



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

Nationwide CareMatters® II

LIFE INSURANCE WITH

Cash Indemnity Long-Term Care Benefits

Prepared for:
Valued Client

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

Prepared on:
April 9, 2023

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Dear Valued Client,

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

Long-term care scenario

Valued Client (Female, 55, Couple Nontobacco, Michigan)

Premium received	Annual: \$100,000.00 Year 0 - Year 1 Total: \$100,000.00
Refund of Premium on Surrender	Maximum LTC Benefit ¹
Total Long-term care benefit	Day 1: \$374,066 Age 80: \$783,211
Maximum monthly LTC benefit	Day 1: \$4,819 Age 80: \$10,090
LTC specified benefit period	6 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$115,659.28 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$23,131.86
Is Sales Proposal a MEC?	Yes

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

Distinct product features

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

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

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

Thank you.



Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

Why LTC coverage may be a better option

Consider a linked benefit policy

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

Let's take a closer look:



A linked benefit policy

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



LTC benefits

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



Death benefit

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



Liquidity

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

²The insured must meet LTC claims requirements.



Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

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



Spend your benefits as you see fit

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



Eliminate monthly paperwork

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

Long-term care support services

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

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

Caregiver support

Home care and housing options

Assisted living or nursing homes

Adult day care

Memory and Alzheimer's care

End-of-life care

Meal and nutrition services

Safety and adaptive equipment

Transportation

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

⁴ The insured must continue to meet LTC claims requirements

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

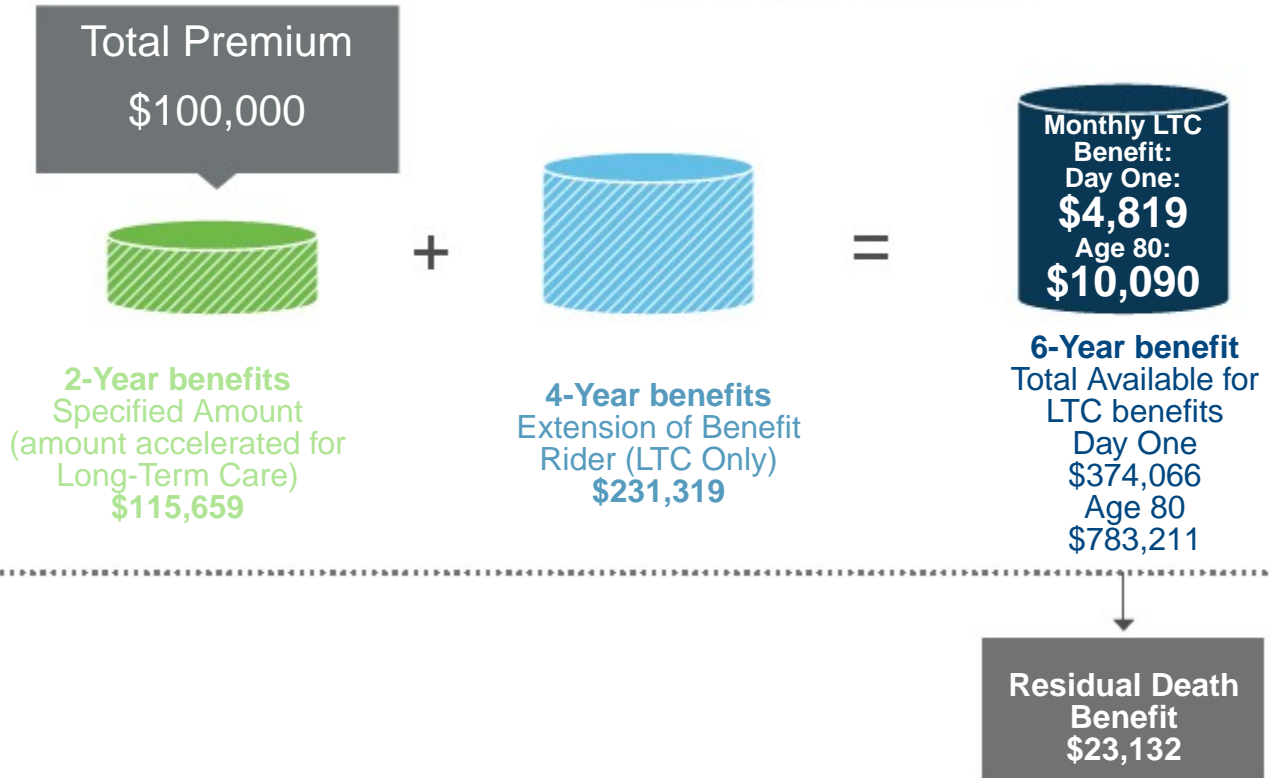


Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

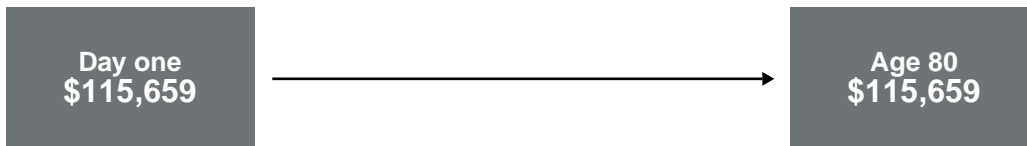
How the product works⁶

Coverage if you need long-term care

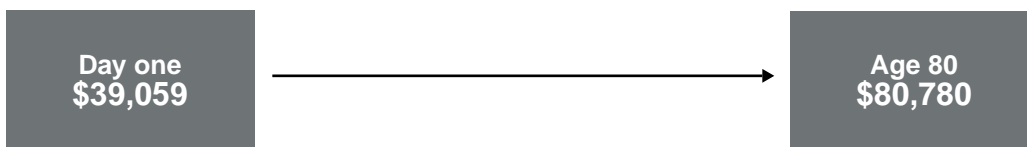


If the Long-term care benefits are never used, the guarantees below are available.

Guaranteed Death Benefit if LTC is never used.



Guaranteed Total Received on Surrender.



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



Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

Narrative Summary

About this Proposal

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

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

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

Proposal Details

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

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium - \$47,504.95
2. LTC Rider Premium- \$5,360.59
3. LTC Extension of Benefits Premium - \$10,693.31
4. LTC Inflation Protection Rider Premium - \$36,441.15

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

