



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 (Female, 55, Couple Nontobacco, Michigan)

Premium received	Annual: \$10,000.00 Year 1 - Year 10 Total: \$100,000.00
Refund of Premium on Surrender	Maximum LTC Benefit ¹
Total Long-term care benefit	Day 1: \$325,463 Age 80: \$681,447
Maximum monthly LTC benefit	Day 1: \$4,193 Age 80: \$8,779
LTC specified benefit period	6 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$100,631.46 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$20,126.29
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

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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

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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 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.

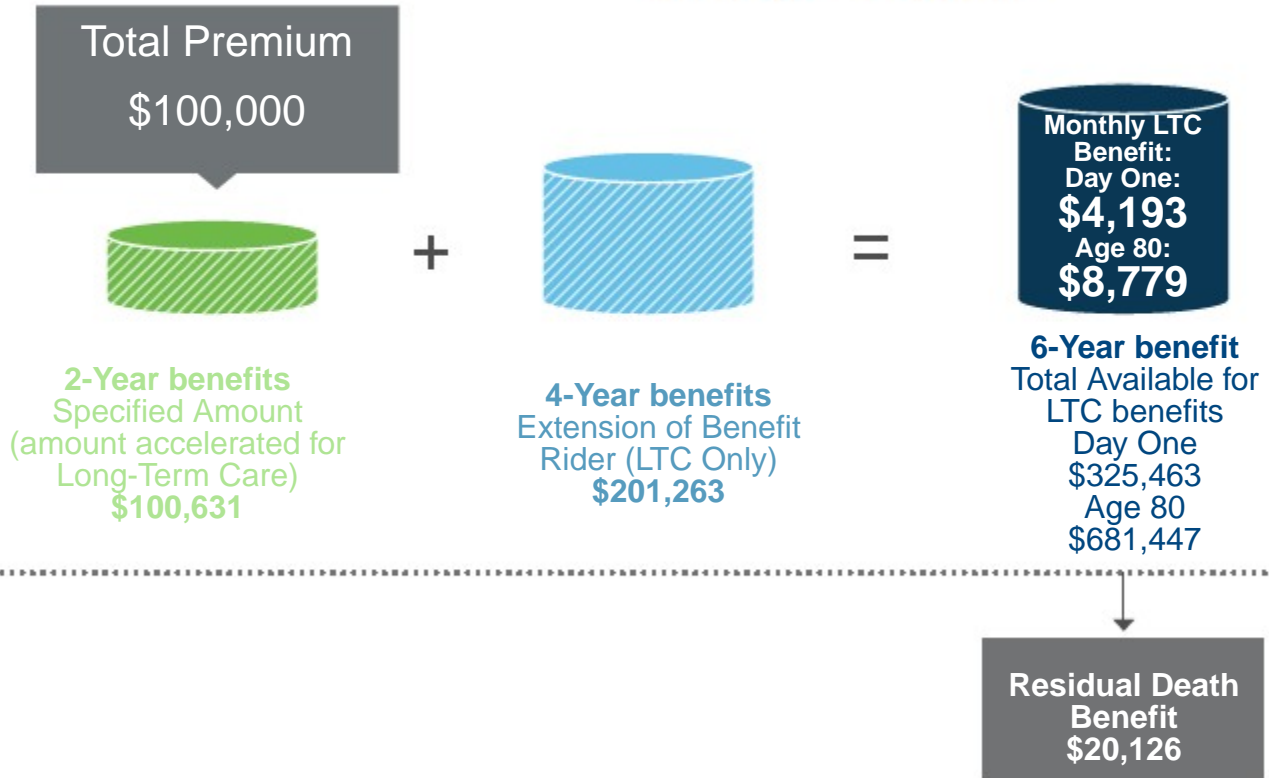


Nationwide CareMatters® II

LIFE INSURANCE WITH Cash Indemnity Long-term Care Benefits

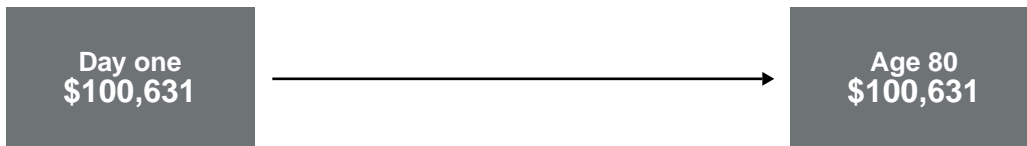
How the product works⁶

Coverage if you need long-term care

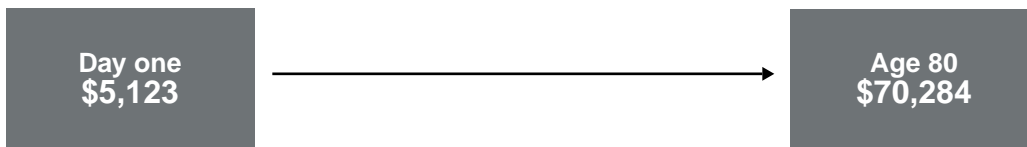


If the Long-term care benefits are never used, the guarantees below are available.

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

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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 - \$4,862.28
2. LTC Rider Premium- \$565.36
3. LTC Extension of Benefits Premium - \$1,227.03
4. LTC Inflation Protection Rider Premium - \$3,345.33

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 - \$301,894 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 - \$4,193 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 - \$100,631 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
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Narrative Summary

