



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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Prepared on:
June 28, 2024

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



Nationwide CareMatters® II

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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: \$10,000.00 Year 1 - Year 10 Total: \$100,000.00
Refund of Premium on Surrender	Maximum LTC Benefit ¹
Total Long-term care benefit	Day 1: \$459,714 Age 80: \$962,539
Maximum monthly LTC benefit	Day 1: \$5,923 Age 80: \$12,401
LTC specified benefit period	6 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$142,141.16 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$28,428.23
Is Sales Proposal a MEC?	No

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

Distinct product features

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

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

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

Thank you.



Why LTC coverage may be a better option

Consider a linked benefit policy

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

Let's take a closer look:



A linked benefit policy

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



LTC benefits

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



Death benefit

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



Liquidity

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

²The insured must meet LTC claims requirements.



Nationwide CareMatters® II

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



Spend your benefits as you see fit

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



Eliminate monthly paperwork

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

Long-term care support services

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

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

Caregiver support

Home care and housing options

Assisted living or nursing homes

Adult day care

Memory and Alzheimer's care

End-of-life care

Meal and nutrition services

Safety and adaptive equipment

Transportation

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

⁴ The insured must continue to meet LTC claims requirements

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

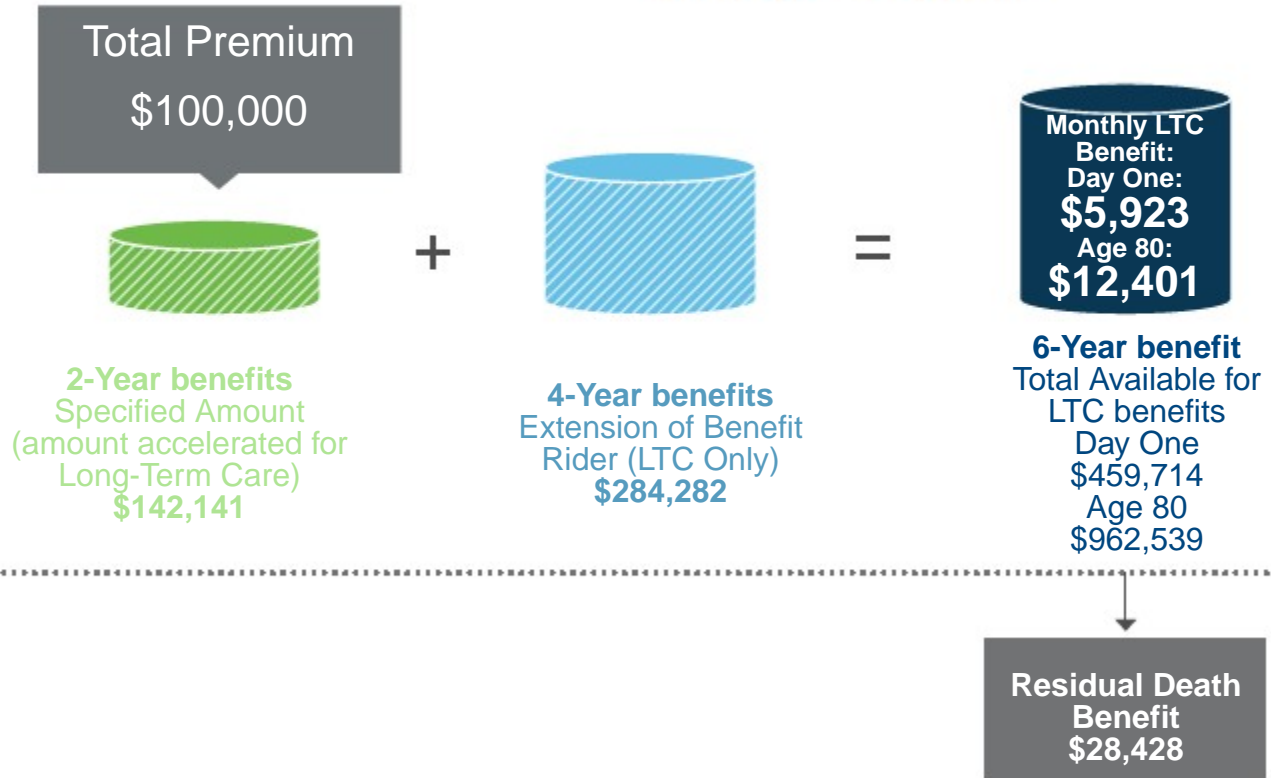


Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

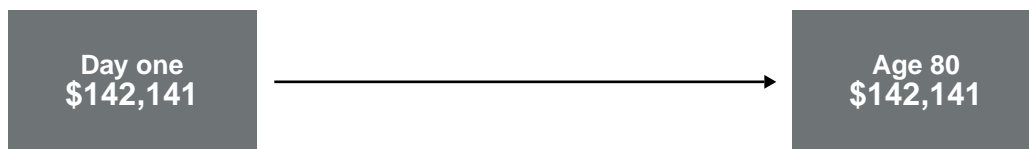
How the product works⁶

Coverage if you need long-term care

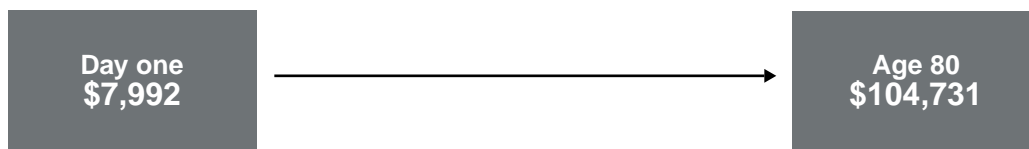


If the Long-term care benefits are never used, the guarantees below are available.

Guaranteed Death Benefit if LTC is never used.



Guaranteed Total Received on Surrender.



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



Nationwide CareMatters® II

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Narrative Summary

About this Proposal

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

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

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

Proposal Details

Total Required Premium - \$100,000 is the sum of all Scheduled Premiums you must pay (including any rollovers and/or lump sums), based on the Premium Payment Period you selected. The Premium Payment Period is the period during which the Scheduled Premium will be due and must be selected at issue. The Premium Payment Period for this proposal is a 10-Pay. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61 day grace period after the date we mail the grace period notice in which to make the premium payment.

