



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

Your life insurance illustration for Nationwide CareMatters® II

Prepared for: Valued Client

Prepared on: June 20, 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

(Female, 70 Couple 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® 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 whether Nationwide CareMatters II is right for you.

Guaranteed premium	Annual Planned Premium: \$240,017.45
Premium payment period	Single Premium
Refund of Premium on surrender	Maximum LTC Benefit ⁵
Total LTC benefit	Day 1: \$582,157 Age 85: \$906,981
Maximum monthly LTC benefit	Day 1: \$7,500 Age 85: \$11,685
LTC specified benefit period	6 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$180,000.00 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$36,000.00
Is Sales Proposal a MEC?⁶	Yes

⁵ 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.

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

The benefits of your linked-benefit policy

Linked-benefit policies guarantee:



A premium that will never change



LTC benefits that will never go down⁷



A death benefit if you do not use your LTC benefit

What helps set CareMatters II apart

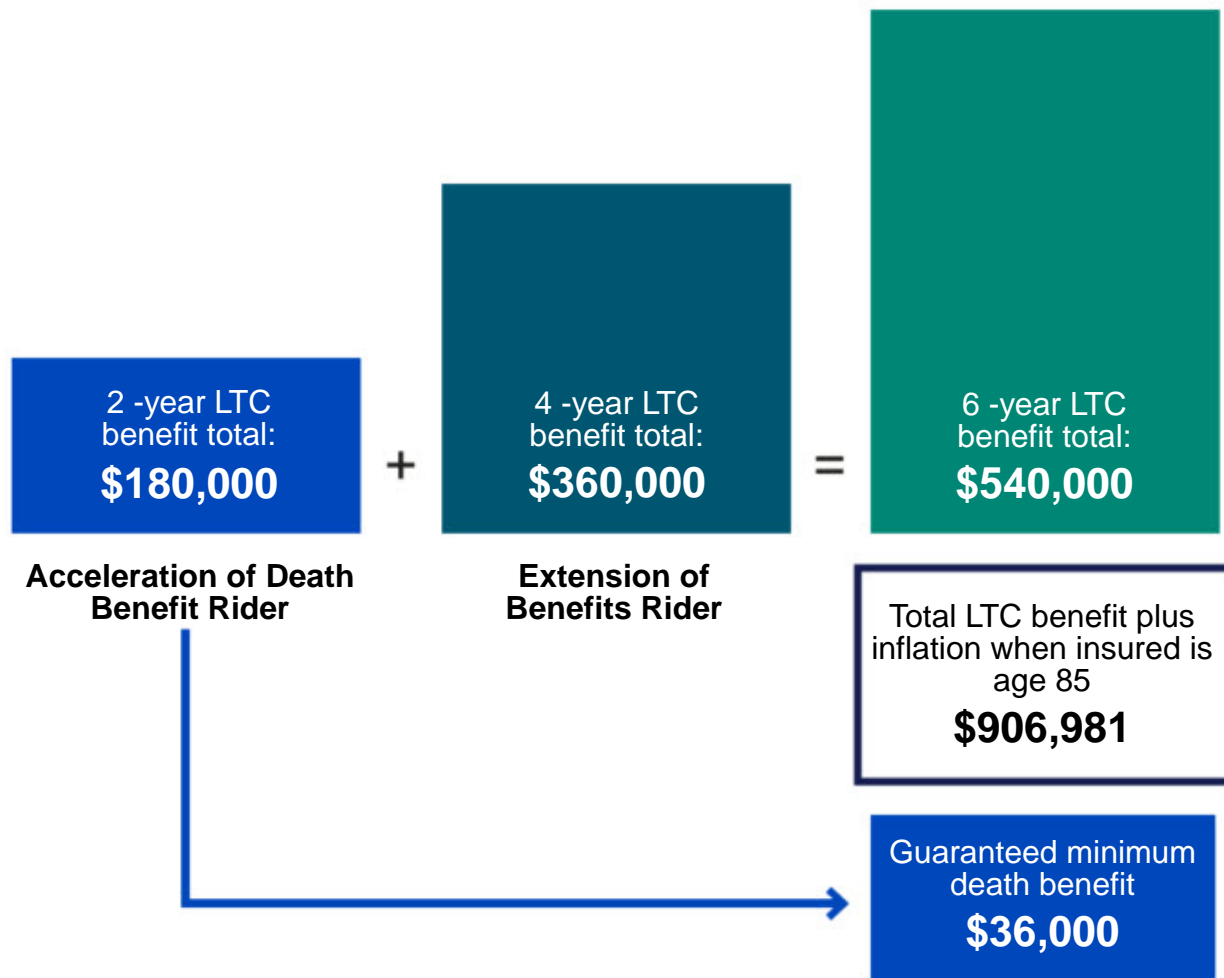
- ▶ Cash indemnity:
 - Clients may elect to receive up to 100% of their available monthly cash benefit
 - There's no need to submit monthly bills or receipts once the claim has been approved
 - 100% of the benefits can be used to pay for informal care⁸
 - Nationwide places no restrictions on how the benefit is used
- ▶ A guaranteed death benefit even if all LTC benefits have been paid
- ▶ Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4
- ▶ If you stop paying your scheduled premium, the policy will be converted to a paid-up policy with a reduced benefit
- ▶ International benefits (see key terms and definitions for details)
- ▶ Potential tax advantages because of separately identifiable LTC and life insurance premiums