Proposal Details (continued)

Guaranteed Minimum Death Benefit - \$20,126 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 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: \$100,631.46
Guaranteed Minimum Death Benefit: \$20,126
Total LTC Benefit: \$301,894.38
Maximum Monthly LTC Benefit: \$4,192.98
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	5,123	5,123	100,631	301,894	4,193	0	4,193	325,463
2	56	10,000	8,969	8,969	100,631	301,894	4,193	126	4,319	335,227
3	57	10,000	12,948	12,948	100,631	301,894	4,193	255	4,448	345,284
4	58	10,000	17,067	17,067	100,631	301,894	4,193	389	4,582	355,642
5	59	10,000	21,333	21,333	100,631	301,894	4,193	526	4,719	366,311
Total		50,000								
6	60	10,000	25,752	25,752	100,631	301,894	4,193	668	4,861	377,301
7	61	10,000	30,331	30,331	100,631	301,894	4,193	814	5,007	388,620
8	62	10,000	35,074	35,074	100,631	301,894	4,193	964	5,157	400,278
9	63	10,000	39,989	39,989	100,631	301,894	4,193	1,119	5,312	412,287
10	64	10,000	45,084	45,084	100,631	301,894	4,193	1,278	5,471	424,655
Total		100,000								
11	65	0	46,473	46,473	100,631	301,894	4,193	1,442	5,635	437,395
12	66	0	47,894	47,894	100,631	301,894	4,193	1,611	5,804	450,517
13	67	0	49,346	49,346	100,631	301,894	4,193	1,785	5,978	464,032
14	68	0	50,830	50,830	100,631	301,894	4,193	1,965	6,158	477,953
15	69	0	52,347	52,347	100,631	301,894	4,193	2,149	6,342	492,292
Total		100,000								
16	70	0	53,895	53,895	100,631	301,894	4,193	2,340	6,533	507,061
17	71	0	55,470	55,470	100,631	301,894	4,193	2,536	6,729	522,273
18	72	0	57,071	57,071	100,631	301,894	4,193	2,737	6,930	537,941
19	73	0	58,692	58,692	100,631	301,894	4,193	2,945	7,138	554,079
20	74	0	60,331	60,331	100,631	301,894	4,193	3,159	7,352	570,701
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 \$437,395 would encompass claim years 11-16.



