



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

Your life insurance illustration for Nationwide CareMatters TogetherSM

Prepared for: Valued Client
Valued Client

Prepared on: June 19, 2025

Life Insurance Producer:

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

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

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

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

Rely on Nationwide[®] to be here for you

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

Nearly
100
years as a
mutual company

Helping members protect
what's important since
1926

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



received: 10/17/02
affirmed: 12/22/21¹



received: 3/10/09
affirmed: 5/27/20¹



received: 12/22/08
affirmed: 4/19/22¹

FORTUNE
100 Best
Workplaces for
Diversity²

We are a
FORTUNE 100
company³

FORTUNE
100 Best
Companies to
Work For⁴

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

² "The 100 Best Workplaces for Diversity," fortune.com/best-workplaces-for-diversity/2019/search/ (2019).

³ Based on revenue, Fortune magazine (June 2021).

⁴ "100 Best Companies to Work For," greatplacetowork.com/best-workplaces/100-best/2022 (2022).

Your policy highlights

Valued Client

(Male, 70 Preferred Nontobacco, Florida)

Valued Client

(Female, 70 Preferred Nontobacco, Florida)

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

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

Guaranteed premium	Annual Planned Premium: \$322,595.67
Premium payment period	Single Premium
Maximum monthly LTC benefit	Day 1: \$7,500 Older insured age 85: \$11,685
Total LTC benefit	Day 1: \$800,310 Older insured age 85: \$1,246,857
Maximum number of full monthly LTC benefit payments	96 payments No further LTC benefits are paid after all full monthly LTC benefit payments have been made.
Inflation protection option	3% Compound for life
Specified amount (amount accelerated for long-term care)	\$270,000.00 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$27,000.00
Is Sales Proposal a MEC?⁵	Yes

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

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

The benefits of your linked-benefit policy

Linked-benefit policies guarantee:



A premium that will never change



LTC benefits that will never go down⁶



A death benefit if you do not use your LTC benefit

What helps set apart CareMatters Together

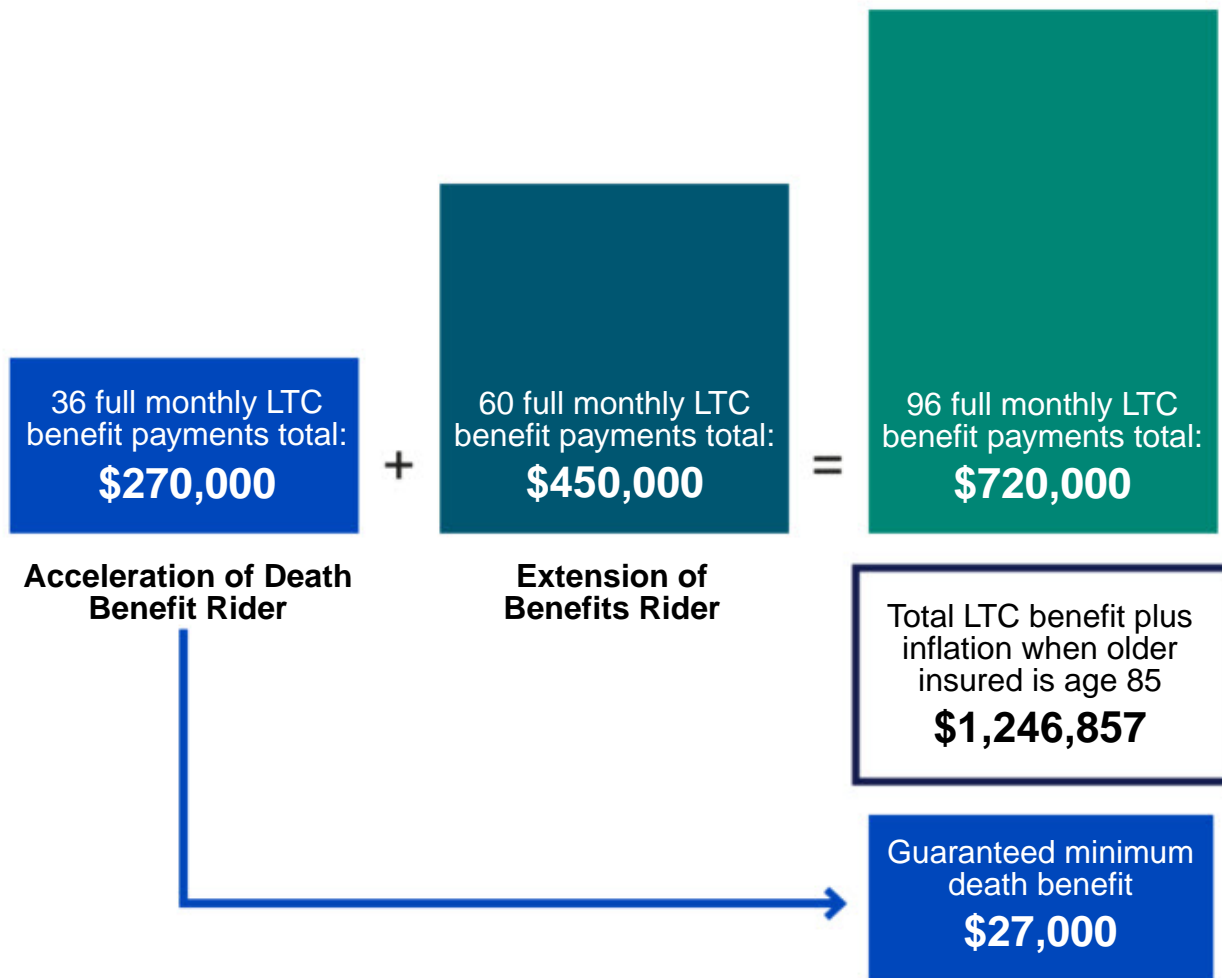
- ▶ Cost-effective coverage for two people, with a flexible shared pool of benefits
- ▶ Cash indemnity:
 - Clients may elect to receive up to 100% of their available monthly cash benefit
 - There's no need to submit monthly bills or receipts once the claim has been approved
 - 100% of the benefits can be used to pay for informal care⁷
 - Nationwide places no restrictions on how the benefit is used
- ▶ Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4
- ▶ A guaranteed death benefit even if all LTC benefits have been paid
- ▶ International benefits (see key terms and definitions for details)
- ▶ Potential tax advantages because of separately identifiable LTC and life insurance premiums

