

## *Basic Illustration*

Prepared For:  
Valued Client

Prepared By:  
Raymer Malone  
Outwork Insurance  
1 East Liberty Street  
Suite 653  
Reno, NV 89501  
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**Nationwide Life and Annuity Insurance Company**  
One Nationwide Plaza  
Columbus, OH 43215-2221

# Nationwide CareMatters Together<sup>SM</sup>

**Life insurance for two with cash indemnity  
long-term care benefits**

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**Prepared for:** Valued Client  
Valued Spouse

**Life Insurance Producer:**

**Prepared on:** February 6, 2025

**Raymer Malone**  
Outwork Insurance  
1 East Liberty Street  
Suite 653  
Reno, NV 89501  
Phone: 347-464-0462  
Email: ray@outworkinsurance.com

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<sup>®</sup> to be here for you

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

Nearly  
**100**  
years as a  
mutual company

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

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



received: 10/17/02  
affirmed: 12/22/21<sup>1</sup>



received: 3/10/09  
affirmed: 5/27/20<sup>1</sup>



received: 12/22/08  
affirmed: 4/19/22<sup>1</sup>

FORTUNE  
**100 Best**  
Workplaces for  
Diversity<sup>2</sup>

We are a  
**FORTUNE 100**  
company<sup>3</sup>

FORTUNE  
**100 Best**  
Companies to  
Work For<sup>4</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> "The 100 Best Workplaces for Diversity," [fortune.com/best-workplaces-for-diversity/2019/search/](https://fortune.com/best-workplaces-for-diversity/2019/search/) (2019).

<sup>3</sup> Based on revenue, Fortune magazine (June 2021).

<sup>4</sup> "100 Best Companies to Work For," [greatplacetowork.com/best-workplaces/100-best/2022](https://greatplacetowork.com/best-workplaces/100-best/2022) (2022).



# Your policy highlights

## Valued Client

(Male, 61 Preferred Nontobacco, Arizona)

## Valued Spouse

(Female, 61 Preferred Nontobacco, Arizona)

This policy covers a wide range of long-term care (LTC) services and pays the monthly benefit directly to you, the policyowner. Nationwide CareMatters Together<sup>SM</sup> 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 Together is right for you.

<b>Guaranteed premium</b>	<b>Annual Planned Premium: \$16,231.92</b>
<b>Premium payment period</b>	10-Pay
<b>Maximum monthly LTC benefit</b>	<b>Day 1: \$5,000</b> <b>Older insured age 80: \$8,768</b>
<b>Total LTC benefit</b>	<b>Day 1: \$388,105</b> <b>Older insured age 80: \$647,044</b>
<b>Maximum number of full monthly LTC benefit payments</b>	72 payments No further LTC benefits are paid after all full monthly LTC benefit payments have been made.
<b>Inflation protection option</b>	3% Compound for 20 years
<b>Specified amount (amount accelerated for long-term care)</b>	\$180,000.00 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>	\$18,000.00
<b>Is Sales Proposal a MEC?<sup>5</sup></b>	No

LTC benefits will never go down unless you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.

<sup>5</sup> LTC benefits paid from a MEC policy receive the same tax advantages as LTC benefits paid from a non-MEC policy. These LTC benefits are tax free subject to Internal Revenue Code limits

# The benefits of your linked-benefit policy

## Linked-benefit policies guarantee:



A premium that will never change



LTC benefits that will never go down<sup>6</sup>



A death benefit if you do not use your LTC benefit

## What helps set apart CareMatters Together

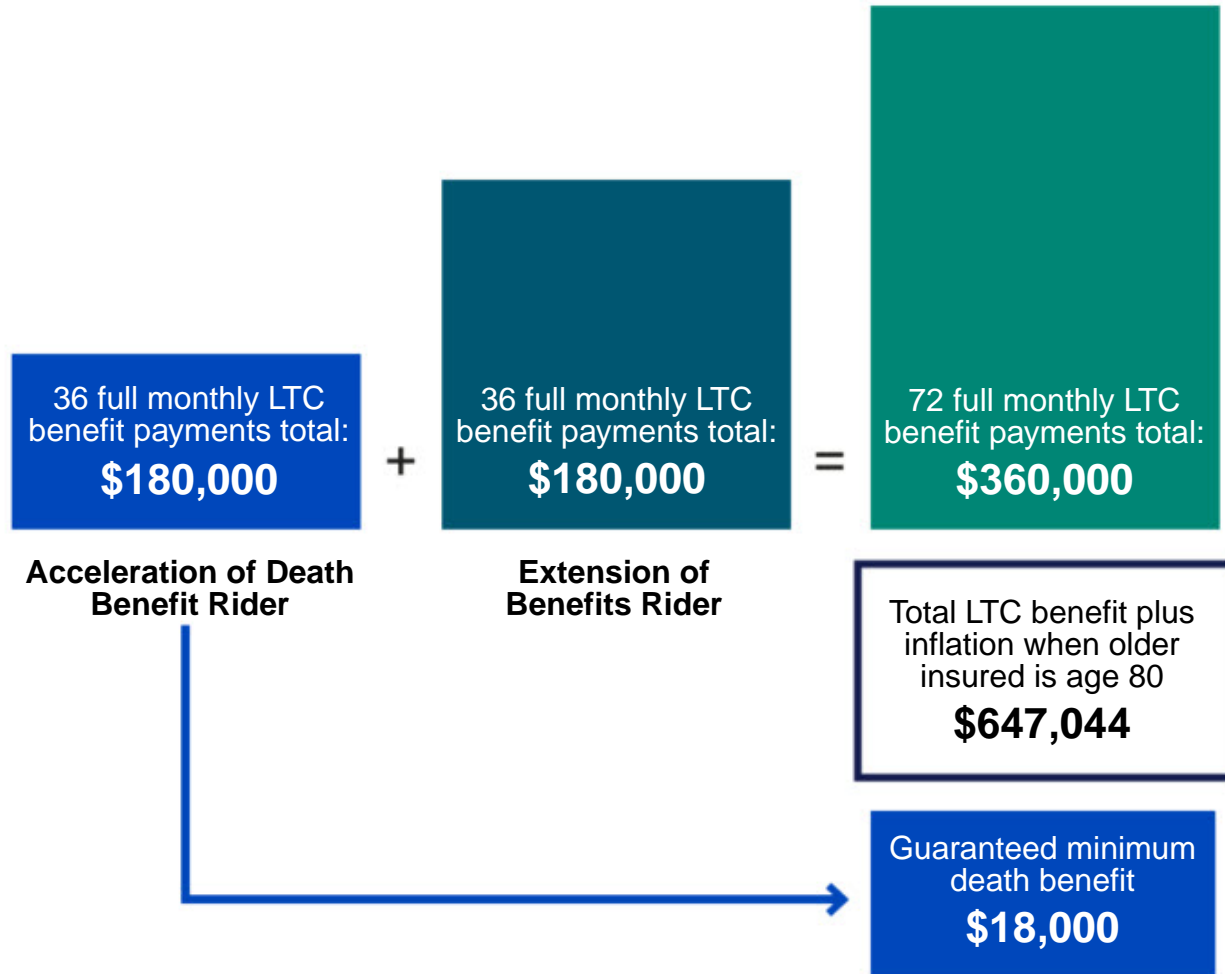
- ▶ Cost-effective coverage for two people, with a flexible shared pool of benefits
- ▶ Cash indemnity:
  - Clients may elect to receive up to 100% of their available monthly cash benefit
  - There's no need to submit monthly bills or receipts once the claim has been approved
  - 100% of the benefits can be used to pay for informal care<sup>7</sup>
  - Nationwide places no restrictions on how the benefit is used
- ▶ Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4
- ▶ A guaranteed death benefit even if all LTC benefits have been paid
- ▶ International benefits (see key terms and definitions for details)
- ▶ Potential tax advantages because of separately identifiable LTC and life insurance premiums

<sup>6</sup> LTC benefits paid from a MEC policy receive the same tax advantages as LTC benefits paid from a non-MEC policy. These LTC benefits are tax free subject to Internal Revenue Code limits.

<sup>7</sup> The plan of care provided by a U.S.-licensed health care provider must state that informal care is appropriate.