⁷ 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.

⁸ The plan of care provided by a U.S.-licensed health care provider must state that informal care is appropriate.

How CareMatters II works

Guaranteed premium: Single Premium \$240,017 Annual



Monthly LTC Benefit day 1 of \$7,500 and \$11,685 when 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 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 \$240,017 Annual



Guaranteed LTC benefits

if you ever need care

A \$7,500 total monthly LTC benefit on day 1

A \$11,685 total monthly LTC benefit at age 85



Guaranteed death benefit,

even if you use some or all of your LTC benefit

A \$180,000 guaranteed death benefit if you never need care

A guaranteed minimum death benefit of \$36,000, even if you use 100% of your LTC benefits



Guaranteed money back

if you ever cancel the policy

Year 20: \$149,349 total received on surrender

Year 30: \$165,940 total received on surrender



Guaranteed paid-up benefits

Year 1: \$7,500 monthly LTC benefit \$582,157 total LTC benefit

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



Prepared For: Valued Client // Female/70/Couple Non-Tobacco
Specified Amount: \$180,000.00
Maximum Monthly LTC Benefit: \$7,500.00
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$240,017.45 Annual

Separately identifiable LTC and life insurance premiums

Annual Planned Premium: \$240,017

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium: \$104,299.65
2. LTC Rider Premium: \$26,203.45
3. LTC Extension of Benefits Premium: \$35,049.71
4. LTC Inflation Protection Rider Premium: \$74,464.64