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

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

How CareMatters Together works

Guaranteed premium: Single Premium \$322,596



Monthly LTC Benefit day 1 of \$7,500 and \$11,685 when older insured is age 85

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

For example, at age 85 of the older insured, the first benefit payment received after completion of the 90-calendar-day elimination period will total \$46,739 (which is **4 x \$11,685**) because of the retroactive payment.

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

Your policy guarantees

Guaranteed premium: Single Premium \$322,596



Guaranteed LTC benefits

if you ever need care

A \$7,500 total monthly LTC benefit per insured benefit in year 1

A \$11,685 total monthly LTC benefit per insured, when the older insured is age 85



Guaranteed death benefit,

even if you use some or all of your LTC benefit

A \$270,000 guaranteed death benefit if neither of you ever need care

A guaranteed minimum death benefit of \$27,000, even if you use 100% of your LTC benefits



Guaranteed money back

if you ever cancel the policy

Year 20: \$222,872 total received on surrender

Year 30: \$249,076 total received on surrender



Guaranteed paid-up benefits

Year 1: \$7,500 monthly LTC benefit per insured
\$800,310 total LTC benefit

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

**Nationwide CareMatters TogetherSM**

Prepared For: Valued Client // Male/70/Preferred Non-Tobacco
Prepared For: Valued Client // Female/70/Preferred Non-Tobacco
Specified Amount: \$270,000.00
Maximum Monthly LTC Benefit Per Insured: \$7,500.00
Maximum Number Of Full Monthly LTC Benefit Payments: 96
Inflation Protection Option: 3% Compound for life
Premium Payment Period: Single Premium
Scheduled Premium: \$322,595.67 Annual

Separately identifiable LTC and life insurance premiums

Annual Planned Premium: \$322,596

The scheduled premium breaks down as follows:

Life insurance premium: \$98,404.70
LTC premium Valued Client: \$82,522.18
LTC premium Valued Client: \$141,668.79