# How CareMatters Together works

Guaranteed premium: 10-Pay \$16,232



## Monthly LTC Benefit day 1 of \$5,000 and \$8,768 when older insured is age 80

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 80 of the older insured, the first benefit payment received after completion of the 90-calendar-day elimination period will total \$35,070 (which is **4 x \$8,768**) because of the retroactive payment.

This scenario assumes that all premiums have been paid; no loans, partial surrenders or LTC benefits have been taken; and the full monthly LTC benefit is paid.

# Your policy guarantees

Guaranteed premium: 10-Pay \$16,232



**Guaranteed LTC benefits**  
if you ever need care

A \$5,000 total monthly LTC benefit per insured benefit in year 1


A \$8,768 total monthly LTC benefit per insured, when the older insured is age 80



**Guaranteed death benefit,**  
even if you use some or all of your LTC benefit

A \$180,000 guaranteed death benefit if neither of you ever need care


A guaranteed minimum death benefit of \$18,000, even if you use 100% of your LTC benefits



**Guaranteed money back**  
if you ever cancel the policy

**Year 20:** \$120,054 total received on surrender

**Year 30:** \$151,205 total received on surrender



**Guaranteed paid-up benefits**  
if you ever stop paying

**Year 5:** \$2,813.77 monthly LTC benefit per insured  
\$218,407.57 total LTC benefit

**Year 7:** \$4,179.18 monthly LTC benefit per insured  
\$324,392.03 total LTC benefit

All these numbers represent end-of-the-year values and assume you've continued to pay your premium as scheduled and haven't taken any loans or partial surrenders.



**Prepared For:** Valued Client // Male/61/Preferred Non-Tobacco  
**Prepared For:** Valued Spouse // Female/61/Preferred Non-Tobacco  
**Specified Amount:** \$180,000.00  
**Maximum Monthly LTC Benefit Per Insured:** \$5,000.00  
**Maximum Number Of Full Monthly LTC Benefit Payments:** 72  
**Inflation Protection Option:** 3% Compound for 20 years  
**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$16,231.92 Annual

## Separately identifiable LTC and life insurance premiums

**Annual Planned Premium: \$16,232**

The scheduled premium breaks down as follows:

**Life insurance premium:** \$5,378.58  
**LTC premium Valued Client:** \$4,084.97  
**LTC premium Valued Spouse:** \$6,768.37





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 Inflation Protection Option: 3% Compound for 20 years  
 Premium Payment Period: 10-Pay  
 Scheduled Premium: \$16,231.92 Annual

# Tabular Detail

All Values and Benefits Guaranteed												
Guaranteed 1.00% Interest Rate												
End of Year	Ages	Premium	Cash Value	Net Surrender Value	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit Per Insured* (Excludes Inflation)	Max Monthly Inflation Rider Benefit Per Insured*	Total Monthly Benefit Per Insured	Total Benefit** (Total LTC Benefit Plus Inflation)	IRR On Total Benefit (Total LTC Benefit Plus Inflation)	
1	61 61	16,232	9,299	9,299	180,000	360,000	5,000	0	5,000	388,105	2402.65%	
2	62 62	16,232	16,692	16,692	180,000	360,000	5,000	150	5,150	399,748	178.92%	
3	63 63	16,232	24,354	24,354	180,000	360,000	5,000	305	5,305	411,740	87.14%	
4	64 64	16,232	32,293	32,293	180,000	360,000	5,000	464	5,464	424,092	56.48%	
5	65 65	16,232	40,518	40,518	180,000	360,000	5,000	628	5,628	436,815	41.08%	
<b>Total</b>		<b>81,160</b>										
6	66 66	16,232	49,037	49,037	180,000	360,000	5,000	796	5,796	449,920	31.80%	
7	67 67	16,232	57,860	57,860	180,000	360,000	5,000	970	5,970	463,417	25.62%	
8	68 68	16,232	66,996	66,996	180,000	360,000	5,000	1,149	6,149	477,320	21.22%	
9	69 69	16,232	76,458	76,458	180,000	360,000	5,000	1,334	6,334	491,639	17.96%	
10	70 70	16,232	86,254	86,254	180,000	360,000	5,000	1,524	6,524	506,388	15.45%	
<b>Total</b>		<b>162,319</b>										
11	71 71	0	89,349	89,349	180,000	360,000	5,000	1,720	6,720	521,580	14.03%	
12	72 72	0	92,526	92,526	180,000	360,000	5,000	1,921	6,921	537,228	12.90%	
13	73 73	0	95,779	95,779	180,000	360,000	5,000	2,129	7,129	553,344	11.97%	
14	74 74	0	99,104	99,104	180,000	360,000	5,000	2,343	7,343	569,945	11.20%	
15	75 75	0	102,492	102,492	180,000	360,000	5,000	2,563	7,563	587,043	10.55%	
<b>Total</b>		<b>162,319</b>										
16	76 76	0	105,937	105,937	180,000	360,000	5,000	2,790	7,790	604,654	10.00%	
17	77 77	0	109,428	109,428	180,000	360,000	5,000	3,024	8,024	619,543	9.49%	
18	78 78	0	112,955	112,955	180,000	360,000	5,000	3,264	8,264	631,627	9.01%	
19	79 79	0	116,503	116,503	180,000	360,000	5,000	3,512	8,512	640,823	8.56%	
20	80 80	0	120,054	120,054	180,000	360,000	5,000	3,768	8,768	647,044	8.13%	
<b>Total</b>		<b>162,319</b>										

Based on Premium Outlay, coverage would continue to:

Younger Insured's attained age: 120

\*To be paid any Monthly Inflation Rider Benefit in any given month, you must elect to take the full Maximum Monthly LTC Benefit. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited. Should you have a temporary claim that ends prior to the exhaustion of the policy, your Monthly Inflation Protection Rider benefit will continue to increase.

\*\*The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 72 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$521,580, is what will be paid over the 72 payments.



Prepared For: Valued Client // Male/61/Preferred Non-Tobacco  
 Prepared For: Valued Spouse // Female/61/Preferred Non-Tobacco  
 Specified Amount: \$180,000.00  
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# Tabular Detail

All Values and Benefits Guaranteed												
Guaranteed 1.00% Interest Rate												
End of Year	Ages	Premium	Cash Value	Net Surrender Value	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit Per Insured* (Excludes Inflation)	Max Monthly Inflation Rider Benefit Per Insured*	Total Monthly Benefit Per Insured	Total Benefit** (Total LTC Benefit Plus Inflation)	IRR On Total Benefit (Total LTC Benefit Plus Inflation)	
21	81 81	0	123,587	123,587	180,000	360,000	5,000	4,031	9,031	650,200	7.72%	
22	82 82	0	127,086	127,086	180,000	360,000	5,000	4,031	9,031	650,200	7.32%	
23	83 83	0	130,540	130,540	180,000	360,000	5,000	4,031	9,031	650,200	6.95%	
24	84 84	0	133,929	133,929	180,000	360,000	5,000	4,031	9,031	650,200	6.62%	
25	85 85	0	137,208	137,208	180,000	360,000	5,000	4,031	9,031	650,200	6.33%	
<b>Total</b>		<b>162,319</b>										
26	86 86	0	140,345	140,345	180,000	360,000	5,000	4,031	9,031	650,200	6.05%	
27	87 87	0	143,336	143,336	180,000	360,000	5,000	4,031	9,031	650,200	5.80%	
28	88 88	0	146,154	146,154	180,000	360,000	5,000	4,031	9,031	650,200	5.57%	
29	89 89	0	148,780	148,780	180,000	360,000	5,000	4,031	9,031	650,200	5.35%	
30	90 90	0	151,205	151,205	180,000	360,000	5,000	4,031	9,031	650,200	5.16%	
<b>Total</b>		<b>162,319</b>										
31	91 91	0	153,430	153,430	180,000	360,000	5,000	4,031	9,031	650,200	4.97%	
32	92 92	0	155,469	155,469	180,000	360,000	5,000	4,031	9,031	650,200	4.80%	
33	93 93	0	157,336	157,336	180,000	360,000	5,000	4,031	9,031	650,200	4.64%	
34	94 94	0	159,063	159,063	180,000	360,000	5,000	4,031	9,031	650,200	4.49%	
35	95 95	0	160,693	160,693	180,000	360,000	5,000	4,031	9,031	650,200	4.35%	
<b>Total</b>		<b>162,319</b>										
36	96 96	0	162,227	162,227	180,000	360,000	5,000	4,031	9,031	650,200	4.22%	
37	97 97	0	163,636	163,636	180,000	360,000	5,000	4,031	9,031	650,200	4.10%	
38	98 98	0	164,916	164,916	180,000	360,000	5,000	4,031	9,031	650,200	3.98%	
39	99 99	0	166,055	166,055	180,000	360,000	5,000	4,031	9,031	650,200	3.87%	
40	100 100	0	167,038	167,038	180,000	360,000	5,000	4,031	9,031	650,200	3.76%	
<b>Total</b>		<b>162,319</b>										

