



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

# Nationwide CareMatters<sup>®</sup> Annuity

Single Premium Deferred Fixed Annuity with cash indemnity long-term care benefits

**Prepared for:** Valued Client

**Life Insurance Producer:**

**Prepared on:** February 18, 2026

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

The insurance professional or company may contact you in response to your request for additional information.

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

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

# Rely on Nationwide® to be here for you

We work hard to help you protect what matters today and prepare you for what comes tomorrow. In fact, we've been helping members protect what's important since 1926 and **providing long-term care solutions for over 25 years**. We run our business to make sure we'll be here to protect you whenever you need us.

Nearly  
**100**  
years as a  
mutual company

Helping members protect  
what's important since  
**1926**

Offering  
**long-term care  
solutions**  
since 1999



received: 10/17/02  
affirmed: 11/07/24<sup>1</sup>



received: 3/10/09  
affirmed: 11/10/23<sup>1</sup>



received: 12/22/08  
affirmed: 4/12/25<sup>1</sup>

We are a  
**FORTUNE 100**  
company<sup>2</sup>

**FORTUNE**  
**100 Best**  
Companies to  
Work For<sup>3</sup>

<sup>1</sup> These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

<sup>2</sup> Based on revenue, Fortune magazine (June 2021).

<sup>3</sup> "100 Best Companies to Work For," [greatplacetowork.com/best-workplaces/100-best/2022](https://greatplacetowork.com/best-workplaces/100-best/2022) (2022).



# Your contract highlights

## Valued Client

(Male, 65, Preferred, Colorado)

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

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

<b>Total Premium amount</b>	\$200,000.00
<b>Guaranteed Interest Rate</b>	3%
<b>LTC benefit multiple</b>	3x
<b>LTC benefit period</b>	72 Months
<b>Total LTC benefit</b>	Day 1: \$599,875 Age 85: \$1,059,084
<b>Maximum Monthly LTC benefit</b>	Day 1: \$8,332 Age 85: \$14,710
<b>Inflation protection premium</b>	Not Elected
<b>Nonforfeiture benefit premium</b>	Not Elected
<b>Contingent deferred sales charge (CDSC)</b>	10 Years

# What sets Nationwide CareMatters Annuity apart

## Guarantees

- Guaranteed LTC benefits, that will never reduce <sup>(5)</sup>
- Guaranteed LTC charges, that will never increase
- Guaranteed interest rate
- Guaranteed Death Benefit of any remaining contract value not used for LTC benefits

## Cash Indemnity

- Nationwide places no restrictions on how benefits are used
- 100 % of the benefit can be used to pay for informal care<sup>(6)</sup>