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Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate							
End of Year	Age	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	70	240,017	96,402	96,402	240,017	540,000	7,500	0	7,500	582,157
2	71	0	99,220	99,220	240,017	540,000	7,500	225	7,725	599,622
3	72	0	102,083	102,083	240,017	540,000	7,500	457	7,957	617,610
4	73	0	104,982	104,982	240,017	540,000	7,500	695	8,195	636,139
5	74	0	107,914	107,914	240,017	540,000	7,500	941	8,441	655,223
Total		240,017								
6	75	0	110,869	110,869	240,017	540,000	7,500	1,195	8,695	674,879
7	76	0	113,841	113,841	240,017	540,000	7,500	1,455	8,955	695,126
8	77	0	116,824	116,824	240,017	540,000	7,500	1,724	9,224	715,980
9	78	0	119,807	119,807	240,017	540,000	7,500	2,001	9,501	737,459
10	79	0	122,779	122,779	240,017	540,000	7,500	2,286	9,786	759,583
Total		240,017								
11	80	0	125,718	125,718	240,017	540,000	7,500	2,579	10,079	782,370
12	81	0	128,607	128,607	240,017	540,000	7,500	2,882	10,382	805,841
13	82	0	131,453	131,453	240,017	540,000	7,500	3,193	10,693	830,017
14	83	0	134,271	134,271	240,017	540,000	7,500	3,514	11,014	854,917
15	84	0	137,052	137,052	240,017	540,000	7,500	3,844	11,344	880,565
Total		240,017								
16	85	0	139,727	139,727	240,017	540,000	7,500	4,185	11,685	906,981
17	86	0	142,278	142,278	240,017	540,000	7,500	4,535	12,035	934,191
18	87	0	144,743	144,743	240,017	540,000	7,500	4,896	12,396	962,217
19	88	0	147,105	147,105	240,017	540,000	7,500	5,268	12,768	991,083
20	89	0	149,349	149,349	240,017	540,000	7,500	5,651	13,151	1,020,816
Total		240,017								

Based on Premium Outlay, coverage would continue to:

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 6 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$782,370, is what will be paid over the 6 years.

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21	90	0	151,471	151,471	240,017	540,000	7,500	6,046	13,546	1,051,440
22	91	0	153,474	153,474	240,017	540,000	7,500	6,452	13,952	1,082,983
23	92	0	155,366	155,366	240,017	540,000	7,500	6,871	14,371	1,115,473
24	93	0	157,149	157,149	240,017	540,000	7,500	7,302	14,802	1,148,937
25	94	0	158,844	158,844	240,017	540,000	7,500	7,746	15,246	1,183,405
Total		240,017								
26	95	0	160,476	160,476	240,017	540,000	7,500	8,203	15,703	1,218,907
27	96	0	162,028	162,028	240,017	540,000	7,500	8,674	16,174	1,255,474
28	97	0	163,464	163,464	240,017	540,000	7,500	9,160	16,660	1,293,139
29	98	0	164,773	164,773	240,017	540,000	7,500	9,659	17,159	1,331,933
30	99	0	165,940	165,940	240,017	540,000	7,500	10,174	17,674	1,371,891
Total		240,017								
31	100	0	166,942	166,942	240,017	540,000	7,500	10,704	18,204	1,413,048
32	101	0	167,800	167,800	240,017	540,000	7,500	11,251	18,751	1,455,439
33	102	0	168,569	168,569	240,017	540,000	7,500	11,813	19,313	1,499,102
34	103	0	169,257	169,257	240,017	540,000	7,500	12,393	19,893	1,544,075
35	104	0	169,877	169,877	240,017	540,000	7,500	12,989	20,489	1,590,397
Total		240,017								
36	105	0	170,452	170,452	240,017	540,000	7,500	13,604	21,104	1,638,109
37	106	0	171,024	171,024	240,017	540,000	7,500	14,237	21,737	1,687,253
38	107	0	171,615	171,615	240,017	540,000	7,500	14,889	22,389	1,737,870
39	108	0	172,187	172,187	240,017	540,000	7,500	15,561	23,061	1,790,006
40	109	0	172,740	172,740	240,017	540,000	7,500	16,253	23,753	1,843,707
Total		240,017								