Based on Premium Outlay, coverage would continue to:

Younger Insured's attained age: 120

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Prepared For: Valued Client // Male/61/Preferred Non-Tobacco  
 Prepared For: Valued Spouse // Female/61/Preferred Non-Tobacco  
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41	101	101	0	167,883	167,883	180,000	360,000	5,000	4,031	9,031	650,200	3.66%
42	102	102	0	168,638	168,638	180,000	360,000	5,000	4,031	9,031	650,200	3.57%
43	103	103	0	169,313	169,313	180,000	360,000	5,000	4,031	9,031	650,200	3.48%
44	104	104	0	169,921	169,921	180,000	360,000	5,000	4,031	9,031	650,200	3.40%
45	105	105	0	170,486	170,486	180,000	360,000	5,000	4,031	9,031	650,200	3.32%
<b>Total</b>		<b>162,319</b>										
46	106	106	0	171,053	171,053	180,000	360,000	5,000	4,031	9,031	650,200	3.24%
47	107	107	0	171,642	171,642	180,000	360,000	5,000	4,031	9,031	650,200	3.16%
48	108	108	0	172,211	172,211	180,000	360,000	5,000	4,031	9,031	650,200	3.09%
49	109	109	0	172,761	172,761	180,000	360,000	5,000	4,031	9,031	650,200	3.03%
50	110	110	0	173,296	173,296	180,000	360,000	5,000	4,031	9,031	650,200	2.96%
<b>Total</b>		<b>162,319</b>										
51	111	111	0	173,814	173,814	180,000	360,000	5,000	4,031	9,031	650,200	2.90%
52	112	112	0	174,319	174,319	180,000	360,000	5,000	4,031	9,031	650,200	2.84%
53	113	113	0	174,812	174,812	180,000	360,000	5,000	4,031	9,031	650,200	2.78%
54	114	114	0	175,296	175,296	180,000	360,000	5,000	4,031	9,031	650,200	2.73%
55	115	115	0	175,775	175,775	180,000	360,000	5,000	4,031	9,031	650,200	2.34%
<b>Total</b>		<b>162,319</b>										
56	116	116	0	176,254	176,254	180,000	360,000	5,000	4,031	9,031	650,200	1.89%
57	117	117	0	176,743	176,743	180,000	360,000	5,000	4,031	9,031	650,200	1.32%
58	118	118	0	177,263	177,263	180,000	360,000	5,000	4,031	9,031	650,200	0.54%
59	119	119	0	177,903	177,903	180,000	360,000	5,000	4,031	9,031	650,200	0.00%
<b>Total</b>		<b>162,319</b>										

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Younger Insured's attained age: 120

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

**Screen: Insured**

Revised Illustration?	No	2nd Insured Sex	Female
Issue State	AZ	1st Insured Issue Age or D.O.B. (mm/dd/yyyy)	61
1st Insured First Name	Valued	2nd Insured Issue Age or D.O.B. (mm/dd/yyyy)	61
2nd Insured First Name	Valued	1st Insured Risk Class	Preferred Nontobacco
1st Insured Last Name	Client	2nd Insured Risk Class	Preferred Nontobacco
2nd Insured Last Name	Spouse		
1st Insured Sex	Male		

**Screen: Face Amount and Premium**

Specify Premium or Benefit	Monthly LTC Benefit	Maximum number of full monthly LTC benefit payments	72
Premium or Benefit Amount	5000	Inflation Benefit Option	3% Compound for 20 years
Scheduled Premium	10-Pay	1035 Exchange?	No
Premium Mode	Annual		
Year to Begin Scheduled Premium	1		

**Screen: Interest Rate and Income**

Guaranteed Rate

**Screen: Output Design**

General Ledger	Yes	OCC Report	No
Annual Cost Summary	Yes	Monthly Cost Summary	Yes
Display IRR Column	Yes	Which Illustration?	Guaranteed Interest, Guaranteed Charges
Quick View	Yes	Years For Monthly Output	1-4
Premium Summary	Yes		



**Nationwide CareMatters Together<sup>SM</sup>**

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**Prepared For:** Valued Spouse // Female/61/Preferred Non-Tobacco  
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## 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.



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# Total Received on Surrender

- A. Guaranteed Cash Value
- B. Accumulated Value Less Surrender Charges
- C. Net Surrender Value = Cash Surrender Value minus LTC benefits, minus any amounts owed on your policy  
(Note: Cash Surrender Value = the greater of A or B)

End of Year	Ages	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value
1	61 61	9,299	2,736	9,299
2	62 62	16,692	5,524	16,692
3	63 63	24,354	8,358	24,354
4	64 64	32,293	11,232	32,293
5	65 65	40,518	14,143	40,518
6	66 66	49,037	17,086	49,037
7	67 67	57,860	20,059	57,860
8	68 68	66,996	23,276	66,996
9	69 69	76,458	26,576	76,458
10	70 70	86,254	29,960	86,254
11	71 71	89,349	29,904	89,349
12	72 72	92,526	28,654	92,526
13	73 73	95,779	27,273	95,779
14	74 74	99,104	25,749	99,104
15	75 75	102,492	24,068	102,492
16	76 76	105,937	22,217	105,937
17	77 77	109,428	20,177	109,428
18	78 78	112,955	17,935	112,955
19	79 79	116,503	15,475	116,503
20	80 80	120,054	12,775	120,054
21	81 81	123,587	9,812	123,587
22	82 82	127,086	6,587	127,086
23	83 83	130,540	3,103	130,540
24	84 84	133,929	0	133,929
25	85 85	137,208	0	137,208
26	86 86	140,345	0	140,345
27	87 87	143,336	0	143,336
28	88 88	146,154	0	146,154
29	89 89	148,780	0	148,780
30	90 90	151,205	0	151,205



**Prepared For:** Valued Client // Male/61/Preferred Non-Tobacco  
**Prepared For:** Valued Spouse // Female/61/Preferred Non-Tobacco  
**Specified Amount:** \$180,000.00  
**Maximum Monthly LTC Benefit Per Insured:** \$5,000.00  
**Maximum Number Of Full Monthly LTC Benefit Payments:** 72  
**Inflation Protection Option:** 3% Compound for 20 years  
**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$16,231.92 Annual

# Total Received on Surrender

- A. Guaranteed Cash Value
- B. Accumulated Value Less Surrender Charges
- C. Net Surrender Value = Cash Surrender Value minus LTC benefits, minus any amounts owed on your policy  
(Note: Cash Surrender Value = the greater of A or B)

End of Year	Ages	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value
31	91 91	153,430	0	153,430
32	92 92	155,469	0	155,469
33	93 93	157,336	0	157,336
34	94 94	159,063	0	159,063
35	95 95	160,693	0	160,693
36	96 96	162,227	0	162,227
37	97 97	163,636	0	163,636
38	98 98	164,916	0	164,916
39	99 99	166,055	0	166,055
40	100 100	167,038	0	167,038
41	101 101	167,883	0	167,883
42	102 102	168,638	0	168,638
43	103 103	169,313	0	169,313
44	104 104	169,921	0	169,921
45	105 105	170,486	0	170,486
46	106 106	171,053	0	171,053
47	107 107	171,642	0	171,642
48	108 108	172,211	0	172,211
49	109 109	172,761	0	172,761
50	110 110	173,296	0	173,296
51	111 111	173,814	0	173,814
52	112 112	174,319	0	174,319
53	113 113	174,812	0	174,812
54	114 114	175,296	0	175,296
55	115 115	175,775	0	175,775
56	116 116	176,254	0	176,254
57	117 117	176,743	0	176,743
58	118 118	177,263	0	177,263
59	119 119	177,903	0	177,903