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Maximum Monthly LTC Benefit: \$4,192.98
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	61,983	61,983	100,631	301,894	4,193	3,380	7,573	587,822
22	76	0	63,644	63,644	100,631	301,894	4,193	3,607	7,800	605,457
23	77	0	65,312	65,312	100,631	301,894	4,193	3,841	8,034	623,621
24	78	0	66,980	66,980	100,631	301,894	4,193	4,082	8,275	642,329
25	79	0	68,641	68,641	100,631	301,894	4,193	4,330	8,523	661,599
Total		100,000								
26	80	0	70,284	70,284	100,631	301,894	4,193	4,586	8,779	681,447
27	81	0	71,900	71,900	100,631	301,894	4,193	4,850	9,043	701,891
28	82	0	73,490	73,490	100,631	301,894	4,193	5,121	9,314	722,947
29	83	0	75,066	75,066	100,631	301,894	4,193	5,400	9,593	744,636
30	84	0	76,621	76,621	100,631	301,894	4,193	5,688	9,881	766,975
Total		100,000								
31	85	0	78,116	78,116	100,631	301,894	4,193	5,984	10,177	789,984
32	86	0	79,543	79,543	100,631	301,894	4,193	6,290	10,483	813,684
33	87	0	80,920	80,920	100,631	301,894	4,193	6,604	10,797	838,094
34	88	0	82,241	82,241	100,631	301,894	4,193	6,928	11,121	863,237
35	89	0	83,495	83,495	100,631	301,894	4,193	7,262	11,455	889,134
Total		100,000								
36	90	0	84,682	84,682	100,631	301,894	4,193	7,605	11,798	915,808
37	91	0	85,802	85,802	100,631	301,894	4,193	7,959	12,152	943,282
38	92	0	86,860	86,860	100,631	301,894	4,193	8,324	12,517	971,581
39	93	0	87,856	87,856	100,631	301,894	4,193	8,700	12,893	1,000,728
40	94	0	88,804	88,804	100,631	301,894	4,193	9,086	13,279	1,030,750
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 \$437,395 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: \$100,631.46
Guaranteed Minimum Death Benefit: \$20,126
Total LTC Benefit: \$301,894.38
Maximum Monthly LTC Benefit: \$4,192.98
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	89,716	89,716	100,631	301,894	4,193	9,485	13,678	1,061,672
42	96	0	90,584	90,584	100,631	301,894	4,193	9,895	14,088	1,093,523
43	97	0	91,387	91,387	100,631	301,894	4,193	10,318	14,511	1,126,328
44	98	0	92,119	92,119	100,631	301,894	4,193	10,753	14,946	1,160,118
45	99	0	92,771	92,771	100,631	301,894	4,193	11,201	15,394	1,194,922
Total		100,000								
46	100	0	93,331	93,331	100,631	301,894	4,193	11,663	15,856	1,230,769
47	101	0	93,811	93,811	100,631	301,894	4,193	12,139	16,332	1,267,692
48	102	0	94,241	94,241	100,631	301,894	4,193	12,629	16,822	1,305,723
49	103	0	94,625	94,625	100,631	301,894	4,193	13,133	17,326	1,344,895
50	104	0	94,972	94,972	100,631	301,894	4,193	13,653	17,846	1,385,242
Total		100,000								
51	105	0	95,293	95,293	100,631	301,894	4,193	14,189	18,382	1,426,799
52	106	0	95,613	95,613	100,631	301,894	4,193	14,740	18,933	1,469,603
53	107	0	95,944	95,944	100,631	301,894	4,193	15,308	19,501	1,513,691
54	108	0	96,263	96,263	100,631	301,894	4,193	15,893	20,086	1,559,102
55	109	0	96,573	96,573	100,631	301,894	4,193	16,496	20,689	1,605,875
Total		100,000								
56	110	0	96,873	96,873	100,631	301,894	4,193	17,116	21,309	1,654,051
57	111	0	97,164	97,164	100,631	301,894	4,193	17,756	21,949	1,703,673
58	112	0	97,448	97,448	100,631	301,894	4,193	18,414	22,607	1,754,783
59	113	0	97,725	97,725	100,631	301,894	4,193	19,092	23,285	1,807,426
60	114	0	97,996	97,996	100,631	301,894	4,193	19,791	23,984	1,861,649
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 \$437,395 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: \$100,631.46
Guaranteed Minimum Death Benefit: \$20,126
Total LTC Benefit: \$301,894.38
Maximum Monthly LTC Benefit: \$4,192.98
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	98,265	98,265	100,631	301,894	4,193	20,510	24,703	1,917,499
62	116	0	98,534	98,534	100,631	301,894	4,193	21,251	25,444	1,975,024
63	117	0	98,808	98,808	100,631	301,894	4,193	22,015	26,208	2,034,274
64	118	0	99,100	99,100	100,631	301,894	4,193	22,801	26,994	2,095,302
65	119	0	99,458	99,458	100,631	301,894	4,193	23,611	27,804	2,158,162
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.

