



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: July 9, 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, 55 Couple Nontobacco, Massachusetts)

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: \$100,000.00
Premium payment period	Single Premium
Refund of Premium on surrender	Maximum LTC Benefit ⁵
Total LTC benefit	Day 1: \$525,361 Age 85: \$1,275,189
Maximum monthly LTC benefit	Day 1: \$5,714 Age 85: \$13,868
LTC specified benefit period	7 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$137,125.85 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$27,425.17
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

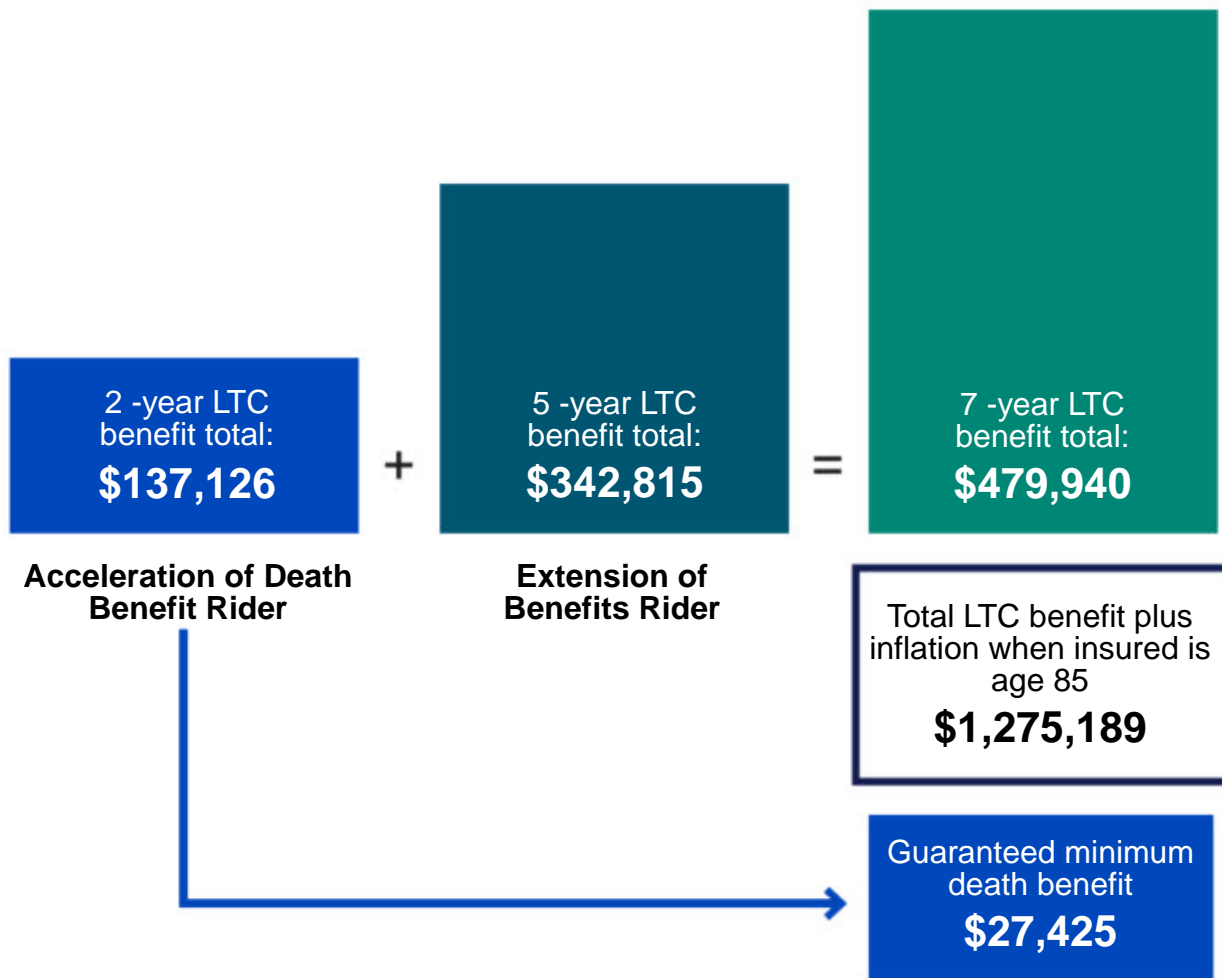
- ▶ Cash indemnity:
 - Clients may elect to receive up to 100% of their available monthly cash benefit
 - There's no need to submit monthly bills or receipts once the claim has been approved
 - 100% of the benefits can be used to pay for informal care⁸
 - Nationwide places no restrictions on how the 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 \$100,000 Annual