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Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate							
End of Year	Ages	Premium	Cash Value	Net Surrender Value	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit Per Insured* (Excludes Inflation)	Max Monthly Inflation Rider Benefit Per Insured*	Total Monthly Benefit Per Insured	Total Benefit** (Total LTC Benefit Plus Inflation)
1	70 70	322,596	126,630	126,630	270,000	720,000	7,500	0	7,500	800,310
2	71 71	0	131,360	131,360	270,000	720,000	7,500	225	7,725	824,320
3	72 72	0	136,223	136,223	270,000	720,000	7,500	457	7,957	849,049
4	73 73	0	141,212	141,212	270,000	720,000	7,500	695	8,195	874,521
5	74 74	0	146,320	146,320	270,000	720,000	7,500	941	8,441	900,756
Total		322,596								
6	75 75	0	151,534	151,534	270,000	720,000	7,500	1,195	8,695	927,779
7	76 76	0	156,841	156,841	270,000	720,000	7,500	1,455	8,955	955,612
8	77 77	0	162,225	162,225	270,000	720,000	7,500	1,724	9,224	984,281
9	78 78	0	167,667	167,667	270,000	720,000	7,500	2,001	9,501	1,013,809
10	79 79	0	173,146	173,146	270,000	720,000	7,500	2,286	9,786	1,044,223
Total		322,596								
11	80 80	0	178,631	178,631	270,000	720,000	7,500	2,579	10,079	1,075,550
12	81 81	0	184,089	184,089	270,000	720,000	7,500	2,882	10,382	1,107,817
13	82 82	0	189,494	189,494	270,000	720,000	7,500	3,193	10,693	1,141,051
14	83 83	0	194,825	194,825	270,000	720,000	7,500	3,514	11,014	1,175,283
15	84 84	0	200,049	200,049	270,000	720,000	7,500	3,844	11,344	1,210,541
Total		322,596								
16	85 85	0	205,099	205,099	270,000	720,000	7,500	4,185	11,685	1,246,857
17	86 86	0	209,929	209,929	270,000	720,000	7,500	4,535	12,035	1,284,263
18	87 87	0	214,525	214,525	270,000	720,000	7,500	4,896	12,396	1,322,791
19	88 88	0	218,850	218,850	270,000	720,000	7,500	5,268	12,768	1,362,475
20	89 89	0	222,872	222,872	270,000	720,000	7,500	5,651	13,151	1,403,349
Total		322,596								

Based on Premium Outlay, coverage would continue to:

Younger Insured's attained age: 120

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

**The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 96 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$1,075,550, is what will be paid over the 96 payments.

Nationwide CareMatters TogetherSM

Prepared For: Valued Client // Male/70/Preferred Non-Tobacco
Prepared For: Valued Client // Female/70/Preferred Non-Tobacco
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Scheduled Premium: \$322,595.67 Annual

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				All Values and Benefits Guaranteed						
				Guaranteed 1.00% Interest Rate						
End of Year	Ages	Premium	Cash Value	Net Surrender Value	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit Per Insured* (Excludes Inflation)	Max Monthly Inflation Rider Benefit Per Insured*	Total Monthly Benefit Per Insured	Total Benefit** (Total LTC Benefit Plus Inflation)
21	90 90	0	226,580	226,580	270,000	720,000	7,500	6,046	13,546	1,445,449
22	91 91	0	229,976	229,976	270,000	720,000	7,500	6,452	13,952	1,488,813
23	92 92	0	233,080	233,080	270,000	720,000	7,500	6,871	14,371	1,533,477
24	93 93	0	235,917	235,917	270,000	720,000	7,500	7,302	14,802	1,579,482
25	94 94	0	238,533	238,533	270,000	720,000	7,500	7,746	15,246	1,626,866
Total		322,596								
26	95 95	0	240,998	240,998	270,000	720,000	7,500	8,203	15,703	1,675,672
27	96 96	0	243,312	243,312	270,000	720,000	7,500	8,674	16,174	1,725,942
28	97 97	0	245,437	245,437	270,000	720,000	7,500	9,160	16,660	1,777,720
29	98 98	0	247,363	247,363	270,000	720,000	7,500	9,659	17,159	1,831,052
30	99 99	0	249,076	249,076	270,000	720,000	7,500	10,174	17,674	1,885,984
Total		322,596								
31	100 100	0	250,554	250,554	270,000	720,000	7,500	10,704	18,204	1,942,563
32	101 101	0	251,823	251,823	270,000	720,000	7,500	11,251	18,751	2,000,840
33	102 102	0	252,957	252,957	270,000	720,000	7,500	11,813	19,313	2,060,865
34	103 103	0	253,969	253,969	270,000	720,000	7,500	12,393	19,893	2,122,691
35	104 104	0	254,881	254,881	270,000	720,000	7,500	12,989	20,489	2,186,372
Total		322,596								
36	105 105	0	255,729	255,729	270,000	720,000	7,500	13,604	21,104	2,251,963
37	106 106	0	256,580	256,580	270,000	720,000	7,500	14,237	21,737	2,319,522
38	107 107	0	257,463	257,463	270,000	720,000	7,500	14,889	22,389	2,389,107
39	108 108	0	258,317	258,317	270,000	720,000	7,500	15,561	23,061	2,460,781
40	109 109	0	259,143	259,143	270,000	720,000	7,500	16,253	23,753	2,534,604
Total		322,596								