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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	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 // Female/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 // Female/55/Couple Non-Tobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$100,631.46

Guaranteed Minimum Death Benefit: \$20,126

Total LTC Benefit: \$301,894.38

Maximum Monthly LTC Benefit: \$4,192.98

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	5,123	2,214	5,123	N/A	5,123
2	56	8,969	4,475	8,969	N/A	8,969
3	57	12,948	6,784	12,948	N/A	12,948
4	58	17,067	9,146	17,067	N/A	17,067
5	59	21,333	11,564	21,333	N/A	21,333
6	60	25,752	14,044	25,752	N/A	25,752
7	61	30,331	16,587	30,331	N/A	30,331
8	62	35,074	19,393	35,074	N/A	35,074
9	63	39,989	22,322	39,989	N/A	39,989
10	64	45,084	25,380	45,084	N/A	45,084
11	65	46,473	25,380	46,473	N/A	46,473
12	66	47,894	24,362	47,894	N/A	47,894
13	67	49,346	23,295	49,346	N/A	49,346
14	68	50,830	22,176	50,830	N/A	50,830
15	69	52,347	21,004	52,347	N/A	52,347
16	70	53,895	19,774	53,895	N/A	53,895
17	71	55,470	18,482	55,470	N/A	55,470
18	72	57,071	17,125	57,071	N/A	57,071
19	73	58,692	15,702	58,692	N/A	58,692
20	74	60,331	14,210	60,331	N/A	60,331



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: \$100,631.46

Guaranteed Minimum Death Benefit: \$20,126

Total LTC Benefit: \$301,894.38

Maximum Monthly LTC Benefit: \$4,192.98

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
21	75	61,983	12,647	61,983	N/A	61,983
22	76	63,644	11,013	63,644	N/A	63,644
23	77	65,312	9,305	65,312	N/A	65,312
24	78	66,980	7,522	66,980	N/A	66,980
25	79	68,641	5,664	68,641	N/A	68,641
26	80	70,284	3,715	70,284	N/A	70,284
27	81	71,900	1,655	71,900	N/A	71,900
28	82	73,490	0	73,490	N/A	73,490
29	83	75,066	0	75,066	N/A	75,066
30	84	76,621	0	76,621	N/A	76,621
31	85	78,116	0	78,116	N/A	78,116
32	86	79,543	0	79,543	N/A	79,543
33	87	80,920	0	80,920	N/A	80,920
34	88	82,241	0	82,241	N/A	82,241
35	89	83,495	0	83,495	N/A	83,495
36	90	84,682	0	84,682	N/A	84,682
37	91	85,802	0	85,802	N/A	85,802
38	92	86,860	0	86,860	N/A	86,860
39	93	87,856	0	87,856	N/A	87,856
40	94	88,804	0	88,804	N/A	88,804