Total Long-Term Care (LTC) Benefits - \$346,978 is the total maximum amount of LTC benefits available to you from your Nationwide CareMatters® II policy. This amount does not include the Inflation Protection Option you may have elected.

Maximum Monthly LTC Benefit - \$4,819 is the amount you will be paid every month if you choose to receive the full LTC benefit amount. It does not include amounts that might be provided by any inflation protection option you might have elected.

Specified Amount - \$115,659 is the amount used to determine LTC benefits and the death benefits. It is also used to determine Policy Charges and Deductions from the Accumulated Value. The Specified Amount is not the same as the Net Death Benefit. Please refer to the Net Death Benefit description below or to the tabular detail.



Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

Narrative Summary

Proposal Details (continued)

Guaranteed Minimum Death Benefit - \$23,132 is 20% of the Specified Amount quoted. As long as your policy stays in force, we guarantee we will pay your beneficiaries a death benefit, even if the death benefit amount quoted is exhausted by the payment of LTC benefits. This death benefit will be lower if loans or partial surrenders are taken.

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

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

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

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

Key Policy Features & Terms

Accelerated Death Benefit (ADB) for Terminal Illness Rider (ICC13-NWLA-495)

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

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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Narrative Summary

Key Policy Features & Terms (continued)

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

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

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

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

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

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

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

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

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

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

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

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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Narrative Summary

Key Policy Features & Terms (continued)

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

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

Exclusions -

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

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

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

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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

Narrative Summary

Key Policy Features & Terms (continued)

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

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

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

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

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

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

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

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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

Narrative Summary

Key Policy Features & Terms (continued)