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				All Values and Benefits Guaranteed						
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End of Year	Ages	Premium	Cash Value	Net Surrender Value	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit Per Insured* (Excludes Inflation)	Max Monthly Inflation Rider Benefit Per Insured*	Total Monthly Benefit Per Insured	Total Benefit** (Total LTC Benefit Plus Inflation)
41	110 110	0	259,944	259,944	270,000	720,000	7,500	16,965	24,465	2,610,642
42	111 111	0	260,722	260,722	270,000	720,000	7,500	17,699	25,199	2,688,962
43	112 112	0	261,479	261,479	270,000	720,000	7,500	18,455	25,955	2,769,630
44	113 113	0	262,219	262,219	270,000	720,000	7,500	19,234	26,734	2,852,719
45	114 114	0	262,945	262,945	270,000	720,000	7,500	20,036	27,536	2,938,301
Total		322,596								
46	115 115	0	263,663	263,663	270,000	720,000	7,500	20,862	28,362	3,026,450
47	116 116	0	264,381	264,381	270,000	720,000	7,500	21,713	29,213	3,117,243
48	117 117	0	265,114	265,114	270,000	720,000	7,500	22,589	30,089	3,210,761
49	118 118	0	265,895	265,895	270,000	720,000	7,500	23,492	30,992	3,307,084
50	119 119	0	266,854	266,854	270,000	720,000	7,500	24,422	31,922	3,406,296
Total		322,596								

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Input Summary - Ledger

Case File: [Untitled]

Screen: Insured

Revised Illustration?	No	2nd Insured Sex	Female
Issue State	FL	1st Insured Issue Age or D.O.B. (mm/dd/yyyy)	70
1st Insured First Name	Valued	2nd Insured Issue Age or D.O.B. (mm/dd/yyyy)	70
2nd Insured First Name	Valued	1st Insured Risk Class	Preferred Nontobacco
1st Insured Last Name	Client	2nd Insured Risk Class	Preferred Nontobacco
2nd Insured Last Name	Client		
1st Insured Sex	Male		

Screen: Face Amount and Premium

Specify Premium or Benefit	Monthly LTC Benefit	Inflation Benefit Option	3% Compound for life
Premium or Benefit Amount	7500	Future LTC Benefit Age (of older insured)	85
Scheduled Premium	Single Premium	1035 Exchange?	No
Premium Mode	Annual	Internal 1035 Exchange?	No
Maximum number of full monthly LTC benefit payments	96		

Screen: Interest Rate and Income

Guaranteed Rate

Screen: Output Design

Cover Page Photo	Yes	Quick View	Yes
Cover Photo Selection	Nationwide 2	Premium Summary	Yes
General Ledger	Yes	OCC Report	No
Annual Cost Summary	No	Monthly Cost Summary	No
Display IRR Column	No		

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Signature Page

Proposal as shown is a Modified Endowment Contract.

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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