**Prepared For:** Valued Client // Male/61/Preferred Non-Tobacco  
**Prepared For:** Valued Spouse // Female/61/Preferred Non-Tobacco  
**Specified Amount:** \$180,000.00  
**Maximum Monthly LTC Benefit Per Insured:** \$5,000.00  
**Maximum Number Of Full Monthly LTC Benefit Payments:** 72  
**Inflation Protection Option:** 3% Compound for 20 years  
**Premium Payment Period:** 10-Pay  
**Scheduled Premium:** \$16,231.92 Annual

## IRC Section 7702 / 7702a

**MEP:** **\$9,930.96**

**NSP:** **\$62,392.10**

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 for Nationwide Home Office use = \$132,681.84





Prepared For: Valued Client // Male/61/Preferred Non-Tobacco  
 Prepared For: Valued Spouse // Female/61/Preferred Non-Tobacco  
 Specified Amount: \$180,000.00  
 Maximum Monthly LTC Benefit Per Insured: \$5,000.00  
 Maximum Number Of Full Monthly LTC Benefit Payments: 72  
 Inflation Protection Option: 3% Compound for 20 years  
 Premium Payment Period: 10-Pay  
 Scheduled Premium: \$16,231.92 Annual

# Quick View

All Values and Benefits are Guaranteed

Maximum Number of Full Monthly LTC Benefit Payments	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day 1)	Max Monthly LTC Benefit per Insured (Day 1)	Total Monthly* Benefit Per Insured (Older Insured age 80)	Total Benefit** (Total LTC Benefit Plus Inflation) (Older insured age 80)	Inflation Crossover Age of Older Insured***
48	None	\$302,907	\$403,875	\$8,414	\$8,414	\$403,875	
48	3% Compound for 20 years	\$200,286	\$279,307	\$5,564	\$9,756	\$478,806	75
48	3% Compound for life	\$181,923	\$253,699	\$5,053	\$8,861	\$444,864	79
48	5% Compound for life	\$111,810	\$160,638	\$3,106	\$7,848	\$405,925	82
72	None	\$268,491	\$536,982	\$7,458	\$7,458	\$536,982	
72	3% Compound for 20 years	\$180,000	\$388,105	\$5,000	\$8,768	\$647,044	75
72	3% Compound for life	\$162,557	\$350,495	\$4,515	\$7,918	\$614,595	78
72	5% Compound for life	\$96,391	\$218,548	\$2,678	\$6,766	\$552,260	82
96	None	\$251,294	\$670,116	\$6,980	\$6,980	\$670,116	
96	3% Compound for 20 years	\$168,648	\$499,893	\$4,685	\$8,215	\$809,304	75
96	3% Compound for life	\$151,948	\$450,392	\$4,221	\$7,401	\$789,765	79
96	5% Compound for life	\$87,579	\$278,766	\$2,433	\$6,147	\$704,428	83

\* To be paid any Monthly Inflation Rider Benefit in any given month, you must elect to take the full Maximum Monthly LTC Benefit. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited. Should you have a temporary claim that ends prior to the exhaustion of the policy, your Monthly Inflation Protection Rider benefit will continue to increase.

\*\* The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the maximum number of full monthly LTC benefit payments for this row.

\*\*\* The Inflation Crossover Age of Older Insured is the age that the Total Monthly Benefit Per Insured is equal to or greater than the Max Monthly LTC Benefit Per Insured with no inflation added.

# Key terms and definitions

<p><b>Scheduled Premium</b></p>	<p>The amount of Life Insurance Premium and LTC Premium required on the first day of the Premium Payment Frequency for the Premium Payment Period you selected. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61-day grace period after the date we mail the grace period notice in which to make the premium payment.</p>
<p><b>Specified Amount</b></p>	<p>An amount used to determine LTC benefits and the death benefits. It is also used to determine policy charges and deductions from the Accumulated Value. The Specified Amount is not always the same amount as the Net Death Benefit. Please refer to the Net Death Benefit description below or to the tabular detail.</p>
<p><b>Maximum number of full monthly LTC benefit payments</b></p>	<p>This represents the lifetime maximum number of full benefit payments that could be paid from the LTC Rider and LTC Extension of Benefits Rider if every payment is for the maximum monthly amount available by the terms of the riders. If both insureds are eligible for benefits at the same time, two LTC benefit payments can be made in the same month.</p>
<p><b>Lifetime maximum amount of LTC benefits payable</b></p>	<p>The available lifetime maximum LTC benefit amount is the maximum monthly LTC benefit dollar amount paid over the maximum number of full monthly LTC benefit payments you select at issue. Once all LTC benefits have been paid, no further LTC benefits will be available. However, the guaranteed minimum death benefit will be paid to beneficiaries on the death of the second insured. The lifetime maximum of LTC benefits and any death benefit will decrease if you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.</p>
<p><b>Inflation protection options</b></p>	<p>Nationwide CareMatters Together offers inflation protection options of 3% compounded annually for 20 years, 3% compounded annually for life, or 5% compounded annually for life. The monthly LTC Fixed Rate Inflation Protection Rider amount is in addition to the maximum monthly LTC Benefit amount provided by the LTC Rider or the LTC Extension of Benefits Rider, if elected.</p>
<p><b>Maximum Monthly LTC Benefit per Insured</b></p>	<p>The maximum monthly benefit available for each insured for whom a claim is being paid under the LTC Rider and LTC Extension of Benefits Rider</p>
<p><b>Maximum Monthly Inflation Rider Benefit per Insured</b></p>	<p>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 per insured.</p>

# Key terms and definitions

<p><b>Total monthly benefit per Insured</b></p>	<p>The total benefit amount available every month per insured. If an inflation protection option is elected, the total monthly benefit payable per insured will be the Maximum Monthly LTC Benefit per insured plus the Maximum Monthly Inflation Benefit per Insured. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited.</p>
<p><b>Cash Value</b></p>	<p>The amount equal to the greater of the Accumulated Value of this policy or the Guaranteed Cash Value.</p>
<p><b>Total received on surrender</b></p>	<p>The greater of:  1. The guaranteed cash value OR  2. The accumulated value minus surrender charges  Minus any policy indebtedness, unpaid charges and LTC benefits paid.</p>
<p><b>Net Death Benefit</b></p>	<p>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. The Net Death Benefit may be higher in some years based on the Specified Amount, Accumulated Value, Guaranteed Cash Value and IRC 7702 corridor factors.</p>
<p><b>Guaranteed minimum death benefit</b></p>	<p>We guarantee we will pay your beneficiaries a death benefit of 10% of the Specified Amount, adjusted for any indebtedness.</p>
<p><b>Waiver of Premium</b></p>	<p>For all payment options, life and LTC premiums will be waived while LTC benefits are being paid. If the insured recovers, the policy owner will need to resume the scheduled premium.</p>
<p><b>Reduced paid-up benefit</b></p>	<p>If a lapse occurs prior to an LTC claim due to failure to pay scheduled premium, the policy will be converted to a paid-up policy in which the Specified Amount is reduced based on the percentage of the total required premium that has been paid.</p>

# Key terms and definitions

<p><b>Qualification for LTC benefits</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 2 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> <li>• Services that meet the requirements of §7702(B)(c)(1) of the Internal Revenue Code of 1986, as amended, as follows: necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services, and Maintenance or Personal Care Services which are required by a Chronically Ill individual, and are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner</li> </ul> <p>Before benefits begin, the insured must satisfy a 90-calendar-day elimination period. Each insured will have their own elimination period. Upon meeting the elimination period, it is satisfied for life of the policy in the event you have more than one LTC claim.</p>
<p><b>Qualification for LTC benefits continued</b></p>	<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>Exclusions</b></p> <ol style="list-style-type: none"> <li>1. Intentionally self-inflicted injuries or attempts at suicide (either while sane or insane)</li> <li>2. Committing or attempting to commit a felony</li> <li>3. Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician</li> <li>4. War or any act of war, whether declared or undeclared</li> </ol> <p><b>Preexisting conditions limitations</b></p> <p>A preexisting condition is any condition for which the Insured received medical advice, or treatment was recommended by, or received from, a health care services provider in the 6 months preceding the Policy Date. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first 6 months after the Policy Date.</p>