Monthly LTC Benefit day 1 of \$5,714 and \$13,868 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 \$55,473 (which is 4 x \$13,868) 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 \$100,000 Annual



Guaranteed LTC benefits

if you ever need care

A \$5,714 total monthly LTC benefit on day 1

A \$13,868 total monthly LTC benefit at age 85



Guaranteed death benefit,

even if you use some or all of your LTC benefit

A \$137,126 guaranteed death benefit if you never need care

A guaranteed minimum death benefit of \$27,425, even if you use 100% of your LTC benefits



Guaranteed money back

if you ever cancel the policy

Year 20: \$82,210 total received on surrender

Year 30: \$104,407 total received on surrender



Guaranteed paid-up benefits

Year 1: \$5,714 monthly LTC benefit \$525,361 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/55/Couple Non-Tobacco
Specified Amount: \$137,125.85
Maximum Monthly LTC Benefit: \$5,713.58
LTC Benefit Period: 7 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Separately identifiable LTC and life insurance premiums

Annual Planned Premium: \$100,000

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium: \$46,373.23
2. LTC Rider Premium: \$9,297.86
3. LTC Extension of Benefits Premium: \$13,830.65
4. LTC Inflation Protection Rider Premium: \$30,498.26

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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	55	100,000	46,309	46,309	137,126	479,940	5,714	0	5,714	525,361
2	56	0	47,818	47,818	137,126	479,940	5,714	171	5,885	541,122
3	57	0	49,368	49,368	137,126	479,940	5,714	348	6,062	557,356
4	58	0	50,960	50,960	137,126	479,940	5,714	530	6,243	574,076
5	59	0	52,596	52,596	137,126	479,940	5,714	717	6,431	591,299
Total		100,000								
6	60	0	54,277	54,277	137,126	479,940	5,714	910	6,624	609,037
7	61	0	56,002	56,002	137,126	479,940	5,714	1,109	6,822	627,309
8	62	0	57,771	57,771	137,126	479,940	5,714	1,313	7,027	646,128
9	63	0	59,582	59,582	137,126	479,940	5,714	1,524	7,238	665,512
10	64	0	61,433	61,433	137,126	479,940	5,714	1,741	7,455	685,477
Total		100,000								
11	65	0	63,327	63,327	137,126	479,940	5,714	1,965	7,679	706,041
12	66	0	65,263	65,263	137,126	479,940	5,714	2,195	7,909	727,223
13	67	0	67,241	67,241	137,126	479,940	5,714	2,433	8,146	749,039
14	68	0	69,264	69,264	137,126	479,940	5,714	2,677	8,391	771,510
15	69	0	71,331	71,331	137,126	479,940	5,714	2,929	8,642	794,656
Total		100,000								
16	70	0	73,440	73,440	137,126	479,940	5,714	3,188	8,902	818,495
17	71	0	75,587	75,587	137,126	479,940	5,714	3,455	9,169	843,050
18	72	0	77,767	77,768	137,126	479,940	5,714	3,730	9,444	868,342
19	73	0	79,977	79,977	137,126	479,940	5,714	4,013	9,727	894,392
20	74	0	82,210	82,210	137,126	479,940	5,714	4,305	10,019	921,224
Total		100,000								

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 7 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$706,041, is what will be paid over the 7 years.