Nationwide CareMatters TogetherSM

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Total Received on Surrender

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

End of Year	Ages	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value
1	70 70	126,630	65,386	126,630
2	71 71	131,360	65,186	131,360
3	72 72	136,223	64,814	136,223
4	73 73	141,212	64,245	141,212
5	74 74	146,320	63,454	146,320
6	75 75	151,534	62,418	151,534
7	76 76	156,841	61,111	156,841
8	77 77	162,225	59,998	162,225
9	78 78	167,667	58,558	167,667
10	79 79	173,146	56,769	173,146
11	80 80	178,631	55,579	178,631
12	81 81	184,089	51,999	184,089
13	82 82	189,494	47,996	189,494
14	83 83	194,825	43,571	194,825
15	84 84	200,049	38,720	200,049
16	85 85	205,099	33,464	205,099
17	86 86	209,929	27,794	209,929
18	87 87	214,525	21,690	214,525
19	88 88	218,850	15,181	218,850
20	89 89	222,872	8,325	222,872
21	90 90	226,580	1,272	226,580
22	91 91	229,976	0	229,976
23	92 92	233,080	0	233,080
24	93 93	235,917	0	235,917
25	94 94	238,533	0	238,533
26	95 95	240,998	0	240,998
27	96 96	243,312	0	243,312
28	97 97	245,437	0	245,437
29	98 98	247,363	0	247,363
30	99 99	249,076	0	249,076

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- A.** Guaranteed Cash Value
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C. Net Surrender Value = Cash Surrender Value minus LTC benefits, minus any amounts owed on your policy
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End of Year	Ages	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value
31	100 100	250,554	0	250,554
32	101 101	251,823	0	251,823
33	102 102	252,957	0	252,957
34	103 103	253,969	0	253,969
35	104 104	254,881	0	254,881
36	105 105	255,729	0	255,729
37	106 106	256,580	0	256,580
38	107 107	257,463	0	257,463
39	108 108	258,317	0	258,317
40	109 109	259,143	0	259,143
41	110 110	259,944	0	259,944
42	111 111	260,722	0	260,722
43	112 112	261,479	0	261,479
44	113 113	262,219	0	262,219
45	114 114	262,945	0	262,945
46	115 115	263,663	0	263,663
47	116 116	264,381	0	264,381
48	117 117	265,114	0	265,114
49	118 118	265,895	0	265,895
50	119 119	266,854	0	266,854

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IRC Section 7702 / 7702a

MEP: **\$20,249.03**

NSP: **\$126,953.68**

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

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

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

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Quick View

All Values and Benefits are Guaranteed							
Maximum Number of Full Monthly LTC Benefit Payments	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day 1)	Max Monthly LTC Benefit per Insured (Day 1)	Total Monthly* Benefit Per Insured (Older Insured age 85)	Total Benefit** (Total LTC Benefit Plus Inflation) (Older insured age 85)	Inflation Crossover Age of Older Insured***
48	None	\$466,903	\$622,538	\$12,970	\$12,970	\$622,538	
48	3% Compound for 20 years	\$347,895	\$485,154	\$9,664	\$15,056	\$755,855	80
48	3% Compound for life	\$335,557	\$467,948	\$9,321	\$14,522	\$729,048	82
48	5% Compound for life	\$242,667	\$348,642	\$6,741	\$14,014	\$724,802	84
72	None	\$420,034	\$840,068	\$11,668	\$11,668	\$840,068	
72	3% Compound for 20 years	\$308,254	\$664,638	\$8,563	\$13,340	\$1,035,484	81
72	3% Compound for life	\$294,131	\$634,186	\$8,170	\$12,729	\$988,041	83
72	5% Compound for life	\$210,336	\$476,896	\$5,843	\$12,146	\$991,432	85
96	None	\$396,058	\$1,056,154	\$11,002	\$11,002	\$1,056,154	
96	3% Compound for 20 years	\$283,368	\$839,935	\$7,871	\$12,263	\$1,293,084	82
96	3% Compound for life	\$270,000	\$800,310	\$7,500	\$11,685	\$1,246,857	83
96	5% Compound for life	\$189,854	\$604,311	\$5,274	\$10,964	\$1,256,319	86