## Tax Advantages

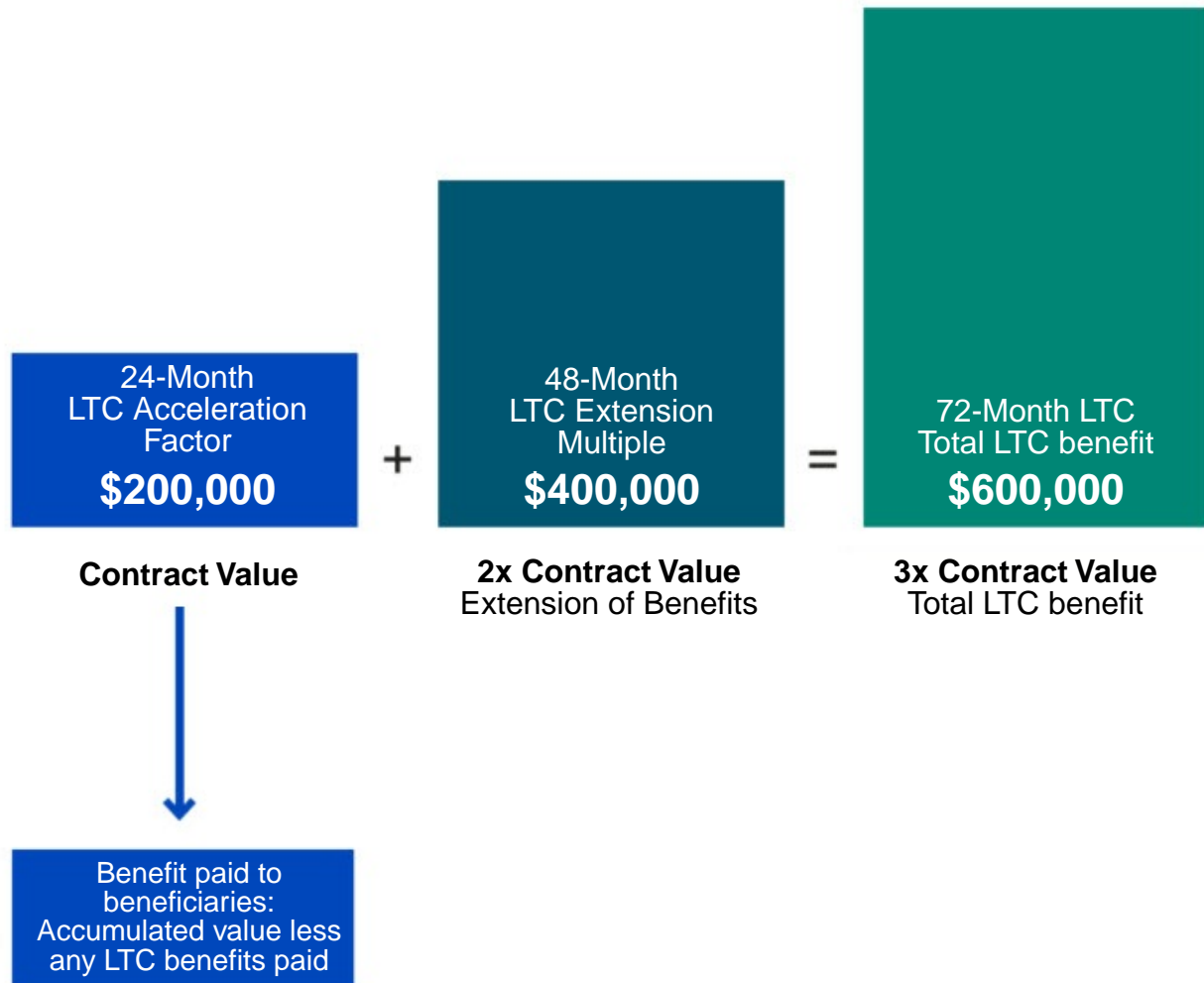
- Tax free 1035 exchanges accepted from Life or Annuity
- Tax deferred growth
- Tax free distributions for qualifying LTC expenses allowed by Pension Protection Act (PPA) of 2006

5- LTC benefits will never go down unless you make changes to your policy, such as taking withdraws or surrendering your policy

6- The Plan of Care provided by a U.S. Licensed health care professional states that informal care is appropriate

# How CareMatters® Annuity works

Single premium: \$200,000



## Monthly LTC Benefit day 1 of \$8,332 and \$14,710 when insured is age 85

Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4.

For example, at age 85 of the insured, the first benefit payment received after completion of the 90-calendar-day elimination period will total \$58,838 (which is **4 x \$14,710**) because of the retroactive payment.

This scenario assumes no withdraws have been taken and the full monthly benefit is paid



Prepared For: Valued Client // Male/65/Preferred  
 LTC Benefit Period: 72 months  
 Inflation Protection Option: Not Elected  
 Scheduled Premium: \$200,000.00 Annual

# Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year	Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount
1	65	200,000	5,992	506	205,486	186,992	616,457	8,562
2	66	0	6,156	520	211,122	195,876	633,365	8,797
3	67	0	6,325	534	216,912	202,227	650,737	9,038
4	68	0	6,499	549	222,862	209,786	668,585	9,286
5	69	0	6,677	564	228,974	217,607	686,923	9,541
<b>Total</b>		<b>200,000</b>		<b>2,674</b>				
6	70	0	6,860	580	235,255	225,699	705,764	9,802
7	71	0	7,048	595	241,707	234,071	725,122	10,071
8	72	0	7,241	612	248,337	242,733	745,011	10,347
9	73	0	7,440	629	255,148	251,693	765,445	10,631
10	74	0	7,644	646	262,146	260,963	786,439	10,923
<b>Total</b>		<b>200,000</b>		<b>5,735</b>				
11	75	0	7,854	664	269,337	269,337	808,010	11,222
12	76	0	8,069	682	276,724	276,724	830,172	11,530
13	77	0	8,290	700	284,314	284,314	852,942	11,846
14	78	0	8,518	720	292,112	292,112	876,336	12,171
15	79	0	8,751	739	300,124	300,124	900,372	12,505
<b>Total</b>		<b>200,000</b>		<b>9,240</b>				
16	80	0	8,991	760	308,356	308,356	925,068	12,848
17	81	0	9,238	781	316,813	316,813	950,440	13,201
18	82	0	9,491	802	325,503	325,503	976,509	13,563
19	83	0	9,752	824	334,431	334,431	1,003,293	13,935
20	84	0	10,019	847	343,604	343,604	1,030,811	14,317
<b>Total</b>		<b>200,000</b>		<b>13,253</b>				
21	85	0	10,294	870	353,028	353,028	1,059,084	14,710
22	86	0	10,576	894	362,711	362,711	1,088,133	15,113
23	87	0	10,867	918	372,659	372,659	1,117,978	15,527
24	88	0	11,165	943	382,881	382,881	1,148,642	15,953
25	89	0	11,471	969	393,382	393,382	1,180,147	16,391
<b>Total</b>		<b>200,000</b>		<b>17,847</b>				

