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

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

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