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41	110	0	173,277	173,277	240,017	540,000	7,500	16,965	24,465	1,899,018
42	111	0	173,798	173,798	240,017	540,000	7,500	17,699	25,199	1,955,988
43	112	0	174,305	174,305	240,017	540,000	7,500	18,455	25,955	2,014,668
44	113	0	174,801	174,801	240,017	540,000	7,500	19,234	26,734	2,075,108
45	114	0	175,287	175,287	240,017	540,000	7,500	20,036	27,536	2,137,361
Total		240,017								
46	115	0	175,767	175,767	240,017	540,000	7,500	20,862	28,362	2,201,482
47	116	0	176,248	176,248	240,017	540,000	7,500	21,713	29,213	2,267,527
48	117	0	176,738	176,738	240,017	540,000	7,500	22,589	30,089	2,335,552
49	118	0	177,260	177,260	240,017	540,000	7,500	23,492	30,992	2,405,619
50	119	0	177,901	177,901	240,017	540,000	7,500	24,422	31,922	2,477,787
Total		240,017								

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**Nationwide CareMatters® II**

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Signature Page

Proposal as shown is a Modified Endowment Contract.

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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

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Total Received on Surrender

- A.** Guaranteed Cash Value
B. Accumulated Value Less Surrender Charges
C. Net Surrender Value (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. For example:
- 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	70	96,402	68,278	96,402	N/A	96,402
2	71	99,220	67,091	99,220	N/A	99,220
3	72	102,083	65,794	102,083	N/A	102,083
4	73	104,982	64,385	104,982	N/A	104,982
5	74	107,914	62,859	107,914	N/A	107,914
6	75	110,869	61,213	110,869	N/A	110,869
7	76	113,841	59,444	113,841	N/A	113,841
8	77	116,824	58,071	116,824	N/A	116,824
9	78	119,807	56,572	119,807	N/A	119,807
10	79	122,779	54,945	122,779	N/A	122,779
11	80	125,718	54,204	125,718	N/A	125,718
12	81	128,607	51,185	128,607	N/A	128,607
13	82	131,453	47,986	131,453	N/A	131,453
14	83	134,271	44,623	134,271	N/A	134,271
15	84	137,052	41,093	137,052	N/A	137,052
16	85	139,727	37,421	139,727	N/A	139,727
17	86	142,278	33,582	142,278	N/A	142,278
18	87	144,743	29,534	144,743	N/A	144,743
19	88	147,105	25,294	147,105	N/A	147,105
20	89	149,349	20,898	149,349	N/A	149,349

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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	90	151,471	16,469	151,471	N/A	151,471
22	91	153,474	12,034	153,474	N/A	153,474
23	92	155,366	7,470	155,366	N/A	155,366
24	93	157,149	2,691	157,149	N/A	157,149
25	94	158,844	0	158,844	N/A	158,844
26	95	160,476	0	160,476	N/A	160,476
27	96	162,028	0	162,028	N/A	162,028
28	97	163,464	0	163,464	N/A	163,464
29	98	164,773	0	164,773	N/A	164,773
30	99	165,940	0	165,940	N/A	165,940
31	100	166,942	0	166,942	N/A	166,942
32	101	167,800	0	167,800	N/A	167,800
33	102	168,569	0	168,569	N/A	168,569
34	103	169,257	0	169,257	N/A	169,257
35	104	169,877	0	169,877	N/A	169,877
36	105	170,452	0	170,452	N/A	170,452
37	106	171,024	0	171,024	N/A	171,024
38	107	171,615	0	171,615	N/A	171,615
39	108	172,187	0	172,187	N/A	172,187
40	109	172,740	0	172,740	N/A	172,740

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41	110	173,277	0	173,277	N/A	173,277
42	111	173,798	0	173,798	N/A	173,798
43	112	174,305	0	174,305	N/A	174,305
44	113	174,801	0	174,801	N/A	174,801
45	114	175,287	0	175,287	N/A	175,287
46	115	175,767	0	175,767	N/A	175,767
47	116	176,248	0	176,248	N/A	176,248
48	117	176,738	0	176,738	N/A	176,738
49	118	177,260	0	177,260	N/A	177,260
50	119	177,901	0	177,901	N/A	177,901



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Premium Payment Period: Single Premium
Scheduled Premium: \$240,017.45 Annual

7702 / 7702a

MEP: **\$15,875.21**

NSP: **\$96,550.66**

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.