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						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)
End of Year	Age	Premium	Cash Value	Total Received on Surrender	Net Death Benefit					
21	75	0	84,461	84,461	137,126	479,940	5,714	4,606	10,319	948,861
22	76	0	86,725	86,725	137,126	479,940	5,714	4,915	10,629	977,326
23	77	0	88,997	88,997	137,126	479,940	5,714	5,234	10,948	1,006,646
24	78	0	91,271	91,271	137,126	479,940	5,714	5,563	11,276	1,036,846
25	79	0	93,534	93,534	137,126	479,940	5,714	5,901	11,615	1,067,951
Total		100,000								
26	80	0	95,773	95,773	137,126	479,940	5,714	6,249	11,963	1,099,989
27	81	0	97,974	97,974	137,126	479,940	5,714	6,608	12,322	1,132,989
28	82	0	100,142	100,142	137,126	479,940	5,714	6,978	12,692	1,166,979
29	83	0	102,289	102,289	137,126	479,940	5,714	7,359	13,072	1,201,988
30	84	0	104,407	104,407	137,126	479,940	5,714	7,751	13,464	1,238,048
Total		100,000								
31	85	0	106,445	106,445	137,126	479,940	5,714	8,155	13,868	1,275,189
32	86	0	108,389	108,389	137,126	479,940	5,714	8,571	14,284	1,313,445
33	87	0	110,267	110,267	137,126	479,940	5,714	8,999	14,713	1,352,848
34	88	0	112,066	112,066	137,126	479,940	5,714	9,441	15,154	1,393,434
35	89	0	113,775	113,775	137,126	479,940	5,714	9,895	15,609	1,435,237
Total		100,000								
36	90	0	115,392	115,392	137,126	479,940	5,714	10,364	16,077	1,478,294
37	91	0	116,918	116,918	137,126	479,940	5,714	10,846	16,560	1,522,643
38	92	0	118,359	118,359	137,126	479,940	5,714	11,343	17,056	1,568,322
39	93	0	119,718	119,718	137,126	479,940	5,714	11,854	17,568	1,615,372
40	94	0	121,009	121,009	137,126	479,940	5,714	12,381	18,095	1,663,833
Total		100,000								

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41	95	0	122,252	122,252	137,126	479,940	5,714	12,924	18,638	1,713,748
42	96	0	123,435	123,435	137,126	479,940	5,714	13,483	19,197	1,765,160
43	97	0	124,529	124,529	137,126	479,940	5,714	14,059	19,773	1,818,115
44	98	0	125,526	125,526	137,126	479,940	5,714	14,653	20,366	1,872,658
45	99	0	126,415	126,415	137,126	479,940	5,714	15,264	20,977	1,928,838
Total		100,000								
46	100	0	127,178	127,178	137,126	479,940	5,714	15,893	21,606	1,986,703
47	101	0	127,832	127,832	137,126	479,940	5,714	16,541	22,255	2,046,304
48	102	0	128,418	128,418	137,126	479,940	5,714	17,209	22,922	2,107,694
49	103	0	128,941	128,941	137,126	479,940	5,714	17,896	23,610	2,170,924
50	104	0	129,414	129,414	137,126	479,940	5,714	18,605	24,318	2,236,052
Total		100,000								
51	105	0	129,852	129,852	137,126	479,940	5,714	19,334	25,048	2,303,134
52	106	0	130,288	130,288	137,126	479,940	5,714	20,086	25,799	2,372,228
53	107	0	130,738	130,738	137,126	479,940	5,714	20,860	26,573	2,443,394
54	108	0	131,174	131,174	137,126	479,940	5,714	21,657	27,370	2,516,696
55	109	0	131,595	131,595	137,126	479,940	5,714	22,478	28,192	2,592,197
Total		100,000								
56	110	0	132,004	132,004	137,126	479,940	5,714	23,324	29,037	2,669,963
57	111	0	132,401	132,401	137,126	479,940	5,714	24,195	29,908	2,750,062
58	112	0	132,787	132,787	137,126	479,940	5,714	25,092	30,806	2,832,564
59	113	0	133,165	133,165	137,126	479,940	5,714	26,016	31,730	2,917,541
60	114	0	133,535	133,535	137,126	479,940	5,714	26,968	32,682	3,005,067
Total		100,000								

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61	115	0	133,901	133,901	137,126	479,940	5,714	27,949	33,662	3,095,219
62	116	0	134,267	134,267	137,126	479,940	5,714	28,958	34,672	3,188,076
63	117	0	134,641	134,641	137,126	479,940	5,714	29,999	35,712	3,283,718
64	118	0	135,038	135,038	137,126	479,940	5,714	31,070	36,784	3,382,229
65	119	0	135,527	135,527	137,126	479,940	5,714	32,173	37,887	3,483,696
Total		100,000								

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Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Signature Page

Proposal as shown is a Modified Endowment Contract.