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

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

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

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

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

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

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



Nationwide CareMatters® II

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

Prepared For: Valued Client // Female/55/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$115,659.28
Guaranteed Minimum Death Benefit: \$23,132
Total LTC Benefit: \$346,977.84
Maximum Monthly LTC Benefit: \$4,819.14
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
1	55	100,000	39,059	39,059	115,659	346,978	4,819	0	4,819	374,066
2	56	0	40,332	40,332	115,659	346,978	4,819	145	4,964	385,288
3	57	0	41,639	41,639	115,659	346,978	4,819	293	5,113	396,847
4	58	0	42,982	42,982	115,659	346,978	4,819	447	5,266	408,752
5	59	0	44,362	44,362	115,659	346,978	4,819	605	5,424	421,015
Total		100,000								
6	60	0	45,780	45,780	115,659	346,978	4,819	768	5,587	433,645
7	61	0	47,235	47,235	115,659	346,978	4,819	935	5,754	446,654
8	62	0	48,727	48,727	115,659	346,978	4,819	1,108	5,927	460,054
9	63	0	50,254	50,254	115,659	346,978	4,819	1,286	6,105	473,856
10	64	0	51,816	51,816	115,659	346,978	4,819	1,469	6,288	488,071
Total		100,000								
11	65	0	53,413	53,413	115,659	346,978	4,819	1,657	6,477	502,714
12	66	0	55,046	55,046	115,659	346,978	4,819	1,852	6,671	517,795
13	67	0	56,715	56,715	115,659	346,978	4,819	2,052	6,871	533,329
14	68	0	58,421	58,421	115,659	346,978	4,819	2,258	7,077	549,329
15	69	0	60,165	60,165	115,659	346,978	4,819	2,470	7,289	565,808
Total		100,000								
16	70	0	61,943	61,943	115,659	346,978	4,819	2,689	7,508	582,783
17	71	0	63,754	63,754	115,659	346,978	4,819	2,914	7,733	600,266
18	72	0	65,593	65,593	115,659	346,978	4,819	3,146	7,965	618,274
19	73	0	67,457	67,457	115,659	346,978	4,819	3,385	8,204	636,822
20	74	0	69,340	69,340	115,659	346,978	4,819	3,631	8,450	655,927
Total		100,000								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

** The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$502,714 would encompass claim years 11-16.



Nationwide CareMatters® II

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

Prepared For: Valued Client // Female/55/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$115,659.28
Guaranteed Minimum Death Benefit: \$23,132
Total LTC Benefit: \$346,977.84
Maximum Monthly LTC Benefit: \$4,819.14
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
21	75	0	71,239	71,239	115,659	346,978	4,819	3,885	8,704	675,605
22	76	0	73,149	73,149	115,659	346,978	4,819	4,146	8,965	695,873
23	77	0	75,065	75,065	115,659	346,978	4,819	4,415	9,234	716,749
24	78	0	76,982	76,982	115,659	346,978	4,819	4,692	9,511	738,252
25	79	0	78,892	78,892	115,659	346,978	4,819	4,977	9,796	760,399
Total		100,000								
26	80	0	80,780	80,780	115,659	346,978	4,819	5,271	10,090	783,211
27	81	0	82,637	82,637	115,659	346,978	4,819	5,574	10,393	806,708
28	82	0	84,465	84,465	115,659	346,978	4,819	5,886	10,705	830,909
29	83	0	86,276	86,276	115,659	346,978	4,819	6,207	11,026	855,836
30	84	0	88,063	88,063	115,659	346,978	4,819	6,537	11,357	881,511
Total		100,000								
31	85	0	89,782	89,782	115,659	346,978	4,819	6,878	11,697	907,957
32	86	0	91,421	91,421	115,659	346,978	4,819	7,229	12,048	935,195
33	87	0	93,005	93,005	115,659	346,978	4,819	7,591	12,410	963,251
34	88	0	94,523	94,523	115,659	346,978	4,819	7,963	12,782	992,149
35	89	0	95,964	95,964	115,659	346,978	4,819	8,346	13,165	1,021,913
Total		100,000								
36	90	0	97,328	97,328	115,659	346,978	4,819	8,741	13,560	1,052,570
37	91	0	98,615	98,615	115,659	346,978	4,819	9,148	13,967	1,084,148
38	92	0	99,831	99,831	115,659	346,978	4,819	9,567	14,386	1,116,672
39	93	0	100,976	100,976	115,659	346,978	4,819	9,999	14,818	1,150,172
40	94	0	102,065	102,065	115,659	346,978	4,819	10,443	15,262	1,184,677
Total		100,000								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

