



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

## Nationwide CareMatters® II

LIFE INSURANCE WITH

## Cash Indemnity Long-Term Care Benefits

**Prepared for:**

Valued Client

**Presented by:**

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**Prepared on:**

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 (Male, 55, Couple Nontobacco, Michigan)

<b>Premium received</b>	Annual: \$10,000.00 Year 1 - Year 10 Total: \$100,000.00
<b>Refund of Premium on Surrender</b>	Maximum LTC Benefit <sup>1</sup>
<b>Total Long-term care benefit</b>	Day 1: \$379,351 Age 80: \$794,276
<b>Maximum monthly LTC benefit</b>	Day 1: \$4,887 Age 80: \$10,233
<b>LTC specified benefit period</b>	6 years
<b>Inflation protection option</b>	3% Compound
<b>Specified amount (amount accelerated for long-term care)</b>	\$117,293.38 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
<b>Guaranteed minimum death benefit</b>	\$23,458.68
<b>Is Sales Proposal a MEC?</b>	Yes

<sup>1</sup>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.

#### Distinct product features

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

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

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

Thank you.



# Why LTC coverage may be a better option

## Consider a linked benefit policy

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

### Let's take a closer look:



#### A linked benefit policy

The policy is an asset that's not tied to the market so it's ready anytime to provide funds for potential LTC needs<sup>2</sup>



#### 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

<sup>2</sup>The insured must meet LTC claims requirements.



## Nationwide CareMatters® II

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



### Spend your benefits as you see fit

Once you qualify, you'll receive monthly long-term care benefit payments to use without restrictions from Nationwide<sup>3</sup>



### Eliminate monthly paperwork

You won't be required to submit bills or receipts to Nationwide<sup>4</sup>

### 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.<sup>5</sup> 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

<sup>3</sup> Benefits may be taxable under certain circumstances. Consult your tax advisor.

<sup>4</sup> The insured must continue to meet LTC claims requirements

<sup>5</sup> 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.