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

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

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

Key terms and definitions

Scheduled Premium	The amount of Life Insurance Premium and LTC Premium required on the first day of the Premium Payment Frequency for the Premium Payment Period you selected. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61-day grace period after the date we mail the grace period notice in which to make the premium payment.
Specified Amount	An amount used to determine LTC benefits and the death benefits. It is also used to determine policy charges and deductions from the Accumulated Value. The Specified Amount is not always the same amount as the Net Death Benefit. Please refer to the Net Death Benefit description below or to the tabular detail.
Maximum number of full monthly LTC benefit payments	This represents the lifetime maximum number of full benefit payments that could be paid from the LTC Rider and LTC Extension of Benefits Rider if every payment is for the maximum monthly amount available by the terms of the riders. If both insureds are eligible for benefits at the same time, two LTC benefit payments can be made in the same month.
Lifetime maximum amount of LTC benefits payable	The available lifetime maximum LTC benefit amount is the maximum monthly LTC benefit dollar amount paid over the maximum number of full monthly LTC benefit payments you select at issue. Once all LTC benefits have been paid, no further LTC benefits will be available. However, the guaranteed minimum death benefit will be paid to beneficiaries on the death of the second insured. The lifetime maximum of LTC benefits and any death benefit will decrease if you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.
Inflation protection options	Nationwide CareMatters Together offers inflation protection options of 3% compounded annually for 20 years, 3% compounded annually for life, or 5% compounded annually for life. The monthly LTC Fixed Rate Inflation Protection Rider amount is in addition to the maximum monthly LTC Benefit amount provided by the LTC Rider or the LTC Extension of Benefits Rider, if elected.
Maximum Monthly LTC Benefit per Insured	The maximum monthly benefit available for each insured for whom a claim is being paid under the LTC Rider and LTC Extension of Benefits Rider
Maximum Monthly Inflation Rider Benefit per Insured	The full amount of the benefit available under the inflation protection option after the Maximum Monthly LTC Benefit is taken. This amount is in addition to the Maximum Monthly LTC Benefit per insured.

Key terms and definitions

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

Key terms and definitions

<p>Qualification for LTC benefits</p>	<p>To be considered a "chronically ill individual", a licensed health care practitioner must certify within the preceding 12-month period that the insured:</p> <ul style="list-style-type: none"> • Is unable to perform, without substantial assistance from another person, at least 2 activities of daily living (bathing, getting dressed, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment • Services that meet the requirements of §7702(B)(c)(1) of the Internal Revenue Code of 1986, as amended, as follows: necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services, and Maintenance or Personal Care Services which are required by a Chronically Ill individual, and are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner <p>Before benefits begin, the insured must satisfy a 90-calendar-day elimination period. Each insured will have their own elimination period. Upon meeting the elimination period, it is satisfied for life of the policy in the event you have more than one LTC claim.</p>
<p>Qualification for LTC benefits continued</p>	<p>The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.</p> <p>Exclusions</p> <ol style="list-style-type: none"> 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 4. War or any act of war, whether declared or undeclared <p>Preexisting conditions limitations</p> <p>A preexisting condition is any condition for which the Insured received medical advice, or treatment was recommended by, or received from, a health care services provider in the 6 months preceding the Policy Date. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first 6 months after the Policy Date.</p>

Key terms and definitions

Tax Qualification	CareMatters Together is designed to qualify as life insurance under laws of the United States of America, including the Internal Revenue Code of 1986, as amended. This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different. Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.
International benefits	<p>For international claims, 100% of the maximum monthly LTC Rider benefit and 100% of any LTC Inflation Protection Rider benefit are available while benefits are paid under the LTC Rider. No LTC benefits are payable under the LTC Extension of Benefits Rider or any LTC Inflation Protection Rider benefit associated with it.</p> <p>LTC Extension of Benefits Rider payment availability will resume if the insured returns to the U.S. and the available total LTC benefit has not been exhausted.</p>
LTC Rider	(Form NWLA-616-FL) This rider provides LTC benefits as an acceleration of the death benefit.
LTC Extension of Benefits Rider	<p>(Form NWLA-617-FL) This rider that provides benefits once the benefits provided by the LTC rider are exhausted.</p> <p>Note: The issuance of the Long-Term Care Rider ("LTC Rider") and Long-Term Care Extension of Benefits Rider ("LTCEB Rider") (together, "Riders") described in this outline is based upon your responses to the questions on your application.</p>
LTC Fixed Rate Inflation Protection Rider	<p>(Form NWLA-618-FL) This rider provides for a monthly inflation protection benefit.</p> <p>Note: The issuance of the Long-Term Care Fixed Inflation Protection Rider is based upon your responses to the questions on your application.</p>
Renewal and Termination	<p>The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.</p> <p>Election of the LTC Rider and LTCEB Rider is irrevocable. Termination of the riders will result in the automatic termination of the policy. The Riders will also terminate upon termination of the Policy or the date of the second Insured's death.</p>



Nationwide CareMatters TogetherSM

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Nationwide CareMatters Together is a cash indemnity product that pays LTC benefits when one or both of the insured persons are certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. You should consult with your tax and legal advisors about your specific situation.

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

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

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

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

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

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

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

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