Prepared For: Valued Client // Female/70/Couple Non-Tobacco
Specified Amount: \$180,000.00
Maximum Monthly LTC Benefit: \$7,500.00
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$240,017.45 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 85)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 85)	Inflation Crossover Age**
2 Years	None	\$331,051	\$331,051	\$13,794	\$13,794	\$331,051	
2 Years	3% Simple	\$275,349	\$279,479	\$11,473	\$16,636	\$403,386	77
2 Years	3% Compound	\$270,768	\$274,829	\$11,282	\$17,577	\$428,175	77
2 Years	5% Compound	\$207,799	\$212,993	\$8,658	\$18,000	\$442,798	80
3 Years	None	\$302,968	\$454,452	\$12,624	\$12,624	\$454,452	
3 Years	3% Simple	\$237,804	\$367,408	\$9,909	\$14,367	\$527,926	80
3 Years	3% Compound	\$232,224	\$358,890	\$9,676	\$15,075	\$559,139	79
3 Years	5% Compound	\$155,077	\$244,439	\$6,462	\$13,433	\$508,172	84
4 Years	None	\$283,243	\$566,486	\$11,802	\$11,802	\$566,486	
4 Years	3% Simple	\$213,748	\$446,733	\$8,906	\$12,914	\$639,107	81
4 Years	3% Compound	\$207,656	\$434,378	\$8,652	\$13,480	\$676,747	81
4 Years	5% Compound	\$132,185	\$284,866	\$5,508	\$11,450	\$592,216	86
5 Years	None	\$270,246	\$675,616	\$11,260	\$11,260	\$675,616	
5 Years	3% Simple	\$197,975	\$524,633	\$8,249	\$11,961	\$747,354	83
5 Years	3% Compound	\$191,371	\$508,007	\$7,974	\$12,423	\$791,458	82
5 Years	5% Compound	\$117,299	\$324,075	\$4,887	\$10,161	\$673,729	88
6 Years	None	\$260,963	\$782,888	\$10,873	\$10,873	\$782,888	
6 Years	3% Simple	\$190,977	\$615,900	\$7,957	\$11,538	\$873,718	83
6 Years	3% Compound	\$180,000	\$582,157	\$7,500	\$11,685	\$906,981	83
6 Years	5% Compound	\$107,673	\$366,192	\$4,486	\$9,327	\$761,286	89
7 Years	None	\$253,291	\$886,518	\$10,554	\$10,554	\$886,518	
7 Years	3% Simple	\$181,029	\$690,624	\$7,543	\$10,937	\$975,744	84
7 Years	3% Compound	\$171,380	\$656,597	\$7,141	\$11,125	\$1,022,957	84
7 Years	5% Compound	\$100,411	\$408,773	\$4,184	\$8,698	\$849,811	89

* 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 in that policy year and continue for the maximum number of full monthly LTC benefit payments for this row.