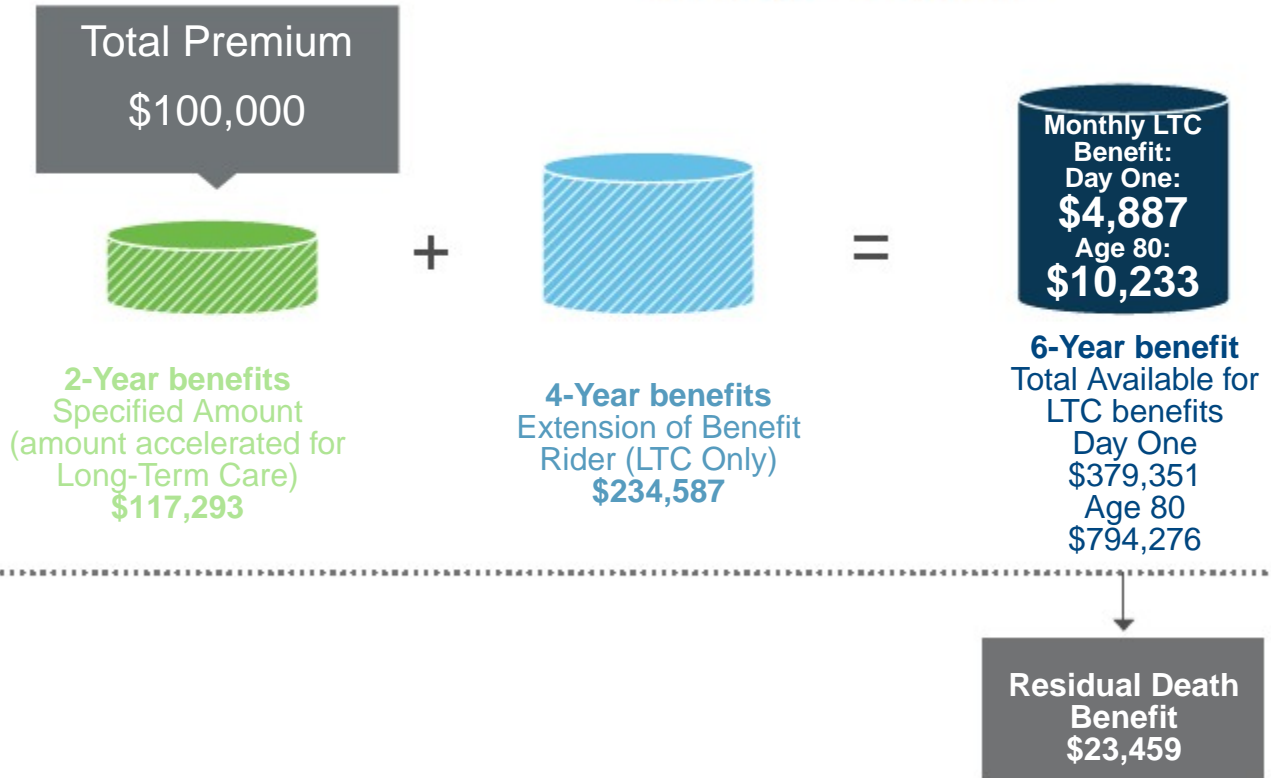


# Nationwide CareMatters® II

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

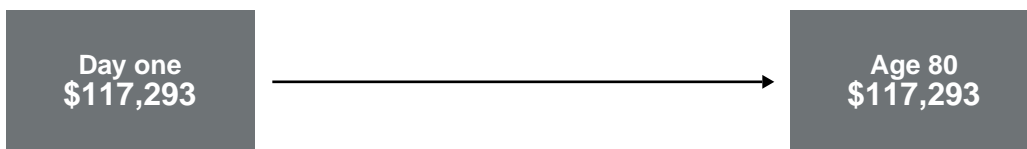
### How the product works<sup>6</sup>

Coverage if you need long-term care

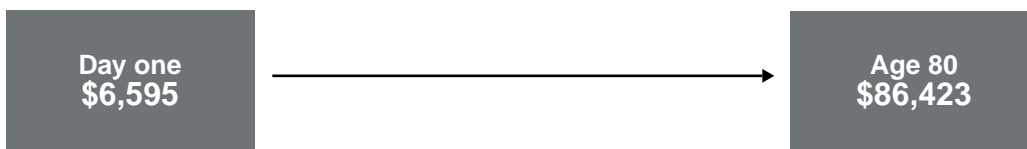


### If the Long-term care benefits are never used, the guarantees below are available.

Guaranteed Death Benefit if LTC is never used.



Guaranteed Total Received on Surrender.



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



## Nationwide CareMatters® II

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### Narrative Summary

#### About this Proposal

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

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

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

#### Proposal Details

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

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium - \$6,217.01
2. LTC Rider Premium- \$487.26
3. LTC Extension of Benefits Premium - \$779.02
4. LTC Inflation Protection Rider Premium - \$2,516.71

**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 - \$351,880** 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 - \$4,887** 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 - \$117,293** 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

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### Narrative Summary

#### Proposal Details (continued)

**Guaranteed Minimum Death Benefit - \$23,459** 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
  - Continence
  - Toileting
  - Dressing
  - Transferring (moving into or out of a bed, chair, or wheel chair)
- during the Period of Care, the Insured has been receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
- The Licensed Health Care Practitioner must be someone other than the owner or an employee of the Eligible Service Provider, or a family member of the Insured;
- The Elimination Period has been satisfied. The Elimination Period has to be satisfied only once while these Riders are in effect;
- you may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Policy, including, but not limited to assignees.
- None of the following Exclusions or Preexisting conditions apply:
  - Exclusions -**
    1. intentionally self-inflicted injuries or attempts at suicide (either while sane or insane);
    2. committing or attempting to commit a felony;
    3. alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or
    4. war or any act of war, whether declared or undeclared.
  - Preexisting Conditions Limitations -** A preexisting condition is any condition for which the Insured received medical advice, or treatment was recommended by, or received from, a health care services provider in the six months preceding the Policy Date. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first six months after the Policy Date.