# Key terms and definitions

<p><b>Tax Qualification</b></p>	<p>CareMatters Together 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.</p>
<p><b>International benefits</b></p>	<p>For international claims, 100% of the maximum monthly LTC Rider benefit and 100% of any LTC Inflation Protection Rider benefit are available while benefits are paid under the LTC Rider. No LTC benefits are payable under the LTC Extension of Benefits Rider or any LTC Inflation Protection Rider benefit associated with it.</p> <p>LTC Extension of Benefits Rider payment availability will resume if the insured returns to the U.S. and the available total LTC benefit has not been exhausted.</p>
<p><b>LTC Rider</b></p>	<p>(Form NWLA-616-AZ) This rider provides LTC benefits as an acceleration of the death benefit.</p>
<p><b>LTC Extension of Benefits Rider</b></p>	<p>(Form NWLA-617-AZ) This rider that provides benefits once the benefits provided by the LTC rider are exhausted.</p> <p><b>Note:</b> The issuance of the Long-Term Care Rider ("LTC Rider") and Long-Term Care Extension of Benefits Rider ("LTCEB Rider") (together, "Riders") described in this outline is based upon your responses to the questions on your application.</p>
<p><b>LTC Fixed Rate Inflation Protection Rider</b></p>	<p>(Form NWLA-618-AO) This rider provides for a monthly inflation protection benefit.</p> <p><b>Note:</b> The issuance of the Long-Term Care Fixed Inflation Protection Rider is based upon your responses to the questions on your application.</p>
<p><b>Renewal and Termination</b></p>	<p>The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.</p> <p>Election of the LTC Rider and LTCEB Rider is irrevocable. Termination of the riders will result in the automatic termination of the policy. The Riders will also terminate upon termination of the Policy or the date of the second Insured's death.</p>



## Nationwide CareMatters Together<sup>SM</sup>

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

Nationwide CareMatters Together is a cash indemnity product that pays LTC benefits when one or both of the insured persons are certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. You should consult with your tax and legal advisors about your specific situation.

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

The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.

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

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

Approval for coverage under the policy and riders is subject to underwriting and may require a medical exam.

Nationwide CareMatters Together may not be available in every state. Please contact Nationwide to determine product availability in your state.

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

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide CareMatters, Nationwide CareMatters Together and CareMatters Together are service marks of Nationwide Mutual Insurance Company. © 2022 Nationwide



Prepared For: Valued Client // Male/61/Preferred Non-Tobacco  
 Prepared For: Valued Spouse // Female/61/Preferred Non-Tobacco  
 Specified Amount: \$180,000.00  
 Maximum Monthly LTC Benefit Per Insured: \$5,000.00  
 Maximum Number Of Full Monthly LTC Benefit Payments: 72  
 Inflation Protection Option: 3% Compound for 20 years  
 Premium Payment Period: 10-Pay  
 Scheduled Premium: \$16,231.92 Annual

## Annual Cost Summary

Yr	Age	Premium		Charges			Distributions		Policy Values		
		Life Insurance Premium	Premium Load	Admin & Per Unit Charge	Base Specified Amount	Base COI Charge	Total Loan Balance	Withdrawal	Interest	EOY CV	Net Death Benefit
1	61 61	5,378.58	1,344.65	888.00	180,000	15.00	0.00	0.00	35.40	3,166.33	180,000
2	62 62	5,378.58	1,344.65	888.00	180,000	48.60	0.00	0.00	66.96	6,330.62	180,000
3	63 63	5,378.58	1,344.65	888.00	180,000	87.72	0.00	0.00	98.38	9,487.21	180,000
4	64 64	5,378.58	1,344.65	888.00	180,000	132.12	0.00	0.00	129.69	12,630.71	180,000
5	65 65	5,378.58	1,344.65	888.00	180,000	180.96	0.00	0.00	160.87	15,756.55	180,000
6	66 66	5,378.58	1,344.65	888.00	180,000	233.16	0.00	0.00	191.84	18,861.16	180,000
7	67 67	5,378.58	1,344.65	888.00	180,000	287.76	0.00	0.00	222.59	21,941.92	180,000
8	68 68	5,378.58	1,344.65	888.00	180,000	343.32	0.00	0.00	253.10	24,997.63	180,000
9	69 69	5,378.58	1,344.65	888.00	180,000	398.52	0.00	0.00	283.36	28,028.40	180,000
10	70 70	5,378.58	1,344.65	888.00	180,000	452.28	0.00	0.00	313.36	31,035.41	180,000
11	71 71	0.00	0.00	888.00	180,000	545.76	0.00	0.00	302.60	29,904.25	180,000
12	72 72	0.00	0.00	888.00	180,000	652.80	0.00	0.00	290.71	28,654.16	180,000
13	73 73	0.00	0.00	888.00	180,000	770.40	0.00	0.00	277.57	27,273.33	180,000
14	74 74	0.00	0.00	888.00	180,000	899.52	0.00	0.00	263.07	25,748.88	180,000
15	75 75	0.00	0.00	888.00	180,000	1,039.92	0.00	0.00	247.06	24,068.02	180,000
16	76 76	0.00	0.00	888.00	180,000	1,192.92	0.00	0.00	229.42	22,216.52	180,000
17	77 77	0.00	0.00	888.00	180,000	1,361.04	0.00	0.00	209.99	20,177.47	180,000
18	78 78	0.00	0.00	888.00	180,000	1,543.44	0.00	0.00	188.64	17,934.67	180,000
19	79 79	0.00	0.00	888.00	180,000	1,736.88	0.00	0.00	165.18	15,474.97	180,000
20	80 80	0.00	0.00	888.00	180,000	1,951.32	0.00	0.00	139.40	12,775.05	180,000
<b>Total</b>		<b>53,785.80</b>	<b>13,446.50</b>	<b>17,760.00</b>		<b>13,873.44</b>		<b>0.00</b>	<b>4,069.19</b>		

Not valid without compliance ledgers dated 2/6/2025





Prepared For: Valued Client // Male/61/Preferred Non-Tobacco  
 Prepared For: Valued Spouse // Female/61/Preferred Non-Tobacco  
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		Life Insurance Premium	Premium Load	Admin & Per Unit Charge	Base Specified Amount	Base COI Charge	Total Loan Balance	Withdrawal	Interest	EOY CV	Net Death Benefit
21	81 81	0.00	0.00	888.00	180,000	2,185.92	0.00	0.00	111.11	9,812.24	180,000
22	82 82	0.00	0.00	888.00	180,000	2,417.40	0.00	0.00	80.24	6,587.08	180,000
23	83 83	0.00	0.00	888.00	180,000	2,642.88	0.00	0.00	46.78	3,102.98	180,000
24	84 84	0.00	0.00	888.00	180,000	2,374.51	0.00	0.00	11.53	0.00	180,000
25	85 85	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
26	86 86	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
27	87 87	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
28	88 88	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
29	89 89	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
30	90 90	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
31	91 91	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
32	92 92	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
33	93 93	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
34	94 94	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
35	95 95	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
36	96 96	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
37	97 97	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
38	98 98	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
39	99 99	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
40	100 100	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
<b>Total</b>		<b>53,785.80</b>	<b>13,446.50</b>	<b>35,520.00</b>		<b>23,494.15</b>		<b>0.00</b>	<b>4,318.85</b>		

Not valid without compliance ledgers dated 2/6/2025





**Prepared For:** Valued Client // Male/61/Preferred Non-Tobacco  
**Prepared For:** Valued Spouse // Female/61/Preferred Non-Tobacco  
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## Annual Cost Summary

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		Life Insurance Premium	Premium Load	Admin & Per Unit Charge	Base Specified Amount	Base COI Charge	Total Loan Balance	Withdrawal	Interest	EOY CV	Net Death Benefit	
41	101	101	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
42	102	102	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
43	103	103	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
44	104	104	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
45	105	105	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
46	106	106	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
47	107	107	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
48	108	108	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
49	109	109	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
50	110	110	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
51	111	111	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
52	112	112	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
53	113	113	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
54	114	114	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
55	115	115	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
56	116	116	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
57	117	117	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
58	118	118	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
59	119	119	0.00	0.00	888.00	180,000	0.00	0.00	0.00	0.00	0.00	180,000
<b>Total</b>			<b>53,785.80</b>	<b>13,446.50</b>	<b>52,392.00</b>		<b>23,494.15</b>		<b>0.00</b>	<b>4,318.85</b>		