*** The Inflation Crossover Age 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	<p>The amount of Life Insurance Premium and LTC Premium required on the first day of the Premium Payment Frequency for the Premium Payment Period you selected. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61-day grace period after the date we mail the grace period notice in which to make the premium payment.</p>																																																																												
Refund of Premium options	<p>1. Minimum Refund of Premium with Maximum LTC Benefit Option The refund of premium value is equal to the Cash Surrender Value.</p> <p>The following two options include a refund of premium on surrender, which ensures that if the total premium paid multiplied by the premium refund percentages (less any partial surrenders) exceeds the policy Cash Surrender Value, then the excess will be refunded upon surrender.</p> <p>2. One-Time Step-Up Option The premium refund percentages are as follows:</p> <table><tr><td>Years 1 - 10</td><td>80%</td></tr><tr><td>Years 11+</td><td>100%</td></tr></table> <p>3. Vested Option The premium refund percentages are as follows:</p> <table><tr><td>Policy Year</td><td>Single-Pay</td><td>5-Pay</td><td>10-Pay</td><td>Pay to age 65</td><td>Pay to age 100</td></tr><tr><td>1</td><td>85%</td><td>85%</td><td>85%</td><td>85%</td><td>N/A</td></tr><tr><td>2</td><td>88%</td><td>88%</td><td>86.5%</td><td>86.5%</td><td>N/A</td></tr><tr><td>3</td><td>91%</td><td>91%</td><td>88%</td><td>88%</td><td>N/A</td></tr><tr><td>4</td><td>94%</td><td>94%</td><td>89.5%</td><td>89.5%</td><td>N/A</td></tr><tr><td>5</td><td>97%</td><td>97%</td><td>91%</td><td>91%</td><td>N/A</td></tr><tr><td>6</td><td>100%</td><td>100%</td><td>92.5%</td><td>92.5%</td><td>N/A</td></tr><tr><td>7</td><td>100%</td><td>100%</td><td>94%</td><td>94%</td><td>N/A</td></tr><tr><td>8</td><td>100%</td><td>100%</td><td>95.5%</td><td>95.5%</td><td>N/A</td></tr><tr><td>9</td><td>100%</td><td>100%</td><td>97%</td><td>97%</td><td>N/A</td></tr><tr><td>10</td><td>100%</td><td>100%</td><td>98.5%</td><td>98.5%</td><td>N/A</td></tr><tr><td>11+</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>N/A</td></tr></table>	Years 1 - 10	80%	Years 11+	100%	Policy Year	Single-Pay	5-Pay	10-Pay	Pay to age 65	Pay to age 100	1	85%	85%	85%	85%	N/A	2	88%	88%	86.5%	86.5%	N/A	3	91%	91%	88%	88%	N/A	4	94%	94%	89.5%	89.5%	N/A	5	97%	97%	91%	91%	N/A	6	100%	100%	92.5%	92.5%	N/A	7	100%	100%	94%	94%	N/A	8	100%	100%	95.5%	95.5%	N/A	9	100%	100%	97%	97%	N/A	10	100%	100%	98.5%	98.5%	N/A	11+	100%	100%	100%	100%	N/A
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11+	100%	100%	100%	100%	N/A																																																																								

Key terms and definitions

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.
LTC Specified Benefit Period	This represents the total time LTC benefits may be paid under your policy if the Maximum Monthly LTC Benefit is taken continuously
Inflation protection options	Nationwide CareMatters II offers inflation protection options of 3% Simple, 3% Compound, or 5% Compound. 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.
Total long-term care (LTC) benefit	<p>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.</p> <p>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 upon the death of the insured.</p> <p>The lifetime maximum of LTC benefits and any death benefit will decrease if you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.</p>
Maximum Monthly LTC Benefit	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.
Maximum Monthly Inflation Rider Benefit	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.
Total monthly benefit	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 available. The full Maximum Monthly LTC Benefit must be taken before the Inflation Protection Rider Benefit is available.
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 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.

Key terms and definitions

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. 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 and IRC 7702 corridor factors.
Guaranteed minimum death benefit	As long as your policy stays in force, we guarantee we will pay your beneficiaries a death benefit of at least 20% of the Specified Amount, 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.
Reduced paid-up benefit	If a lapse occurs 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.
Qualification for LTC benefits	<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, dressing, 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. Upon meeting the elimination period, it is satisfied for life of the policy in the event you have more than one LTC claim.</p>

Key terms and definitions

<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>
<p>Tax Qualification</p>	<p>CareMatters II 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.</p> <p>Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.</p>
<p>International benefits</p>	<p>100% of the maximum monthly benefit amount from the LTC Rider and 100% of any LTC Inflation Protection Rider benefit while benefits are paid under the LTC Acceleration Rider. This is available while the insured is living outside of the U.S.; no international benefits are available under the LTC Extension of Benefits Rider or any LTC Inflation Protection Rider benefit associated with it.</p> <p>Extension of benefits availability will resume if the insured returns to the U.S. and the maximum lifetime benefit amount is not exhausted.</p>
<p>LTC Rider</p>	<p>(Form NWLA-584-FL) This rider provides LTC benefits as an acceleration of the death benefit.</p>