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

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

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

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

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

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

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

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

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

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

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

**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  
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### 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  
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**Prepared For:** Valued Client // Male/55/Couple Non-Tobacco  
**IRC Section 7702:** Cash Value Accumulation Test  
**Specified Amount:** \$117,293.38  
**Guaranteed Minimum Death Benefit:** \$23,459  
**Total LTC Benefit:** \$351,880.14  
**Maximum Monthly LTC Benefit:** \$4,887.22  
**LTC Benefit Period:** 6 years  
**Inflation Protection Option:** 3% Compound  
**Refund of Premium Option:** Maximum LTC Benefit  
**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$10,000.00 Annual

**Tabular Detail**

						All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
1	55	10,000	6,595	6,595	117,293	351,880	4,887	0	4,887	379,351
2	56	10,000	11,464	11,464	117,293	351,880	4,887	147	5,034	390,731
3	57	10,000	16,509	16,509	117,293	351,880	4,887	298	5,185	402,453
4	58	10,000	21,738	21,738	117,293	351,880	4,887	453	5,340	414,527
5	59	10,000	27,159	27,159	117,293	351,880	4,887	613	5,501	426,962
<b>Total</b>		<b>50,000</b>								
6	60	10,000	32,778	32,778	117,293	351,880	4,887	778	5,666	439,771
7	61	10,000	38,599	38,599	117,293	351,880	4,887	948	5,836	452,964
8	62	10,000	44,627	44,627	117,293	351,880	4,887	1,123	6,011	466,553
9	63	10,000	50,870	50,870	117,293	351,880	4,887	1,304	6,191	480,550
10	64	10,000	57,340	57,340	117,293	351,880	4,887	1,489	6,377	494,966
<b>Total</b>		<b>100,000</b>								
11	65	0	59,033	59,033	117,299	351,880	4,887	1,681	6,568	509,815
12	66	0	60,754	60,754	117,293	351,880	4,887	1,878	6,765	525,110
13	67	0	62,505	62,505	117,293	351,880	4,887	2,081	6,968	540,863
14	68	0	64,285	64,285	117,293	351,880	4,887	2,290	7,177	557,089
15	69	0	66,092	66,092	117,314	351,880	4,887	2,505	7,392	573,802
<b>Total</b>		<b>100,000</b>								
16	70	0	67,925	67,925	117,306	351,880	4,887	2,727	7,614	591,016
17	71	0	69,776	69,776	117,294	351,880	4,887	2,955	7,843	608,746
18	72	0	71,640	71,640	117,293	351,880	4,887	3,191	8,078	627,009
19	73	0	73,508	73,508	117,293	351,880	4,887	3,433	8,320	645,819
20	74	0	75,376	75,376	117,293	351,880	4,887	3,683	8,570	665,193
<b>Total</b>		<b>100,000</b>								

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 \$509,815 would encompass claim years 11-16.



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**Specified Amount:** \$117,293.38  
**Guaranteed Minimum Death Benefit:** \$23,459  
**Total LTC Benefit:** \$351,880.14  
**Maximum Monthly LTC Benefit:** \$4,887.22  
**LTC Benefit Period:** 6 years  
**Inflation Protection Option:** 3% Compound  
**Refund of Premium Option:** Maximum LTC Benefit  
**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$10,000.00 Annual