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## Annual Cost Summary

Rider Costs:	The rider costs column reflects the sum of the costs of all possible riders for each product including any increase in coverage costs.
Base Specified Amount:	The Specified Amount column reflects either the initial specified amount or the specified amount after increases or decreases due to withdrawals, option changes, etc.
Net Amount at Risk:	The Net Amount at Risk column is equal to the Death Benefit discounted for interest less Cash Value.
Base COI Charge:	The Base COI Charge column is calculated as the Net Amount at Risk per \$1,000 times the base COI rate.
Net Cash Value (CV):	The net Cash Value column is equal to the previous End of Month Cash Value + premium - premium load - fees and/or charges - base COI.
Interest:	The Interest column is equal to the monthly effective rate of return times the net cash value. When loans are taken, the loan interest credited will be reflected here as well.
EOM (Y) Cash Value:	The End of Month (Year) Cash Value column is equal to the sum of the net Cash Value and the Investment Gain/Loss.
Net Death Benefit:	The Net Death Benefit column reflects the end of year death benefit less any indebtedness. The Net Death Benefit column can increase or decrease with changes to the specified amount.

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## Monthly Cost Summary - Guaranteed Interest, Guaranteed Charges

		Premium				Charges			Policy Values			
Yr	Mo	Life Insurance Premium	Premium Load	Withdrawal	Loan	Admin & Per Unit Charge	Net Amount At Risk	Base COI Charge	Interest	Loan Balance	EOM CV	Net Death Benefit
1	1	5,378.58	1,344.65	0.00	0.00	74.00	170,701.38	1.25	3.28	0.00	3,961.96	180,000
1	2	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	3.22	0.00	3,889.93	180,000
1	3	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	3.16	0.00	3,817.84	180,000
1	4	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	3.10	0.00	3,745.69	180,000
1	5	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	3.04	0.00	3,673.48	180,000
1	6	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	2.98	0.00	3,601.21	180,000
1	7	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	2.92	0.00	3,528.88	180,000
1	8	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	2.86	0.00	3,456.49	180,000
1	9	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	2.80	0.00	3,384.04	180,000
1	10	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	2.74	0.00	3,311.53	180,000
1	11	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	2.68	0.00	3,238.96	180,000
1	12	0.00	0.00	0.00	0.00	74.00	170,701.38	1.25	2.62	0.00	3,166.33	180,000
<b>Total</b>		<b>5,378.58</b>	<b>1,344.65</b>	<b>0.00</b>	<b>0.00</b>	<b>888.00</b>		<b>15.00</b>	<b>35.40</b>			
2	1	5,378.58	1,344.65	0.00	0.00	74.00	163,307.70	4.05	5.91	0.00	7,128.12	180,000
2	2	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.85	0.00	7,055.92	180,000
2	3	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.79	0.00	6,983.66	180,000
2	4	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.73	0.00	6,911.34	180,000
2	5	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.67	0.00	6,838.96	180,000
2	6	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.61	0.00	6,766.52	180,000
2	7	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.55	0.00	6,694.02	180,000
2	8	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.49	0.00	6,621.46	180,000
2	9	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.43	0.00	6,548.84	180,000
2	10	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.37	0.00	6,476.16	180,000
2	11	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.31	0.00	6,403.42	180,000
2	12	0.00	0.00	0.00	0.00	74.00	163,307.70	4.05	5.25	0.00	6,330.62	180,000
<b>Total</b>		<b>10,757.16</b>	<b>2,689.30</b>	<b>0.00</b>	<b>0.00</b>	<b>1,776.00</b>		<b>63.60</b>	<b>102.36</b>			

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## Monthly Cost Summary - Guaranteed Interest, Guaranteed Charges

		Premium				Charges			Policy Values			
Yr	Mo	Life Insurance Premium	Premium Load	Withdrawal	Loan	Admin & Per Unit Charge	Net Amount At Risk	Base COI Charge	Interest	Loan Balance	EOM CV	Net Death Benefit
3	1	5,378.58	1,344.65	0.00	0.00	74.00	155,645.64	7.31	8.53	0.00	10,291.77	180,000
3	2	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	8.47	0.00	10,218.93	180,000
3	3	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	8.41	0.00	10,146.03	180,000
3	4	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	8.35	0.00	10,073.07	180,000
3	5	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	8.29	0.00	10,000.05	180,000
3	6	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	8.23	0.00	9,926.97	180,000
3	7	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	8.17	0.00	9,853.83	180,000
3	8	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	8.11	0.00	9,780.63	180,000
3	9	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	8.05	0.00	9,707.37	180,000
3	10	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	7.99	0.00	9,634.05	180,000
3	11	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	7.92	0.00	9,560.66	180,000
3	12	0.00	0.00	0.00	0.00	74.00	155,645.64	7.31	7.86	0.00	9,487.21	180,000
<b>Total</b>		<b>16,135.74</b>	<b>4,033.95</b>	<b>0.00</b>	<b>0.00</b>	<b>2,664.00</b>		<b>151.32</b>	<b>200.74</b>			
4	1	5,378.58	1,344.65	0.00	0.00	74.00	147,706.56	11.01	11.15	0.00	13,447.28	180,000
4	2	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	11.08	0.00	13,373.35	180,000
4	3	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	11.02	0.00	13,299.36	180,000
4	4	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	10.96	0.00	13,225.31	180,000
4	5	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	10.90	0.00	13,151.20	180,000
4	6	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	10.84	0.00	13,077.03	180,000
4	7	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	10.78	0.00	13,002.80	180,000
4	8	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	10.72	0.00	12,928.51	180,000
4	9	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	10.65	0.00	12,854.15	180,000
4	10	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	10.59	0.00	12,779.73	180,000
4	11	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	10.53	0.00	12,705.25	180,000
4	12	0.00	0.00	0.00	0.00	74.00	147,706.56	11.01	10.47	0.00	12,630.71	180,000
<b>Total</b>		<b>21,514.32</b>	<b>5,378.60</b>	<b>0.00</b>	<b>0.00</b>	<b>3,552.00</b>		<b>283.44</b>	<b>330.43</b>			

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## Monthly Cost Summary

Rider Costs:	The rider costs column reflects the sum of the costs of all possible riders for each product including any increase in coverage costs.
Net Amount at Risk:	The Net Amount at Risk column is equal to the Death Benefit discounted for interest less Cash Value.
Base COI Charge:	The Base COI Charge column is calculated as the Net Amount at Risk per \$1,000 times the base COI rate.
Interest:	The Interest column is equal to the monthly effective rate of return times the net cash value. When loans are taken, the loan interest credited will be reflected here as well.
EOM (Y) Cash Value:	The End of Month (Year) Cash Value column is equal to the sum of the net Cash Value and the Investment Gain/Loss.
Net Death Benefit:	The Net Death Benefit column reflects the end of year death benefit less any indebtedness. The Net Death Benefit column can increase or decrease with changes to the specified amount.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Please see the basic illustration for further information on the guaranteed elements and other important information.

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**Nationwide®**

**Long-Term Care Insurance Outline of Coverage  
For Long-Term Care Rider (NWLA-616-AZ)  
and Long-Term Care Extension of Benefits  
Rider (NWLA-617-AZ)**

**Nationwide Life And Annuity Insurance Company**

PO Box 182835, Columbus, Ohio 43218-2835 1-800-848-6331

**NOTICE TO BUYER: THE RIDERS DESCRIBED IN THIS OUTLINE MAY NOT COVER ALL THE COSTS ASSOCIATED WITH LONG-TERM CARE INCURRED BY THE BUYER DURING THE PERIOD OF COVERAGE. THE BUYER IS ADVISED TO REVIEW CAREFULLY ALL POLICY AND RIDER LIMITATIONS.**

**CAUTION.** The issuance of the Long-Term Care Rider ("LTC Rider") and Long-Term Care Extension of Benefits Rider ("LTCEB Rider"), if elected, (together, "Riders") described in this outline is based upon your responses to the questions on your application. A copy of your application is enclosed. If your answers are incorrect or untrue, Nationwide Life and Annuity Insurance Company ("Nationwide") has the right to deny benefits or rescind these Riders. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of your answers are incorrect, contact us at the address above.