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium - \$6,434.33
2. LTC Rider Premium- \$506.04
3. LTC Extension of Benefits Premium - \$371.07
4. LTC Inflation Protection Rider Premium - \$2,688.56

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 - \$426,423 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 - \$5,923 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 - \$142,141 is the amount used to determine LTC benefits and the death benefits. It is also used to determine Policy Charges and Deductions from the Accumulated Value. The Specified Amount is not the same as the Net Death Benefit. Please refer to the Net Death Benefit description below or to the tabular detail.

**Nationwide CareMatters® II****LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits**

Narrative Summary

**Proposal
Details
(continued)**

Guaranteed Minimum Death Benefit - \$28,428 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 Cash Indemnity Long-term Care Benefits

Narrative Summary

Key Policy Features & Terms (continued)

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

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

Exclusions -

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Narrative Summary

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

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

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

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

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

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



Nationwide CareMatters® II

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

Prepared For: Valued Client // Male/55/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$142,141.16
Guaranteed Minimum Death Benefit: \$28,428
Total LTC Benefit: \$426,423.48
Maximum Monthly LTC Benefit: \$5,922.55
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$10,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
1	55	10,000	7,992	7,992	142,141	426,423	5,923	0	5,923	459,714
2	56	10,000	13,893	13,893	142,141	426,423	5,923	178	6,100	473,505
3	57	10,000	20,006	20,006	142,141	426,423	5,923	361	6,283	487,710
4	58	10,000	26,342	26,342	142,141	426,423	5,923	549	6,472	502,342
5	59	10,000	32,912	32,912	142,141	426,423	5,923	743	6,666	517,412
Total		50,000								
6	60	10,000	39,721	39,721	142,141	426,423	5,923	943	6,866	532,934
7	61	10,000	46,776	46,776	142,141	426,423	5,923	1,149	7,072	548,922
8	62	10,000	54,081	54,081	142,141	426,423	5,923	1,361	7,284	565,390
9	63	10,000	61,647	61,647	142,141	426,423	5,923	1,580	7,503	582,352
10	64	10,000	69,488	69,488	142,141	426,423	5,923	1,805	7,728	599,822
Total		100,000								
11	65	0	71,539	71,539	142,148	426,423	5,923	2,037	7,959	617,817
12	66	0	73,624	73,624	142,141	426,423	5,923	2,276	8,198	636,351
13	67	0	75,746	75,746	142,141	426,423	5,923	2,522	8,444	655,442
14	68	0	77,903	77,903	142,141	426,423	5,923	2,775	8,697	675,105
15	69	0	80,094	80,094	142,166	426,423	5,923	3,036	8,958	695,358
Total		100,000								
16	70	0	82,314	82,314	142,157	426,423	5,923	3,305	9,227	716,219
17	71	0	84,558	84,558	142,142	426,423	5,923	3,581	9,504	737,706
18	72	0	86,816	86,816	142,141	426,423	5,923	3,867	9,789	759,837
19	73	0	89,080	89,080	142,141	426,423	5,923	4,160	10,083	782,632
20	74	0	91,344	91,344	142,141	426,423	5,923	4,463	10,385	806,111
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 \$617,817 would encompass claim years 11-16.