\*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 72 month benefit period. For example, if a claim starts at the end of year 11, the total benefit \$808,010 is what will be paid over the 72 months.



Prepared For: Valued Client // Male/65/Preferred  
 LTC Benefit Period: 72 months  
 Inflation Protection Option: Not Elected  
 Scheduled Premium: \$200,000.00 Annual

# Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year	Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount
26	90	0	11,785	996	404,172	404,172	1,212,516	16,841
27	91	0	12,109	1,023	415,258	415,258	1,245,773	17,302
28	92	0	12,441	1,051	426,647	426,647	1,279,942	17,777
29	93	0	12,782	1,080	438,349	438,349	1,315,048	18,265
30	94	0	13,133	1,110	450,372	450,372	1,351,117	18,766
<b>Total</b>		<b>200,000</b>		<b>23,106</b>				
31	95	0	13,493	1,140	462,725	462,725	1,388,176	19,280
32	96	0	13,863	1,171	475,417	475,417	1,426,251	19,809
33	97	0	14,243	1,203	488,457	488,457	1,465,370	20,352
34	98	0	14,634	1,236	501,854	501,854	1,505,562	20,911
35	99	0	15,035	1,270	515,619	515,619	1,546,857	21,484
<b>Total</b>		<b>200,000</b>		<b>29,127</b>				
36	100	0	15,448	1,305	529,761	529,761	1,589,283	22,073
37	101	0	15,871	1,341	544,291	544,291	1,632,874	22,679
38	102	0	16,307	1,378	559,220	559,220	1,677,661	23,301
39	103	0	16,754	1,416	574,559	574,559	1,723,676	23,940
40	104	0	17,213	1,454	590,318	590,318	1,770,953	24,597
<b>Total</b>		<b>200,000</b>		<b>36,021</b>				
41	105	0	17,685	1,494	606,509	606,509	1,819,526	25,271
42	106	0	18,171	1,535	623,144	623,144	1,869,432	25,964
43	107	0	18,669	1,577	640,236	640,236	1,920,707	26,676
44	108	0	19,181	1,621	657,796	657,796	1,973,388	27,408
45	109	0	19,707	1,665	675,838	675,838	2,027,514	28,160
<b>Total</b>		<b>200,000</b>		<b>43,913</b>				
46	110	0	20,248	1,711	694,375	694,375	2,083,125	28,932
47	111	0	20,803	1,758	713,420	713,420	2,140,261	29,726
48	112	0	21,374	1,806	732,988	732,988	2,198,964	30,541
49	113	0	21,960	1,855	753,092	753,092	2,259,277	31,379
50	114	0	22,562	1,906	773,748	773,748	2,321,245	32,240
<b>Total</b>		<b>200,000</b>		<b>52,949</b>				
51	115	0	23,181	1,959	794,971	794,971	2,384,911	33,124
<b>Total</b>		<b>200,000</b>		<b>54,908</b>				

\*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 72 month benefit period. For example, if a claim starts at the end of year 11, the total benefit \$808,010 is what will be paid over the 72 months.



**Prepared For:** Valued Client // Male/65/Preferred  
**LTC Benefit Period:** 72 months  
**Inflation Protection Option:** Not Elected  
**Scheduled Premium:** \$200,000.00 Annual

# Signature Page

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.