1. **These Riders are attached to an individual Policy of life insurance.**
2. **PURPOSE OF OUTLINE OF COVERAGE.** This Outline of Coverage provides a very brief description of the important features of the LTC Rider and LTCEB Rider. You should compare this Outline of Coverage to outlines of coverage for other riders available to you. This Outline of Coverage is not the insurance contract, but only a summary of coverage. Only the Riders, and the individual life insurance Policy to which they are attached, contain governing contractual provisions. This means both the Policy and Riders themselves set forth, in detail, the rights and obligations of both you and Nationwide. It is, therefore, important that you **READ YOUR POLICY AND RIDERS CAREFULLY.**
3. **FEDERAL TAX CONSEQUENCES.** THE LTC RIDER AND LTCEB RIDER ARE BOTH INTENDED TO BE A FEDERALLY TAX-QUALIFIED LONG-TERM CARE INSURANCE CONTRACT UNDER SECTION 7702B OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED. **Benefits paid under these Riders may be taxable, depending on your specific circumstances. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.**
4. **TERMS UNDER WHICH THESE RIDERS MAY BE CONTINUED IN FORCE OR DISCONTINUED.**
  - a. **RENEWABILITY.** THE POLICY AND THE ATTACHED RIDER(S) ARE NON-CANCELLABLE. This means you have the right, subject to the terms of your Policy, to continue your Policy as long as you pay your Scheduled Premium on time. Nationwide cannot change any of the terms of your Policy on its own and cannot change the Scheduled Premium you currently pay.
  - b. **WAIVER OF PREMIUM.** These Riders do not contain a waiver of premium provision. However, policies for which the Insureds meet underwriting requirements including, Premium Payment Period elected, rate class, and Issue Age, will be issued with an endorsement that waives Scheduled Premium while long-term care benefits are being paid for either or both Insureds. See, also Lapse Protection Feature.
5. **TERMS UNDER WHICH THE COMPANY MAY CHANGE PREMIUMS.** These Riders are attached to a last survivor fixed premium universal life insurance policy which requires payment of all Scheduled Premium as stated in the Policy Specification Pages. **The amount of the Scheduled Premium is fixed at issue, so we can never increase the Scheduled Premium for the Policy and attached Riders.**
6. **TERMS UNDER WHICH THESE RIDERS MAY BE RETURNED AND PREMIUM REFUNDED.** To be certain that you are satisfied with these Riders, you have a thirty day "free look." Within thirty days after you receive these Riders, you may return it to our Home Office or to the representative who delivered it. We will then void these Riders and the Policy as if it had never been in force and refund to the payor all Life Insurance Premium and LTC Premium paid, including any fees and charges, within thirty days.

These Riders do not contain provisions providing for a refund or partial refund of LTC Premium upon the death of an Insured or surrender of the Policy.

**7. THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE.**

- a. If one or both Insureds are eligible for Medicare, review the “Guide to Health Insurance for People with Medicare” available from us upon request.
- b. Receipt of benefits under these Riders may adversely affect your eligibility for governmental benefits or public assistance programs such as Medicaid.
- c. Neither Nationwide Life and Annuity Insurance Company nor its agents can represent Medicare, the federal government, or any state government.

**8. LONG-TERM CARE COVERAGE.** These Riders are designed to provide coverage for one or more necessary, or medically necessary diagnostic, preventive, therapeutic, rehabilitative, Maintenance or Personal Care services, provided in a setting other than an acute care unit of a Hospital, such as in a nursing home, in the community or in the home. These Riders provide coverage in the form of a fixed dollar cash indemnity benefit for Qualified Long-Term Care Services, and are subject to an Elimination Period, limitations, and exclusions described in these Riders.

**9. BENEFITS PROVIDED BY THESE RIDERS.** These Riders interact with the Policy to which they are attached. Upon meeting the Eligibility for Payment of Benefits described below, the Policy Owner may choose to receive a monthly benefit up to the Current Maximum Monthly LTC Rider Benefit Amount Per Insured, which is equal to the Current Maximum Amount of LTC Rider Benefits Payable divided by the Maximum Number of Full Monthly LTC Rider Benefit payments. Benefits will be paid until the total available benefit pool is exhausted, while either or both Insureds are receiving Qualified Long-Term Care Services. The monthly benefit amount is not based on the number of days of services received and is not based on actual expenses incurred.

The LTC Rider provides for acceleration of the Policy Specified Amount until that Rider’s benefit limit has been reached. The LTCEB Rider, if elected, extends the benefits provided by the LTC Rider after the LTC Rider’s benefit limit has been reached, up to the Current Maximum Amount of LTC Benefits Payable. The Policy Owner may choose to receive a monthly Rider benefit payment equal to or less than the available maximum monthly Rider benefit amount which will be calculated for the Policy Owner at the time of Claim. However, the monthly Rider benefit payment requested must be greater than or equal to the minimum monthly Rider benefit amount stated on the Policy Specification Pages.

**10. LTC Rider Benefit Amounts:**

**Current Maximum Amount of LTC Rider Benefits Payable.** The maximum dollar amount available under the LTC Rider to pay benefits for all approved Claims of both Insureds combined. At any time, it is the Policy Specified Amount multiplied by the quantity (Cash Surrender Value minus Indebtedness) divided by the Cash Surrender Value.

**Maximum Number of Full Monthly LTC Rider Benefit Payments.** A reference value used to determine the Current Maximum Monthly LTC Rider Benefit Amount Per Insured. It represents the number of monthly benefit payments that could be paid from the LTC Rider if every payment is for the maximum amount available by the terms of the Rider.

**Current Maximum Monthly LTC Rider Benefit Amount Per Insured.** The maximum monthly benefit available for each Insured for whom a Claim is being paid under this Rider, respectively. At any time, it is equal to the Current Maximum Amount of LTC Rider Benefits Payable divided by the Maximum Number of Full Monthly LTC Rider Benefit Payments.

**11. LTCEB Rider Benefit Amounts:**

**Maximum Amount of LTCEB Rider Benefits Payable.** The maximum dollar amount available under the LTCEB Rider to pay benefits for all approved Claims of both Insureds combined. At any time, it is equal to the then current Specified Amount divided by the Maximum Number of Full Monthly LTC Rider Benefit Payments elected on the application, multiplied by the Maximum Number of Full Monthly LTCEB Rider Benefit Payments elected on the application.

**Maximum Number of Full Monthly LTCEB Rider Benefit Payments.** A reference value used to determine the Maximum Monthly LTCEB Rider Benefit Amount Per Insured. It represents the number of monthly benefit payments that could be paid from the LTCEB Rider if every payment is for the maximum amount available by the terms of the Rider.

**Maximum Monthly LTCEB Rider Benefit Amount Per Insured.** The maximum dollar amount of monthly benefit available for each Insured for whom a Claim is being paid under the LTCEB Rider. It is equal to the Maximum Amount of LTCEB Rider Benefits Payable divided by the Maximum Number of Full Monthly LTCEB Rider Benefit Payments.

**Current Maximum Amount of LTC Benefits Payable.** The maximum dollar amount available under the LTC Rider and the LTCEB Rider, if elected, to pay benefits for all approved Claims of both Insureds combined. At any time, it is equal to the Current Maximum Amount of LTC Rider Benefits Payable plus the Maximum Amount of LTCEB Rider Benefits Payable.

**12. Lapse Protection Feature.** While benefits are being paid under the Riders, the Policy and attached Riders will not lapse. If the Accumulated Value is insufficient to cover all Policy monthly deductions, any monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived while benefits are being paid under the Riders. If there is Indebtedness, once you are no longer receiving benefits under these Riders, you may have to make a loan repayment sufficient to prevent your Policy from lapsing.

Note: Notwithstanding the lapse protection feature, you must continue to pay your Scheduled Premium to maintain current Policy and rider benefit amounts, if your Policy is not issued with an endorsement to waive Scheduled Premium while long-term care benefits are being paid.