**Tabular Detail**

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
21	75	0	77,238	77,238	117,293	351,880	4,887	3,940	8,827	685,149
22	76	0	79,094	79,094	117,297	351,880	4,887	4,204	9,092	705,704
23	77	0	80,943	80,943	117,293	351,880	4,887	4,477	9,364	726,875
24	78	0	82,783	82,783	117,303	351,880	4,887	4,758	9,645	748,681
25	79	0	84,612	84,612	117,293	351,880	4,887	5,047	9,935	771,141
<b>Total</b>		<b>100,000</b>								
26	80	0	86,423	86,423	117,293	351,880	4,887	5,346	10,233	794,276
27	81	0	88,209	88,209	117,293	351,880	4,887	5,653	10,540	818,104
28	82	0	89,963	89,963	117,293	351,880	4,887	5,969	10,856	842,647
29	83	0	91,678	91,679	117,293	351,880	4,887	6,294	11,182	867,927
30	84	0	93,346	93,346	117,293	351,880	4,887	6,630	11,517	893,964
<b>Total</b>		<b>100,000</b>								
31	85	0	94,954	94,954	117,293	351,880	4,887	6,975	11,863	920,783
32	86	0	96,489	96,489	117,293	351,880	4,887	7,331	12,218	948,407
33	87	0	97,938	97,938	117,293	351,880	4,887	7,698	12,585	976,859
34	88	0	99,288	99,288	117,293	351,880	4,887	8,075	12,963	1,006,165
35	89	0	100,528	100,528	117,293	351,880	4,887	8,464	13,351	1,036,350
<b>Total</b>		<b>100,000</b>								
36	90	0	101,658	101,658	117,293	351,880	4,887	8,865	13,752	1,067,440
37	91	0	102,679	102,679	117,293	351,880	4,887	9,277	14,165	1,099,463
38	92	0	103,601	103,601	117,293	351,880	4,887	9,702	14,589	1,132,447
39	93	0	104,438	104,438	117,293	351,880	4,887	10,140	15,027	1,166,421
40	94	0	105,211	105,211	117,293	351,880	4,887	10,591	15,478	1,201,413
<b>Total</b>		<b>100,000</b>								

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 \$509,815 would encompass claim years 11-16.



**Nationwide CareMatters® II**

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

**Prepared For:** Valued Client // Male/55/Couple Non-Tobacco  
**IRC Section 7702:** Cash Value Accumulation Test  
**Specified Amount:** \$117,293.38  
**Guaranteed Minimum Death Benefit:** \$23,459  
**Total LTC Benefit:** \$351,880.14  
**Maximum Monthly LTC Benefit:** \$4,887.22  
**LTC Benefit Period:** 6 years  
**Inflation Protection Option:** 3% Compound  
**Refund of Premium Option:** Maximum LTC Benefit  
**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$10,000.00 Annual

**Tabular Detail**

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
41	95	0	105,958	105,958	117,293	351,880	4,887	11,055	15,942	1,237,456
42	96	0	106,686	106,686	117,293	351,880	4,887	11,533	16,421	1,274,579
43	97	0	107,375	107,375	117,293	351,880	4,887	12,026	16,913	1,312,817
44	98	0	108,020	108,020	117,293	351,880	4,887	12,533	17,421	1,352,201
45	99	0	108,613	108,613	117,293	351,880	4,887	13,056	17,943	1,392,767
<b>Total</b>		<b>100,000</b>								
46	100	0	109,146	109,146	117,293	351,880	4,887	13,594	18,481	1,434,550
47	101	0	109,624	109,624	117,293	351,880	4,887	14,149	19,036	1,477,587
48	102	0	110,059	110,059	117,293	351,880	4,887	14,720	19,607	1,521,914
49	103	0	110,455	110,455	117,293	351,880	4,887	15,308	20,195	1,567,572
50	104	0	110,818	110,818	117,293	351,880	4,887	15,914	20,801	1,614,599
<b>Total</b>		<b>100,000</b>								
51	105	0	111,163	111,163	117,293	351,880	4,887	16,538	21,425	1,663,037
52	106	0	111,519	111,519	117,293	351,880	4,887	17,181	22,068	1,712,928
53	107	0	111,897	111,897	117,293	351,880	4,887	17,843	22,730	1,764,316
54	108	0	112,262	112,262	117,293	351,880	4,887	18,525	23,412	1,817,245
55	109	0	112,616	112,616	117,293	351,880	4,887	19,227	24,114	1,871,763
<b>Total</b>		<b>100,000</b>								
56	110	0	112,959	112,959	117,293	351,880	4,887	19,950	24,838	1,927,916
57	111	0	113,293	113,293	117,293	351,880	4,887	20,695	25,583	1,985,753
58	112	0	113,618	113,618	117,293	351,880	4,887	21,463	26,350	2,045,326
59	113	0	113,936	113,936	117,293	351,880	4,887	22,253	27,141	2,106,685
60	114	0	114,248	114,248	117,293	351,880	4,887	23,068	27,955	2,169,886
<b>Total</b>		<b>100,000</b>								

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 \$509,815 would encompass claim years 11-16.