# Key terms and definitions

<b>Long-term care benefit type</b>	Nationwide pays cash indemnity LTC benefits
<b>Long-term care benefits rider</b>	<p>This rider is part of the contract and provides for payment of a monthly benefit to the contract owner when the qualifications for benefits are met.</p> <p>The maximum monthly benefit is equal to the contract value on the date of the first benefit payment divided by the LTC Acceleration Factor 24. Payment of the monthly benefit will reduce the contract value until the contract value is zero. Thereafter, subject to continued eligibility, monthly benefit payments will continue until the remaining maximum amount of LTC extension benefits payable is equal to zero. The maximum amount of LTC Extension benefits payable is equal to the maximum monthly benefit multiplied by the LTC Extension Multiple 48.</p> <p>Taking partial withdrawals will reduce the maximum monthly benefit and the remaining maximum amount of LTC extension benefits payable.</p>
<b>CDSC</b>	<p>10-year Schedule:</p> <p>Year 1: 9%    Year 3: 7.5%    Year 5: 5.5%    Year 7: 3.5%    Year 9: 1.5%  Year 2: 8%    Year 4: 6.5%    Year 6: 4.5%    Year 8: 2.5%    Year 10: 0.5%</p>
<b>Penalty Free Withdrawal</b>	10% of the beginning of year contract value, available starting in year 2
<b>Inflation protection option</b>	Nationwide CareMatters Annuity offers an inflation protection option of 5% Compound.
<b>Optional LTC Nonforfeiture Benefit</b>	Nonforfeiture Benefit Provides a paid-up LTC benefit with a shortened benefit period upon annuitization or full surrender while the insured is alive.
<b>Total long-term care (LTC) benefit</b>	The total maximum amount of LTC benefits available to you from your Nationwide CareMatters Annuity contract.
<b>Maximum Monthly LTC Benefit</b>	The amount the contract owner will be paid every month if you choose to receive the full LTC benefit amount. If inflation was elected, the full monthly LTC benefit must be taken.
<b>Contract Value</b>	The current value of the Contract. It equals Premium minus any premium taxes, withdrawals, Premium paid and/or rider charges deducted for any riders, and/or CDSC previously deducted, plus any interest credited, as applicable.
<b>Surrender Value</b>	The dollar amount available upon surrender of the contract. It is equal to the Contract Value minus any applicable CDSC.

# Key terms and definitions

<p><b>Tax Qualification</b></p>	<p>This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different.</p> <p>Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.</p>
<p><b>Chronically Ill (as defined by IRC 7702B)</b></p>	<p>To be considered a "chronically ill individual," a licensed health care practitioner must certify within the preceding 12-month period that the insured:</p> <ul style="list-style-type: none"> <li>• Is unable to perform, without substantial assistance from another person, at least two activities of daily living (bathing, getting dressed, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR</li> <li>• Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment</li> </ul> <p>The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.</p>
<p><b>Eligibility requirements</b></p>	<p>Eligibility requirements include all of the following:</p> <ol style="list-style-type: none"> <li>1. The insured must be certified as a chronically ill individual.</li> <li>2. The insured must be prescribed qualified long-term services under the LTC Benefits Rider which are specified in a plan of care.</li> <li>3. The plan of care must be submitted to Nationwide.</li> <li>4. The elimination period must be satisfied.</li> </ol>
<p><b>International benefits</b></p>	<p>100% of the LTC benefit amount is available for LTC claims paid while the insured is living outside of the U.S.</p>



## Nationwide CareMatters Annuity

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

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#### Screen: Policy Design

Revised Illustration?	No	5% Compound Inflation?	No
Issue State	CO	Nonforfeiture?	No
First Name	Valued	Future LTC Benefit Age	85
Last Name	Client	Single Premium Amount	200000
Sex	Male	1035 Exchange?	No
Issue Age or D.O.B. (mm/dd/yyyy)	65	Internal 1035 Exchange?	No
Risk Class	Preferred	Additional Insured/Annuitant	No
Tax Bracket	30% From 1 To 99		

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#### Screen: Output Design

Cover Page Photo	Yes	General Ledger	Yes
Cover Photo Selection	Nationwide 2		

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## Nationwide CareMatters Annuity

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Fixed annuities are contracts purchased from a life insurance company. They are designed for long-term retirement goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the contract. Upon annuitization, LTC benefits terminate unless the LTC Nonforfeiture Rider was elected in the contract, in which case benefits are significantly reduced. Withdrawals also reduce the available LTC benefits.

Nationwide CareMatters Annuity 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 contract 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. Taxpayers should consult with their tax and legal advisors about their specific situation.

Individual care needs and costs will vary, and there is no guarantee that the long-term care benefits paid under the contract will cover the entire cost of the insured's long-term care. Nationwide pays benefits to the contract owner. If the contract is owned by someone other than the insured, there is no guarantee that the contract owner will use the benefits to pay for LTC services.

Approval for long-term care coverage under the contract and attached riders is subject to underwriting.

Nationwide CareMatters Annuity might not be available in some states. Please contact Nationwide to determine product availability in your state.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio

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