Key terms and definitions

LTC Extension of Benefits Rider	<p>(Form NWLA-585-FL) This rider 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-586-FL) This rider provides for a monthly inflation protection benefit. 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 and can't be changed after issue.</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>

Key terms and definitions

Accelerated Death Benefit (ADB) for Terminal Illness Rider

(Form NWLA-495-FL)

- 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.

Input Summary - Ledger Case File: [Untitled]

Screen: Insured

Revised Illustration?	No	Issue Age or D.O.B. (mm/dd/yyyy)	70
Issue State	FL	Tobacco User?	No
First Name	Valued	Married / Civil Union / Domestic Partnership?	Yes
Last Name	Client		
Sex	Female		

Screen: Face Amount and Premium

Specify Premium or Benefit	Monthly LTC Benefit	Benefit Duration	6
Premium or Benefit Amount	7500	Inflation Benefit Option	3% Compound
Scheduled Premium	Single Premium	Future LTC Benefit Age	85
Refund of Premium	Maximum LTC Benefit	1035 Exchange?	No
Premium Mode	Annual	Internal 1035 Exchange?	No

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		



Nationwide CareMatters® II

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 II 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 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 (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 II. 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 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 financial 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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**Long-Term Care Insurance Outline of Coverage
for Long-Term Care Rider (NWLA-584-FL)
and Long-Term Care Extension of
Benefits Rider (NWLA-585-FL)
Nationwide Life And Annuity Insurance Company**

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

NOTICE TO BUYER: THE RIDERS DESCRIBED IN THIS OUTLINE MAY NOT COVER ALL OF THE COSTS ASSOCIATED WITH LONG-TERM CARE WHICH MAY BE INCURRED BY THE BUYER DURING THE PERIOD OF COVERAGE. THE BUYER IS ADVISED TO PERIODICALLY REVIEW THESE RIDERS IN RELATION TO THE CHANGES IN THE COST OF LONG-TERM CARE.

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

These Riders are attached to an individual Policy of life insurance which has been issued and approved in the state of Florida as a long-term care insurance Policy meeting the requirements of Florida law.

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

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

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

RENEWABILITY. The Policy these Riders are attached to is noncancellable. This means you have the right, subject to the terms of your Policy, to continue your Policy as long as you pay your Scheduled Premium on time. Nationwide cannot change any of the terms of your Policy on its own and cannot change the Scheduled Premium you currently pay.

WAIVER OF PREMIUM. These Riders do not contain a waiver of premium provision. However, if the Accumulated Value has been reduced to less than the required monthly deductions while Rider benefits are being received, any monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived. Depending on the Premium Payment Period elected, the Waiver of Premium Endorsement may be available at time of issue. This endorsement waives Premium for the LTC Rider, LTCEB Rider, and LTC Inflation Protection Rider while the Insured is receiving long-term care benefits.

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

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

Partial Refund of LTC Premium on Surrender

Based on the refund of premium option elected, you may be entitled to a partial refund of premium upon Surrender, if the total Scheduled Premium paid less partial Surrenders multiplied by the Premium Refund Percentage, exceeds the greater of the Cash Surrender Value or the LTC Benefits Paid, the excess amount is refunded up to the Total LTC Premium paid.

Partial Refund of LTC Premium on Death

Based on the refund of premium option elected, you may be entitled to a partial refund of premium upon the death of the Insured, if the total Scheduled Premium less partial Surrenders, exceeds the greater of the death benefit or LTC Benefits Paid, the excess amount will be refunded up to the Total LTC Premium paid.