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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

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Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

- A.** Guaranteed Cash Value
- B.** Accumulated Value Less Surrender Charges
- C.** Net Surrender Value (the greater of A or B)
- D.** Refund of Premium Value
- E.** Total Received On Surrender - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender. 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	55	46,309	30,229	46,309	N/A	46,309
2	56	47,818	29,573	47,818	N/A	47,818
3	57	49,368	28,869	49,368	N/A	49,368
4	58	50,960	28,116	50,960	N/A	50,960
5	59	52,596	27,315	52,596	N/A	52,596
6	60	54,277	26,466	54,277	N/A	54,277
7	61	56,002	25,565	56,002	N/A	56,002
8	62	57,771	24,843	57,771	N/A	57,771
9	63	59,582	24,068	59,582	N/A	59,582
10	64	61,433	23,236	61,433	N/A	61,433
11	65	63,327	22,809	63,327	N/A	63,327
12	66	65,263	21,391	65,263	N/A	65,263
13	67	67,241	19,906	67,241	N/A	67,241
14	68	69,264	18,351	69,264	N/A	69,264
15	69	71,331	16,722	71,331	N/A	71,331
16	70	73,440	15,015	73,440	N/A	73,440
17	71	75,587	13,222	75,587	N/A	75,587
18	72	77,767	11,341	77,768	N/A	77,768
19	73	79,977	9,369	79,977	N/A	79,977
20	74	82,210	7,304	82,210	N/A	82,210

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 - 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	84,461	5,141	84,461	N/A	84,461
22	76	86,725	2,881	86,725	N/A	86,725
23	77	88,997	519	88,997	N/A	88,997
24	78	91,271	0	91,271	N/A	91,271
25	79	93,534	0	93,534	N/A	93,534
26	80	95,773	0	95,773	N/A	95,773
27	81	97,974	0	97,974	N/A	97,974
28	82	100,142	0	100,142	N/A	100,142
29	83	102,289	0	102,289	N/A	102,289
30	84	104,407	0	104,407	N/A	104,407
31	85	106,445	0	106,445	N/A	106,445
32	86	108,389	0	108,389	N/A	108,389
33	87	110,267	0	110,267	N/A	110,267
34	88	112,066	0	112,066	N/A	112,066
35	89	113,775	0	113,775	N/A	113,775
36	90	115,392	0	115,392	N/A	115,392
37	91	116,918	0	116,918	N/A	116,918
38	92	118,359	0	118,359	N/A	118,359
39	93	119,718	0	119,718	N/A	119,718
40	94	121,009	0	121,009	N/A	121,009

Prepared For: Valued Client // Female/55/Couple Non-Tobacco
Specified Amount: \$137,125.85
Maximum Monthly LTC Benefit: \$5,713.58
LTC Benefit Period: 7 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

- A.** Guaranteed Cash Value
B. Accumulated Value Less Surrender Charges
C. Net Surrender Value (the greater of A or B)
D. Refund of Premium Value
E. Total Received On Surrender - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender. 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
41	95	122,252	0	122,252	N/A	122,252
42	96	123,435	0	123,435	N/A	123,435
43	97	124,529	0	124,529	N/A	124,529
44	98	125,526	0	125,526	N/A	125,526
45	99	126,415	0	126,415	N/A	126,415
46	100	127,178	0	127,178	N/A	127,178
47	101	127,832	0	127,832	N/A	127,832
48	102	128,418	0	128,418	N/A	128,418
49	103	128,941	0	128,941	N/A	128,941
50	104	129,414	0	129,414	N/A	129,414
51	105	129,852	0	129,852	N/A	129,852
52	106	130,288	0	130,288	N/A	130,288
53	107	130,738	0	130,738	N/A	130,738
54	108	131,174	0	131,174	N/A	131,174
55	109	131,595	0	131,595	N/A	131,595
56	110	132,004	0	132,004	N/A	132,004
57	111	132,401	0	132,401	N/A	132,401
58	112	132,787	0	132,787	N/A	132,787
59	113	133,165	0	133,165	N/A	133,165
60	114	133,535	0	133,535	N/A	133,535

Nationwide CareMatters® II

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

Specified Amount: \$137,125.85

Maximum Monthly LTC Benefit: \$5,713.58

LTC Benefit Period: 7 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

- A. Guaranteed Cash Value
- B. Accumulated Value Less Surrender Charges
- C. Net Surrender Value (the greater of A or B)
- D. Refund of Premium Value
- E. Total Received On Surrender - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender. 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
61	115	133,901	0	133,901	N/A	133,901
62	116	134,267	0	134,267	N/A	134,267
63	117	134,641	0	134,641	N/A	134,641
64	118	135,038	0	135,038	N/A	135,038
65	119	135,527	0	135,527	N/A	135,527



Prepared For: Valued Client // Female/55/Couple Non-Tobacco
Specified Amount: \$137,125.85
Maximum Monthly LTC Benefit: \$5,713.58
LTC Benefit Period: 7 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