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: \$100,631.46

Guaranteed Minimum Death Benefit: \$20,126

Total LTC Benefit: \$301,894.38

Maximum Monthly LTC Benefit: \$4,192.98

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
41	95	89,716	0	89,716	N/A	89,716
42	96	90,584	0	90,584	N/A	90,584
43	97	91,387	0	91,387	N/A	91,387
44	98	92,119	0	92,119	N/A	92,119
45	99	92,771	0	92,771	N/A	92,771
46	100	93,331	0	93,331	N/A	93,331
47	101	93,811	0	93,811	N/A	93,811
48	102	94,241	0	94,241	N/A	94,241
49	103	94,625	0	94,625	N/A	94,625
50	104	94,972	0	94,972	N/A	94,972
51	105	95,293	0	95,293	N/A	95,293
52	106	95,613	0	95,613	N/A	95,613
53	107	95,944	0	95,944	N/A	95,944
54	108	96,263	0	96,263	N/A	96,263
55	109	96,573	0	96,573	N/A	96,573
56	110	96,873	0	96,873	N/A	96,873
57	111	97,164	0	97,164	N/A	97,164
58	112	97,448	0	97,448	N/A	97,448
59	113	97,725	0	97,725	N/A	97,725
60	114	97,996	0	97,996	N/A	97,996



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: \$100,631.46

Guaranteed Minimum Death Benefit: \$20,126

Total LTC Benefit: \$301,894.38

Maximum Monthly LTC Benefit: \$4,192.98

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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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	98,265	0	98,265	N/A	98,265
62	116	98,534	0	98,534	N/A	98,534
63	117	98,808	0	98,808	N/A	98,808
64	118	99,100	0	99,100	N/A	99,100
65	119	99,458	0	99,458	N/A	99,458



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Specified Amount: \$100,631.46

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Refund of Premium Option: Maximum LTC Benefit

Premium Payment Period: 10-Pay

Scheduled Premium: \$10,000.00 Annual

7702 / 7702a

MEP: **\$5,458.32**

NSP: **\$34,028.62**

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 = \$87,006.82



Nationwide CareMatters® II

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LTC Benefit Period: 6 years

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Refund of Premium Option: Maximum LTC Benefit

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	\$185,406	\$185,406	\$7,725	\$7,725	\$185,406	
2 Years	3% Simple	\$142,689	\$144,829	\$5,945	\$10,404	\$251,846	65
2 Years	3% Compound	\$134,843	\$136,865	\$5,618	\$11,764	\$286,565	66
2 Years	5% Compound	\$108,228	\$110,934	\$4,510	\$15,271	\$375,663	67
3 Years	None	\$174,553	\$261,829	\$7,273	\$7,273	\$261,829	
3 Years	3% Simple	\$125,808	\$194,374	\$5,242	\$9,174	\$335,909	68
3 Years	3% Compound	\$117,298	\$181,278	\$4,887	\$10,233	\$379,556	69
3 Years	5% Compound	\$86,070	\$135,667	\$3,586	\$12,144	\$459,418	70
4 Years	None	\$163,426	\$326,853	\$6,809	\$6,809	\$326,853	
4 Years	3% Simple	\$116,357	\$243,187	\$4,848	\$8,484	\$417,723	69
4 Years	3% Compound	\$108,316	\$226,578	\$4,513	\$9,450	\$474,403	69
4 Years	5% Compound	\$69,362	\$149,479	\$2,890	\$9,787	\$506,188	73
5 Years	None	\$156,521	\$391,302	\$6,522	\$6,522	\$391,302	
5 Years	3% Simple	\$108,977	\$288,789	\$4,541	\$7,946	\$493,121	70
5 Years	3% Compound	\$101,592	\$269,682	\$4,233	\$8,863	\$564,655	70
5 Years	5% Compound	\$61,291	\$169,336	\$2,554	\$8,648	\$573,431	75
6 Years	None	\$151,219	\$453,658	\$6,301	\$6,301	\$453,658	
6 Years	3% Simple	\$106,732	\$344,210	\$4,447	\$7,783	\$584,357	69
6 Years	3% Compound	\$100,631	\$325,463	\$4,193	\$8,779	\$681,447	69
6 Years	5% Compound	N/A	N/A	N/A	N/A	N/A	N/A
7 Years	None	\$147,611	\$516,638	\$6,150	\$6,150	\$516,638	
7 Years	3% Simple	\$99,091	\$378,032	\$4,129	\$7,225	\$638,146	72
7 Years	3% Compound	\$90,168	\$345,456	\$3,757	\$7,866	\$723,309	72
7 Years	5% Compound	N/A	N/A	N/A	N/A	N/A	N/A

*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.

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

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