** The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$502,714 would encompass claim years 11-16.



Nationwide CareMatters® II

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

Prepared For: Valued Client // Female/55/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$115,659.28
Guaranteed Minimum Death Benefit: \$23,132
Total LTC Benefit: \$346,977.84
Maximum Monthly LTC Benefit: \$4,819.14
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Tabular Detail

						All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
41	95	0	103,114	103,114	115,659	346,978	4,819	10,901	15,720	1,220,218
42	96	0	104,111	104,111	115,659	346,978	4,819	11,373	16,192	1,256,824
43	97	0	105,034	105,034	115,659	346,978	4,819	11,858	16,678	1,294,529
44	98	0	105,875	105,875	115,659	346,978	4,819	12,359	17,178	1,333,365
45	99	0	106,625	106,625	115,659	346,978	4,819	12,874	17,693	1,373,366
Total		100,000								
46	100	0	107,269	107,269	115,659	346,978	4,819	13,405	18,224	1,414,567
47	101	0	107,820	107,820	115,659	346,978	4,819	13,952	18,771	1,457,004
48	102	0	108,314	108,314	115,659	346,978	4,819	14,515	19,334	1,500,714
49	103	0	108,756	108,756	115,659	346,978	4,819	15,095	19,914	1,545,735
50	104	0	109,155	109,155	115,659	346,978	4,819	15,692	20,511	1,592,107
Total		100,000								
51	105	0	109,524	109,524	115,659	346,978	4,819	16,308	21,127	1,639,871
52	106	0	109,892	109,892	115,659	346,978	4,819	16,941	21,760	1,689,067
53	107	0	110,272	110,272	115,659	346,978	4,819	17,594	22,413	1,739,739
54	108	0	110,639	110,639	115,659	346,978	4,819	18,267	23,086	1,791,931
55	109	0	110,995	110,995	115,659	346,978	4,819	18,959	23,778	1,845,689
Total		100,000								
56	110	0	111,339	111,339	115,659	346,978	4,819	19,672	24,492	1,901,059
57	111	0	111,674	111,674	115,659	346,978	4,819	20,407	25,226	1,958,091
58	112	0	112,000	112,000	115,659	346,978	4,819	21,164	25,983	2,016,834
59	113	0	112,318	112,318	115,659	346,978	4,819	21,943	26,763	2,077,339
60	114	0	112,631	112,631	115,659	346,978	4,819	22,746	27,565	2,139,659
Total		100,000								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

** The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$502,714 would encompass claim years 11-16.



Nationwide CareMatters® II

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

Prepared For: Valued Client // Female/55/Couple Non-Tobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$115,659.28
Guaranteed Minimum Death Benefit: \$23,132
Total LTC Benefit: \$346,977.84
Maximum Monthly LTC Benefit: \$4,819.14
LTC Benefit Period: 6 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Single Premium
Scheduled Premium: \$100,000.00 Annual

Tabular Detail

All Values and Benefits Guaranteed
 Guaranteed 1.00% Interest Rate

End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
61	115	0	112,939	112,939	115,659	346,978	4,819	23,573	28,392	2,203,849
62	116	0	113,248	113,248	115,659	346,978	4,819	24,425	29,244	2,269,964
63	117	0	113,563	113,563	115,659	346,978	4,819	25,302	30,122	2,338,063
64	118	0	113,899	113,899	115,659	346,978	4,819	26,206	31,025	2,408,205
65	119	0	114,310	114,310	115,659	346,978	4,819	27,137	31,956	2,480,451
Total		100,000								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

** The values shown assume you collect the full amount of LTC Benefits continuously for the full six year LTC Specified Benefit Period you elected and you are receiving qualified LTC services in the United States. Any Monthly Inflation Rider Benefit not taken in a given month will be forfeited. Benefits shown are cumulative over the six year LTC Specified Benefit Period you elected. For example, if you go on claim in year 11 the total benefit \$502,714 would encompass claim years 11-16.



Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

Input Summary - Ledger Case File: [Untitled]

Screen: Insured

Revised Illustration?	No	Issue Age or D.O.B. (mm/dd/yyyy)	55
Issue State	MI	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	Premium Mode	Annual
Premium or Benefit Amount	100000	Benefit Duration	6
Scheduled Premium	Single Premium	Inflation Benefit Option	3% Compound
Refund of Premium	Maximum LTC Benefit	1035 Exchange?	No

Screen: Interest Rate and Income

Guaranteed Rate

Screen: Output Design

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$115,659.28

Guaranteed Minimum Death Benefit: \$23,132

Total LTC Benefit: \$346,977.84

Maximum Monthly LTC Benefit: \$4,819.14

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Signature Page

Proposal as shown is a Modified Endowment Contract.