**Nationwide CareMatters® II**

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

**Prepared For:** Valued Client // Male/55/Couple Non-Tobacco  
**IRC Section 7702:** Cash Value Accumulation Test  
**Specified Amount:** \$117,293.38  
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**LTC Benefit Period:** 6 years  
**Inflation Protection Option:** 3% Compound  
**Refund of Premium Option:** Maximum LTC Benefit  
**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$10,000.00 Annual

**Tabular Detail**

						All Values and Benefits Guaranteed				
						Guaranteed 1.00% Interest Rate				
End of Year	Age	Scheduled Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
61	115	0	114,556	114,556	117,293	351,880	4,887	23,906	28,794	2,234,983
62	116	0	114,865	114,865	117,293	351,880	4,887	24,770	29,657	2,302,032
63	117	0	115,181	115,181	117,293	351,880	4,887	25,660	30,547	2,371,093
64	118	0	115,517	115,517	117,293	351,880	4,887	26,576	31,464	2,442,226
65	119	0	115,931	115,931	117,293	351,880	4,887	27,520	32,407	2,515,493
<b>Total</b>		<b>100,000</b>								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

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## Nationwide CareMatters® II

LIFE INSURANCE WITH  
Cash Indemnity Long-term Care Benefits

### Input Summary - Ledger Case File: [Untitled]

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#### 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	Male		

---

#### Screen: Face Amount and Premium

Specify Premium or Benefit	Premium	Year to Begin Scheduled Premium	1
Premium or Benefit Amount	10000	Benefit Duration	6
Scheduled Premium	10-Pay	Inflation Benefit Option	3% Compound
Refund of Premium	Maximum LTC Benefit	1035 Exchange?	No
Premium Mode	Annual		

---

#### Screen: Interest Rate and Income

Guaranteed Rate

---

#### Screen: Output Design

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

---



# Nationwide CareMatters® II

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

**Prepared For:** Valued Client // Male/55/Couple Non-Tobacco  
**IRC Section 7702:** Cash Value Accumulation Test  
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**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$10,000.00 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 // Male/55/Couple Non-Tobacco

**IRC Section 7702:** Cash Value Accumulation Test

**Specified Amount:** \$117,293.38

**Guaranteed Minimum Death Benefit:** \$23,459

**Total LTC Benefit:** \$351,880.14

**Maximum Monthly LTC Benefit:** \$4,887.22

**LTC Benefit Period:** 6 years

**Inflation Protection Option:** 3% Compound

**Refund of Premium Option:** Maximum LTC Benefit

**Premium Payment Period:** 10-Pay

**Scheduled Premium:** \$10,000.00 Annual

## Total Received on Surrender

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

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

Examples:

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

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
1	55	6,595	2,897	6,595	N/A	6,595
2	56	11,464	5,847	11,464	N/A	11,464
3	57	16,509	8,862	16,509	N/A	16,509
4	58	21,738	11,948	21,738	N/A	21,738
5	59	27,159	15,104	27,159	N/A	27,159
6	60	32,778	18,327	32,778	N/A	32,778
7	61	38,599	21,613	38,599	N/A	38,599
8	62	44,627	25,213	44,627	N/A	44,627
9	63	50,870	28,950	50,870	N/A	50,870
10	64	57,340	32,843	57,340	N/A	57,340
11	65	59,033	32,803	59,033	N/A	59,033
12	66	60,754	31,447	60,754	N/A	60,754
13	67	62,505	30,017	62,505	N/A	62,505
14	68	64,285	28,515	64,285	N/A	64,285
15	69	66,092	26,936	66,092	N/A	66,092
16	70	67,925	25,270	67,925	N/A	67,925
17	71	69,776	23,502	69,776	N/A	69,776
18	72	71,640	21,620	71,640	N/A	71,640
19	73	73,508	19,626	73,508	N/A	73,508
20	74	75,376	17,521	75,376	N/A	75,376