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Maximum Monthly LTC Benefit: \$5,922.55
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$10,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
21	75	0	93,601	93,601	142,141	426,423	5,923	4,774	10,697	830,294
22	76	0	95,850	95,850	142,145	426,423	5,923	5,095	11,018	855,203
23	77	0	98,090	98,090	142,141	426,423	5,923	5,426	11,348	880,859
24	78	0	100,320	100,320	142,153	426,423	5,923	5,766	11,689	907,285
25	79	0	102,536	102,536	142,141	426,423	5,923	6,117	12,039	934,503
Total		100,000								
26	80	0	104,731	104,731	142,141	426,423	5,923	6,478	12,401	962,539
27	81	0	106,895	106,895	142,141	426,423	5,923	6,850	12,773	991,415
28	82	0	109,021	109,021	142,141	426,423	5,923	7,233	13,156	1,021,157
29	83	0	111,100	111,100	142,141	426,423	5,923	7,628	13,550	1,051,792
30	84	0	113,121	113,121	142,141	426,423	5,923	8,034	13,957	1,083,346
Total		100,000								
31	85	0	115,069	115,069	142,141	426,423	5,923	8,453	14,376	1,115,846
32	86	0	116,930	116,930	142,141	426,423	5,923	8,884	14,807	1,149,321
33	87	0	118,686	118,686	142,141	426,423	5,923	9,329	15,251	1,183,801
34	88	0	120,321	120,321	142,141	426,423	5,923	9,786	15,709	1,219,315
35	89	0	121,824	121,825	142,141	426,423	5,923	10,257	16,180	1,255,894
Total		100,000								
36	90	0	123,193	123,193	142,141	426,423	5,923	10,743	16,665	1,293,571
37	91	0	124,431	124,431	142,141	426,423	5,923	11,243	17,165	1,332,378
38	92	0	125,548	125,548	142,141	426,423	5,923	11,758	17,680	1,372,350
39	93	0	126,563	126,563	142,141	426,423	5,923	12,288	18,211	1,413,520
40	94	0	127,500	127,500	142,141	426,423	5,923	12,834	18,757	1,455,926
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 \$617,817 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: \$142,141.16
Guaranteed Minimum Death Benefit: \$28,428
Total LTC Benefit: \$426,423.48
Maximum Monthly LTC Benefit: \$5,922.55
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$10,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
41	95	0	128,404	128,404	142,141	426,423	5,923	13,397	19,320	1,499,604
42	96	0	129,286	129,286	142,141	426,423	5,923	13,977	19,899	1,544,592
43	97	0	130,121	130,121	142,141	426,423	5,923	14,574	20,496	1,590,930
44	98	0	130,903	130,903	142,141	426,423	5,923	15,188	21,111	1,638,657
45	99	0	131,622	131,622	142,141	426,423	5,923	15,822	21,744	1,687,817
Total		100,000								
46	100	0	132,268	132,268	142,141	426,423	5,923	16,474	22,397	1,738,452
47	101	0	132,847	132,847	142,141	426,423	5,923	17,146	23,069	1,790,605
48	102	0	133,374	133,374	142,141	426,423	5,923	17,838	23,761	1,844,323
49	103	0	133,854	133,854	142,141	426,423	5,923	18,551	24,473	1,899,653
50	104	0	134,294	134,294	142,141	426,423	5,923	19,285	25,208	1,956,643
Total		100,000								
51	105	0	134,712	134,712	142,141	426,423	5,923	20,041	25,964	2,015,342
52	106	0	135,144	135,144	142,141	426,423	5,923	20,820	26,743	2,075,802
53	107	0	135,601	135,601	142,141	426,423	5,923	21,623	27,545	2,138,076
54	108	0	136,044	136,044	142,141	426,423	5,923	22,449	28,371	2,202,219
55	109	0	136,473	136,473	142,141	426,423	5,923	23,300	29,223	2,268,285
Total		100,000								
56	110	0	136,889	136,889	142,141	426,423	5,923	24,177	30,099	2,336,334
57	111	0	137,293	137,293	142,141	426,423	5,923	25,080	31,002	2,406,424
58	112	0	137,687	137,687	142,141	426,423	5,923	26,010	31,932	2,478,616
59	113	0	138,072	138,072	142,141	426,423	5,923	26,968	32,890	2,552,975
60	114	0	138,450	138,450	142,141	426,423	5,923	27,954	33,877	2,629,564
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 \$617,817 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: \$142,141.16
Guaranteed Minimum Death Benefit: \$28,428
Total LTC Benefit: \$426,423.48
Maximum Monthly LTC Benefit: \$5,922.55
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$10,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
61	115	0	138,824	138,824	142,141	426,423	5,923	28,971	34,893	2,708,451
62	116	0	139,199	139,199	142,141	426,423	5,923	30,018	35,940	2,789,705
63	117	0	139,581	139,581	142,141	426,423	5,923	31,096	37,018	2,873,396
64	118	0	139,989	139,989	142,141	426,423	5,923	32,206	38,129	2,959,598
65	119	0	140,490	140,490	142,141	426,423	5,923	33,350	39,273	3,048,386
Total		100,000								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