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$115,659.28

Guaranteed Minimum Death Benefit: \$23,132

Total LTC Benefit: \$346,977.84

Maximum Monthly LTC Benefit: \$4,819.14

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

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

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

Examples:

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

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
1	55	39,059	31,144	39,059	N/A	39,059
2	56	40,332	30,658	40,332	N/A	40,332
3	57	41,639	30,132	41,639	N/A	41,639
4	58	42,982	29,564	42,982	N/A	42,982
5	59	44,362	28,957	44,362	N/A	44,362
6	60	45,780	28,309	45,780	N/A	45,780
7	61	47,235	27,618	47,235	N/A	47,235
8	62	48,727	27,120	48,727	N/A	48,727
9	63	50,254	26,577	50,254	N/A	50,254
10	64	51,816	25,987	51,816	N/A	51,816
11	65	53,413	25,822	53,413	N/A	53,413
12	66	55,046	24,654	55,046	N/A	55,046
13	67	56,715	23,431	56,715	N/A	56,715
14	68	58,421	22,147	58,421	N/A	58,421
15	69	60,165	20,803	60,165	N/A	60,165
16	70	61,943	19,392	61,943	N/A	61,943
17	71	63,754	17,909	63,754	N/A	63,754
18	72	65,593	16,352	65,593	N/A	65,593
19	73	67,457	14,719	67,457	N/A	67,457
20	74	69,340	13,007	69,340	N/A	69,340



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$115,659.28

Guaranteed Minimum Death Benefit: \$23,132

Total LTC Benefit: \$346,977.84

Maximum Monthly LTC Benefit: \$4,819.14

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

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

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

Examples:

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

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
21	75	71,239	11,214	71,239	N/A	71,239
22	76	73,149	9,339	73,149	N/A	73,149
23	77	75,065	7,378	75,065	N/A	75,065
24	78	76,982	5,332	76,982	N/A	76,982
25	79	78,892	3,200	78,892	N/A	78,892
26	80	80,780	963	80,780	N/A	80,780
27	81	82,637	0	82,637	N/A	82,637
28	82	84,465	0	84,465	N/A	84,465
29	83	86,276	0	86,276	N/A	86,276
30	84	88,063	0	88,063	N/A	88,063
31	85	89,782	0	89,782	N/A	89,782
32	86	91,421	0	91,421	N/A	91,421
33	87	93,005	0	93,005	N/A	93,005
34	88	94,523	0	94,523	N/A	94,523
35	89	95,964	0	95,964	N/A	95,964
36	90	97,328	0	97,328	N/A	97,328
37	91	98,615	0	98,615	N/A	98,615
38	92	99,831	0	99,831	N/A	99,831
39	93	100,976	0	100,976	N/A	100,976
40	94	102,065	0	102,065	N/A	102,065



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$115,659.28

Guaranteed Minimum Death Benefit: \$23,132

Total LTC Benefit: \$346,977.84

Maximum Monthly LTC Benefit: \$4,819.14

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

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

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

Examples:

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

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
41	95	103,114	0	103,114	N/A	103,114
42	96	104,111	0	104,111	N/A	104,111
43	97	105,034	0	105,034	N/A	105,034
44	98	105,875	0	105,875	N/A	105,875
45	99	106,625	0	106,625	N/A	106,625
46	100	107,269	0	107,269	N/A	107,269
47	101	107,820	0	107,820	N/A	107,820
48	102	108,314	0	108,314	N/A	108,314
49	103	108,756	0	108,756	N/A	108,756
50	104	109,155	0	109,155	N/A	109,155
51	105	109,524	0	109,524	N/A	109,524
52	106	109,892	0	109,892	N/A	109,892
53	107	110,272	0	110,272	N/A	110,272
54	108	110,639	0	110,639	N/A	110,639
55	109	110,995	0	110,995	N/A	110,995
56	110	111,339	0	111,339	N/A	111,339
57	111	111,674	0	111,674	N/A	111,674
58	112	112,000	0	112,000	N/A	112,000
59	113	112,318	0	112,318	N/A	112,318
60	114	112,631	0	112,631	N/A	112,631