## Nationwide CareMatters® II

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

**Prepared For:** Valued Client // Male/55/Couple Non-Tobacco

**IRC Section 7702:** Cash Value Accumulation Test

**Specified Amount:** \$117,293.38

**Guaranteed Minimum Death Benefit:** \$23,459

**Total LTC Benefit:** \$351,880.14

**Maximum Monthly LTC Benefit:** \$4,887.22

**LTC Benefit Period:** 6 years

**Inflation Protection Option:** 3% Compound

**Refund of Premium Option:** Maximum LTC Benefit

**Premium Payment Period:** 10-Pay

**Scheduled Premium:** \$10,000.00 Annual

## Total Received on Surrender

- A. **Guaranteed Cash Value**
- B. **Accumulated Value Less Surrender Charges**
- C. **Net Surrender Value (the greater of A or B)**
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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	77,238	15,304	77,238	N/A	77,238
22	76	79,094	12,967	79,094	N/A	79,094
23	77	80,943	10,499	80,943	N/A	80,943
24	78	82,783	7,885	82,783	N/A	82,783
25	79	84,612	5,122	84,612	N/A	84,612
26	80	86,423	2,205	86,423	N/A	86,423
27	81	88,209	0	88,209	N/A	88,209
28	82	89,963	0	89,963	N/A	89,963
29	83	91,678	0	91,679	N/A	91,679
30	84	93,346	0	93,346	N/A	93,346
31	85	94,954	0	94,954	N/A	94,954
32	86	96,489	0	96,489	N/A	96,489
33	87	97,938	0	97,938	N/A	97,938
34	88	99,288	0	99,288	N/A	99,288
35	89	100,528	0	100,528	N/A	100,528
36	90	101,658	0	101,658	N/A	101,658
37	91	102,679	0	102,679	N/A	102,679
38	92	103,601	0	103,601	N/A	103,601
39	93	104,438	0	104,438	N/A	104,438
40	94	105,211	0	105,211	N/A	105,211



## Nationwide CareMatters® II

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

**Prepared For:** Valued Client // Male/55/Couple Non-Tobacco

**IRC Section 7702:** Cash Value Accumulation Test

**Specified Amount:** \$117,293.38

**Guaranteed Minimum Death Benefit:** \$23,459

**Total LTC Benefit:** \$351,880.14

**Maximum Monthly LTC Benefit:** \$4,887.22

**LTC Benefit Period:** 6 years

**Inflation Protection Option:** 3% Compound

**Refund of Premium Option:** Maximum LTC Benefit

**Premium Payment Period:** 10-Pay

**Scheduled Premium:** \$10,000.00 Annual

## Total Received on Surrender

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

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

Examples:

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

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
41	95	105,958	0	105,958	N/A	105,958
42	96	106,686	0	106,686	N/A	106,686
43	97	107,375	0	107,375	N/A	107,375
44	98	108,020	0	108,020	N/A	108,020
45	99	108,613	0	108,613	N/A	108,613
46	100	109,146	0	109,146	N/A	109,146
47	101	109,624	0	109,624	N/A	109,624
48	102	110,059	0	110,059	N/A	110,059
49	103	110,455	0	110,455	N/A	110,455
50	104	110,818	0	110,818	N/A	110,818
51	105	111,163	0	111,163	N/A	111,163
52	106	111,519	0	111,519	N/A	111,519
53	107	111,897	0	111,897	N/A	111,897
54	108	112,262	0	112,262	N/A	112,262
55	109	112,616	0	112,616	N/A	112,616
56	110	112,959	0	112,959	N/A	112,959
57	111	113,293	0	113,293	N/A	113,293
58	112	113,618	0	113,618	N/A	113,618
59	113	113,936	0	113,936	N/A	113,936
60	114	114,248	0	114,248	N/A	114,248