7702 / 7702a

MEP: **\$7,437.80**

NSP: **\$46,369.23**

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/55/Couple Non-Tobacco
Specified Amount: \$137,125.85
Maximum Monthly LTC Benefit: \$5,713.58
LTC Benefit Period: 7 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Quick View

All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day One)	Max Monthly LTC Benefit (Day One)	Total Monthly* Benefit (Age 85)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 85)	Inflation Crossover Age**
2 Years	None	\$246,314	\$246,314	\$10,263	\$10,263	\$246,314	
2 Years	3% Simple	\$200,827	\$203,839	\$8,368	\$15,899	\$384,583	63
2 Years	3% Compound	\$199,121	\$202,108	\$8,297	\$20,138	\$490,569	63
2 Years	5% Compound	\$131,346	\$134,630	\$5,473	\$23,653	\$581,863	68
3 Years	None	\$230,154	\$345,231	\$9,590	\$9,590	\$345,231	
3 Years	3% Simple	\$174,228	\$269,182	\$7,259	\$13,793	\$504,389	66
3 Years	3% Compound	\$172,029	\$265,863	\$7,168	\$17,398	\$645,320	65
3 Years	5% Compound	\$102,866	\$162,143	\$4,286	\$18,524	\$700,772	72
4 Years	None	\$222,631	\$445,262	\$9,276	\$9,276	\$445,262	
4 Years	3% Simple	\$162,334	\$339,277	\$6,764	\$12,851	\$631,478	68
4 Years	3% Compound	\$155,908	\$326,131	\$6,496	\$15,768	\$791,606	68
4 Years	5% Compound	\$87,063	\$187,625	\$3,628	\$15,678	\$810,906	75
5 Years	None	\$214,356	\$535,890	\$8,932	\$8,932	\$535,890	
5 Years	3% Simple	\$148,030	\$392,280	\$6,168	\$11,719	\$725,349	70
5 Years	3% Compound	\$147,599	\$391,812	\$6,150	\$14,928	\$951,030	68
5 Years	5% Compound	\$76,669	\$211,824	\$3,195	\$13,807	\$915,489	77
6 Years	None	\$212,009	\$636,029	\$8,834	\$8,834	\$636,029	
6 Years	3% Simple	\$144,733	\$466,763	\$6,031	\$11,458	\$857,541	71
6 Years	3% Compound	\$142,654	\$461,374	\$5,944	\$14,428	\$1,119,876	69
6 Years	5% Compound	\$70,345	\$239,240	\$2,931	\$12,668	\$1,033,982	78
7 Years	None	\$197,298	\$690,545	\$8,221	\$8,221	\$690,545	
7 Years	3% Simple	\$142,025	\$541,827	\$5,918	\$11,244	\$989,208	68
7 Years	3% Compound	\$137,126	\$525,361	\$5,714	\$13,868	\$1,275,189	68
7 Years	5% Compound	\$66,466	\$270,584	\$2,769	\$11,969	\$1,169,447	78

* 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	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.					
Refund of Premium options	1. Minimum Refund of Premium with Maximum LTC Benefit Option The refund of premium value is equal to the Cash Surrender Value.					
	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.					
	2. One-Time Step-Up Option The premium refund percentages are as follows:					
	Years 1 - 10		80%			
	Years 11+		100%			
	3. Vested Option The premium refund percentages are as follows:					
	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	

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

Qualification for LTC benefits continued	<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>
Tax Qualification	<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>
International benefits	<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>
LTC Rider	<p>(Form ICC18-NWLA-584) This rider provides LTC benefits as an acceleration of the death benefit.</p>

Key terms and definitions

LTC Extension of Benefits Rider	<p>(Form ICC18-NWLA-585) 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 ICC18-NWLA-586) 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 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.

Key terms and definitions

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.

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.

Input Summary - Ledger Case File: [Untitled]

Screen: Insured

Revised Illustration?	No	Issue Age or D.O.B. (mm/dd/yyyy)	55
Issue State	MA	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	Premium	Inflation Benefit Option	3% Compound
Premium or Benefit Amount	100000	Future LTC Benefit Age	85
Scheduled Premium	Single Premium	Lump Sum Premium	0 From 1 To 1
Refund of Premium	Maximum LTC Benefit	1035 Exchange?	No
Premium Mode	Annual	Internal 1035 Exchange?	No
Benefit Duration	7		

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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