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$115,659.28

Guaranteed Minimum Death Benefit: \$23,132

Total LTC Benefit: \$346,977.84

Maximum Monthly LTC Benefit: \$4,819.14

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Total Received on Surrender

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

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

Examples:

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

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
61	115	112,939	0	112,939	N/A	112,939
62	116	113,248	0	113,248	N/A	113,248
63	117	113,563	0	113,563	N/A	113,563
64	118	113,899	0	113,899	N/A	113,899
65	119	114,310	0	114,310	N/A	114,310



Nationwide CareMatters® II

LIFE INSURANCE WITH
Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$115,659.28

Guaranteed Minimum Death Benefit: \$23,132

Total LTC Benefit: \$346,977.84

Maximum Monthly LTC Benefit: \$4,819.14

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

7702 / 7702a

MEP: **\$6,273.44**

NSP: **\$39,110.29**

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

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

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



Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

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

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$115,659.28

Guaranteed Minimum Death Benefit: \$23,132

Total LTC Benefit: \$346,977.84

Maximum Monthly LTC Benefit: \$4,819.14

LTC Benefit Period: 6 years

Inflation Protection Option: 3% Compound

Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: Single Premium

Scheduled Premium: \$100,000.00 Annual

Quick View

All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day One)	Max Monthly LTC Benefit (Day One)	Total Monthly* Benefit (Age 80)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 80)	Inflation Crossover Age***
2 Years	None	\$218,780	\$218,780	\$9,116	\$9,116	\$218,780	
2 Years	3% Simple	\$174,688	\$177,309	\$7,279	\$12,738	\$308,325	64
2 Years	3% Compound	\$158,608	\$160,987	\$6,609	\$13,837	\$337,072	66
2 Years	5% Compound	\$126,172	\$129,326	\$5,257	\$17,803	\$437,944	67
3 Years	None	\$203,173	\$304,760	\$8,466	\$8,466	\$304,760	
3 Years	3% Simple	\$155,159	\$239,721	\$6,465	\$11,314	\$414,275	66
3 Years	3% Compound	\$138,987	\$214,797	\$5,791	\$12,125	\$449,738	68
3 Years	5% Compound	\$94,802	\$149,432	\$3,950	\$13,376	\$506,029	71
4 Years	None	\$191,968	\$383,936	\$7,999	\$7,999	\$383,936	
4 Years	3% Simple	\$142,767	\$298,382	\$5,949	\$10,410	\$512,532	67
4 Years	3% Compound	\$126,646	\$264,920	\$5,277	\$11,049	\$554,685	70
4 Years	5% Compound	\$78,122	\$168,357	\$3,255	\$11,023	\$570,117	74
5 Years	None	\$184,387	\$460,967	\$7,683	\$7,683	\$460,967	
5 Years	3% Simple	\$134,276	\$355,831	\$5,595	\$9,791	\$607,597	68
5 Years	3% Compound	\$117,985	\$313,200	\$4,916	\$10,293	\$655,771	71
5 Years	5% Compound	\$71,928	\$198,724	\$2,997	\$10,149	\$672,949	75
6 Years	None	\$181,972	\$545,916	\$7,582	\$7,582	\$545,916	
6 Years	3% Simple	\$132,039	\$425,827	\$5,502	\$9,628	\$722,915	68
6 Years	3% Compound	\$115,659	\$374,066	\$4,819	\$10,090	\$783,211	71
6 Years	5% Compound	\$66,436	\$225,945	\$2,768	\$9,374	\$765,131	76
7 Years	None	\$174,847	\$611,965	\$7,285	\$7,285	\$611,965	
7 Years	3% Simple	\$127,585	\$486,738	\$5,316	\$9,303	\$821,650	68
7 Years	3% Compound	\$106,643	\$408,575	\$4,443	\$9,304	\$855,465	72
7 Years	5% Compound	\$65,790	\$267,831	\$2,741	\$9,283	\$906,972	76

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

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

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



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

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

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

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

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

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

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

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

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide CareMatters II are service marks of Nationwide Mutual Insurance Company. © 2019 Nationwide