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Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

Input Summary - Ledger Case File: [Untitled]

Screen: Insured

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

Screen: Face Amount and Premium

Specify Premium or Benefit	Premium	Year to Begin Scheduled Premium	1
Premium or Benefit Amount	10000	Benefit Duration	6
Scheduled Premium	10-Pay	Inflation Benefit Option	3% Compound
Refund of Premium	Maximum LTC Benefit	Lump Sum Premium	0 From 1 To 1
Premium Mode	Annual	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
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Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$10,000.00 Annual

Signature Page

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$10,000.00 Annual

Total Received on Surrender

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

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

Examples:

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

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
1	55	7,992	2,816	7,992	N/A	7,992
2	56	13,893	5,680	13,893	N/A	13,893
3	57	20,006	8,601	20,006	N/A	20,006
4	58	26,342	11,590	26,342	N/A	26,342
5	59	32,912	14,646	32,912	N/A	32,912
6	60	39,721	17,762	39,721	N/A	39,721
7	61	46,776	20,936	46,776	N/A	46,776
8	62	54,081	24,427	54,081	N/A	54,081
9	63	61,647	28,055	61,647	N/A	61,647
10	64	69,488	31,840	69,488	N/A	69,488
11	65	71,539	31,542	71,539	N/A	71,539
12	66	73,624	29,867	73,624	N/A	73,624
13	67	75,746	28,103	75,746	N/A	75,746
14	68	77,903	26,251	77,903	N/A	77,903
15	69	80,094	24,305	80,094	N/A	80,094
16	70	82,314	22,254	82,314	N/A	82,314
17	71	84,558	20,080	84,558	N/A	84,558
18	72	86,816	17,766	86,816	N/A	86,816
19	73	89,080	15,316	89,080	N/A	89,080
20	74	91,344	12,732	91,344	N/A	91,344



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: \$142,141.16

Guaranteed Minimum Death Benefit: \$28,428

Total LTC Benefit: \$426,423.48

Maximum Monthly LTC Benefit: \$5,922.55

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$10,000.00 Annual

Total Received on Surrender

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

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

Examples:

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

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
21	75	93,601	10,011	93,601	N/A	93,601
22	76	95,850	7,145	95,850	N/A	95,850
23	77	98,090	4,120	98,090	N/A	98,090
24	78	100,320	918	100,320	N/A	100,320
25	79	102,536	0	102,536	N/A	102,536
26	80	104,731	0	104,731	N/A	104,731
27	81	106,895	0	106,895	N/A	106,895
28	82	109,021	0	109,021	N/A	109,021
29	83	111,100	0	111,100	N/A	111,100
30	84	113,121	0	113,121	N/A	113,121
31	85	115,069	0	115,069	N/A	115,069
32	86	116,930	0	116,930	N/A	116,930
33	87	118,686	0	118,686	N/A	118,686
34	88	120,321	0	120,321	N/A	120,321
35	89	121,824	0	121,825	N/A	121,825
36	90	123,193	0	123,193	N/A	123,193
37	91	124,431	0	124,431	N/A	124,431
38	92	125,548	0	125,548	N/A	125,548
39	93	126,563	0	126,563	N/A	126,563
40	94	127,500	0	127,500	N/A	127,500