## Nationwide CareMatters® II

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

**Prepared For:** Valued Client // Male/55/Couple Non-Tobacco

**IRC Section 7702:** Cash Value Accumulation Test

**Specified Amount:** \$117,293.38

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**Premium Payment Period:** 10-Pay

**Scheduled Premium:** \$10,000.00 Annual

## Total Received on Surrender

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- 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	114,556	0	114,556	N/A	114,556
62	116	114,865	0	114,865	N/A	114,865
63	117	115,181	0	115,181	N/A	115,181
64	118	115,517	0	115,517	N/A	115,517
65	119	115,931	0	115,931	N/A	115,931



## Nationwide CareMatters® II

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

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**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$10,000.00 Annual

## 7702 / 7702a

**MEP:** **\$7,015.63**

**NSP:** **\$43,603.07**

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

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

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

Single Pay Equivalent = \$86,619.71



## Nationwide CareMatters® II

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**Premium Payment Period:** 10-Pay

**Scheduled Premium:** \$10,000.00 Annual

## Quick View

### All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day One)	Max Monthly LTC Benefit (Day One)	Total Monthly* Benefit (Age 80)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 80)	Inflation Crossover Age***
2 Years	None	\$174,953	\$174,953	\$7,290	\$7,290	\$174,953	
2 Years	3% Simple	\$161,747	\$164,173	\$6,739	\$11,794	\$285,484	58
2 Years	3% Compound	\$145,863	\$148,051	\$6,078	\$12,725	\$309,985	62
2 Years	5% Compound	\$117,569	\$120,508	\$4,899	\$16,589	\$408,083	64
3 Years	None	\$173,258	\$259,887	\$7,219	\$7,219	\$259,887	
3 Years	3% Simple	\$148,631	\$229,636	\$6,193	\$10,838	\$396,846	61
3 Years	3% Compound	\$133,349	\$206,084	\$5,556	\$11,633	\$431,495	64
3 Years	5% Compound	\$103,308	\$162,840	\$4,305	\$14,577	\$551,434	66
4 Years	None	\$165,538	\$331,077	\$6,897	\$6,897	\$331,077	
4 Years	3% Simple	\$143,155	\$299,194	\$5,965	\$10,438	\$513,926	61
4 Years	3% Compound	\$122,721	\$256,709	\$5,113	\$10,706	\$537,492	66
4 Years	5% Compound	\$94,366	\$203,364	\$3,932	\$13,315	\$688,662	67
5 Years	None	\$160,591	\$401,479	\$6,691	\$6,691	\$401,479	
5 Years	3% Simple	\$138,350	\$366,629	\$5,765	\$10,088	\$626,036	61
5 Years	3% Compound	\$118,453	\$314,442	\$4,936	\$10,334	\$658,372	66
5 Years	5% Compound	\$88,371	\$244,154	\$3,682	\$12,469	\$826,791	68
6 Years	None	\$156,741	\$470,222	\$6,531	\$6,531	\$470,222	
6 Years	3% Simple	\$137,001	\$441,827	\$5,708	\$9,990	\$750,079	60
6 Years	3% Compound	\$117,293	\$379,351	\$4,887	\$10,233	\$794,276	65
6 Years	5% Compound	\$84,136	\$286,144	\$3,506	\$11,871	\$968,985	68
7 Years	None	\$154,311	\$540,088	\$6,430	\$6,430	\$540,088	
7 Years	3% Simple	\$127,652	\$486,992	\$5,319	\$9,308	\$822,078	62
7 Years	3% Compound	\$109,378	\$419,054	\$4,557	\$9,542	\$877,405	67
7 Years	5% Compound	\$80,974	\$329,647	\$3,374	\$11,425	\$1,116,301	69

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

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

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

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

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

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

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