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: \$142,141.16

Guaranteed Minimum Death Benefit: \$28,428

Total LTC Benefit: \$426,423.48

Maximum Monthly LTC Benefit: \$5,922.55

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$10,000.00 Annual

Total Received on Surrender

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

- 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	128,404	0	128,404	N/A	128,404
42	96	129,286	0	129,286	N/A	129,286
43	97	130,121	0	130,121	N/A	130,121
44	98	130,903	0	130,903	N/A	130,903
45	99	131,622	0	131,622	N/A	131,622
46	100	132,268	0	132,268	N/A	132,268
47	101	132,847	0	132,847	N/A	132,847
48	102	133,374	0	133,374	N/A	133,374
49	103	133,854	0	133,854	N/A	133,854
50	104	134,294	0	134,294	N/A	134,294
51	105	134,712	0	134,712	N/A	134,712
52	106	135,144	0	135,144	N/A	135,144
53	107	135,601	0	135,601	N/A	135,601
54	108	136,044	0	136,044	N/A	136,044
55	109	136,473	0	136,473	N/A	136,473
56	110	136,889	0	136,889	N/A	136,889
57	111	137,293	0	137,293	N/A	137,293
58	112	137,687	0	137,687	N/A	137,687
59	113	138,072	0	138,072	N/A	138,072
60	114	138,450	0	138,450	N/A	138,450



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: \$142,141.16

Guaranteed Minimum Death Benefit: \$28,428

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Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$10,000.00 Annual

Total Received on Surrender

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

- 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	138,824	0	138,824	N/A	138,824
62	116	139,199	0	139,199	N/A	139,199
63	117	139,581	0	139,581	N/A	139,581
64	118	139,989	0	139,989	N/A	139,989
65	119	140,490	0	140,490	N/A	140,490



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Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$10,000.00 Annual

7702 / 7702a

MEP: **\$8,501.84**

NSP: **\$52,840.07**

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

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

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

Single Pay Equivalent for Nationwide Home Office use = \$84,853.62



Nationwide CareMatters® II

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Scheduled Premium: \$10,000.00 Annual

Quick View

All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day One)	Max Monthly LTC Benefit (Day One)	Total Monthly* Benefit (Age 80)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 80)	Inflation Crossover Age***
2 Years	None	\$204,803	\$204,804	\$8,533	\$8,533	\$204,804	
2 Years	3% Simple	\$176,375	\$179,021	\$7,349	\$12,861	\$311,302	61
2 Years	3% Compound	\$169,646	\$172,191	\$7,069	\$14,800	\$360,529	62
2 Years	5% Compound	\$130,020	\$133,271	\$5,418	\$18,346	\$451,302	65
3 Years	None	\$200,116	\$300,175	\$8,338	\$8,338	\$300,175	
3 Years	3% Simple	\$162,178	\$250,564	\$6,757	\$11,825	\$433,014	63
3 Years	3% Compound	\$154,458	\$238,707	\$6,436	\$13,475	\$499,799	64
3 Years	5% Compound	\$109,662	\$172,855	\$4,569	\$15,473	\$585,349	68
4 Years	None	\$197,744	\$395,488	\$8,239	\$8,239	\$395,488	
4 Years	3% Simple	\$158,345	\$330,941	\$6,598	\$11,546	\$568,458	64
4 Years	3% Compound	\$146,904	\$307,297	\$6,121	\$12,816	\$643,411	66
4 Years	5% Compound	\$98,749	\$212,810	\$4,115	\$13,933	\$720,649	70
5 Years	None	\$195,871	\$489,677	\$8,161	\$8,161	\$489,677	
5 Years	3% Simple	\$153,423	\$406,571	\$6,393	\$11,187	\$694,240	65
5 Years	3% Compound	\$145,187	\$385,408	\$6,049	\$12,666	\$806,958	66
5 Years	5% Compound	\$91,604	\$253,084	\$3,817	\$12,925	\$857,033	71
6 Years	None	\$194,409	\$583,227	\$8,100	\$8,100	\$583,227	
6 Years	3% Simple	\$152,232	\$490,948	\$6,343	\$11,100	\$833,470	65
6 Years	3% Compound	\$142,141	\$459,714	\$5,923	\$12,401	\$962,539	66
6 Years	5% Compound	\$86,903	\$295,552	\$3,621	\$12,262	\$1,000,843	72
7 Years	None	\$188,470	\$659,645	\$7,853	\$7,853	\$659,645	
7 Years	3% Simple	\$149,802	\$571,496	\$6,242	\$10,923	\$964,728	64
7 Years	3% Compound	\$141,077	\$540,497	\$5,878	\$12,308	\$1,131,680	65
7 Years	5% Compound	\$85,292	\$347,223	\$3,554	\$12,034	\$1,175,820	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.

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

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