**13. Reinstatement.** If the Policy lapses and we receive proof that the Policy Owner was cognitively impaired or had a loss of functional capacity before expiration of the grace period, the Policy will be reinstated.

**14. ELIGIBILITY FOR PAYMENT OF BENEFITS.** In order for Rider benefits to be payable, the total amount of benefits paid under the applicable Rider must not have reached the available maximum amount of Rider benefits payable under that Rider. Additionally, we must verify the following requirements have been met:

1. the Insured for whom a claim is being made is Chronically Ill. This means, the Insured has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of an LTC Service Provider, as:
  - a. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living (i.e., Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for a period of at least ninety days due to a loss of functional capacity; or
  - b. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment;
2. the Insured, for whom a claim is being made, must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
3. the Elimination Period must be satisfied. The Elimination Period only has to be satisfied once for an Insured for whom a Claim is being made while this Rider is In Force;
4. The total Amount of LTC benefit available for the Insured for whom a claim is being made has not been exhausted; and
5. the Policy Owner 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.

#### **Recertification**

At least once every twelve months, but no more frequently than every ninety days, and for as long as benefits are being paid for an Insured, a Licensed Health Care Practitioner must again certify that Insured is Chronically Ill. Additionally, a Licensed Health Care Practitioner must either prescribe a new Plan of Care or reconfirm the existing Plan of Care.

#### **15. DEFINED TERMS USED IN THIS OUTLINE OF COVERAGE**

**Activities of Daily Living.** Those activities that measure the Insured's ability for self-care. The six Activities of Daily Living used in these Riders to determine the level of care needed by the Insured are:

1. "Bathing" – washing oneself in either a tub or shower, including getting into and out of the tub or shower, or by sponge bath.
2. "Continence" – ability to control one's bowel and/or bladder function, or the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag) when unable to control one's bowel and/or bladder function.
3. "Dressing" – putting on and taking off all items of clothing, and attaching any necessary braces, fasteners, or artificial limbs.
4. "Eating" – feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
5. "Toileting" – getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. "Transferring" – means moving in and out of a bed, chair, or wheelchair.

**Chronically Ill.** An Insured who has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of a Long-Term Care Service Provider as:

1. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living for a period of at least ninety days due to a loss of functional capacity; or
2. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment.



**Cognitive Impairment.** A deficiency in an Insured's short or long-term memory, orientation as to person, place and time, deductive or abstract reasoning, or judgment as it relates to safety awareness. Included are nervous or mental disorders of organic origin, including Alzheimer's Disease and senile dementia, which are determined by clinical diagnosis or tests.

**Hands-On Assistance.** The physical assistance of another person without which the individual would be unable to perform an Activity of Daily Living, and includes minimal, moderate, or maximal help.

**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 an Insured is Chronically III; or (b) an individualized Plan of Care for the Insured.

**LTC Service Provider.** Any entity or individual providing Qualified Long-Term Care Services covered by this Rider to an Insured.

**Maintenance or Personal Care Services.** Any care of which the primary purpose is the provision of needed assistance with any of the disabilities as a result of which the individual is a Chronically III individual, including the protection from threats to health and safety due to severe Cognitive Impairment. Maintenance or Personal Care Services also include, but are not limited to, assistance provided pursuant to a Plan of Care by any skilled or unskilled person of your choice.

**Physician.** A person licensed to practice medicine or surgery in the state where such functions are performed, as defined in §1861 (r)(1) of the Social Security Act, as amended. Physician does not include the Policy owner or, the Insured. The Physician must perform only those services permitted by his or her license.

**Plan of Care.** A written document which prescribes Qualified Long-Term Care Services based on an assessment by a Licensed Health Care Practitioner indicating that the Insured for whom a claim is being made is Chronically III. The individualized plan developed by a Licensed Health Care Practitioner must specify the type of medical treatment (including medication and therapy), non-medical assistance and services, frequency of services, and most appropriate providers of all services the Insured requires. The Plan of Care must be appropriate and consistent with generally accepted standards of care for persons who are Chronically III.

**Qualified Long-Term Care Services.** Services that meet the requirements of §7702(B)(c)(1) of the Internal Revenue Code of 1986, as amended, as follows: necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services, and Maintenance or Personal Care Services which are required by a Chronically III individual, and are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner.

**Standby Assistance.** The presence of another person within arm's reach of the individual that is necessary to prevent, by physical intervention, injury to the individual while the individual is performing the Activities of Daily Living (such as being ready to catch the individual if the individual falls while getting into or out of the bathtub or shower as part of bathing, or being ready to remove food from the individual's throat if the individual chokes while eating).

**Substantial Assistance.** Hands-on Assistance and/or Standby Assistance.

**Substantial Supervision.** Supervision by another person. This may include cuing by verbal prompting, gestures or other demonstrations and must be necessary to protect an individual with severe Cognitive Impairment from threats to his or her health or safety, such as may result from wandering.

**16. EXCLUSIONS AND PREEXISTING CONDITIONS LIMITATIONS.** These Riders do not pay benefits for Qualified Long-Term Care Services that result from:

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

Preexisting condition refers to any condition for which the Insured for whom a claim is being made received medical advice or treatment in the six months preceding the Policy Date. Preexisting conditions stated in the application are covered under the Riders subject to the eligibility requirements listed in the Riders. 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.

**17. THIS POLICY MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.**

**18. INTERNATIONAL BENEFITS.** The LTC Rider provides benefits for Qualified Long-Term Care Services received outside of the United States or its territories or possessions, according to the requirements of the International Claims section of the LTC Rider. The LTCEB Rider does not provide benefits for Qualified Long-Term Care Services received outside of the United States, its territories or possessions. As long as an Insured is receiving Qualified Long-Term Care Services outside of the United States, its territories or possessions, and benefits are being paid from the LTC Rider, LTC Inflation Protection Rider Benefit Payments are available if the Long-Term Care Fixed Rate Inflation Protection Rider is elected.

If an Insured for whom a claim is being made returns to the United States and is determined to be eligible for benefits under the LTC Rider or LTCEB Rider, if elected, and Qualified Long-Term Care Services are provided in the United States, the Current Maximum Monthly LTC Rider Benefit Amount Per Insured (or Maximum Monthly LTCEB Benefit Amount Per Insured, if applicable), and the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured will be available until the Current Maximum Amount of LTC Benefits Payable is exhausted.

**19. RELATIONSHIP OF COST OF CARE AND BENEFITS.** Because the costs of Qualified Long-Term Care Services will likely increase over time, you should consider how the benefits of this plan may be adjusted, and whether you desire to adjust them. These Riders do not provide for inflation protection coverage; however, the optional Long-Term Care Fixed Rate Inflation Protection Rider is available for an additional Premium. The required Premium is calculated based on the amount of inflation protection selected and the Insured's underwriting characteristics.

**20. INFLATION PROTECTION.** Nationwide offers the Long-term Care Fixed Rate Inflation Protection Rider ("Inflation Protection Rider") to satisfy inflation protection needs. If you elect the Rider at application, a monthly inflation benefit is paid in addition to the Current Maximum Monthly LTC Rider Benefit Amount Per Insured, or Maximum Monthly LTCEB Rider Benefit Amount Per Insured if the LTCEB Rider is elected. Benefits under the Inflation Protection Rider are noncumulative.

This optional Inflation Protection coverage can help long-term care benefits keep up with long-term care expenses as they increase over time. The maximum monthly inflation protection benefit available depends on the Inflation Protection Option that is in effect. You can choose 3% Compounded Annually for Life, 3% Compounded for 20 Years, or 5% Compounded Annually for Life as described below. Additional premium will be charged based on the inflation option selected.

If you reject the optional Inflation Protection Rider by indicating so in the application, you will not be able to add it after the Policy is issued.

**a. 3% Compounded Annually for Life:**

Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured on the first Policy Anniversary will be equal to 3% of the Maximum Monthly LTC Rider Benefit Amount Per Insured (or Maximum Monthly LTCEB Rider Benefit Amount Per Insured if applicable). On each Policy Anniversary afterwards, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured will increase by an amount that is 3% higher than the previous year's increase.

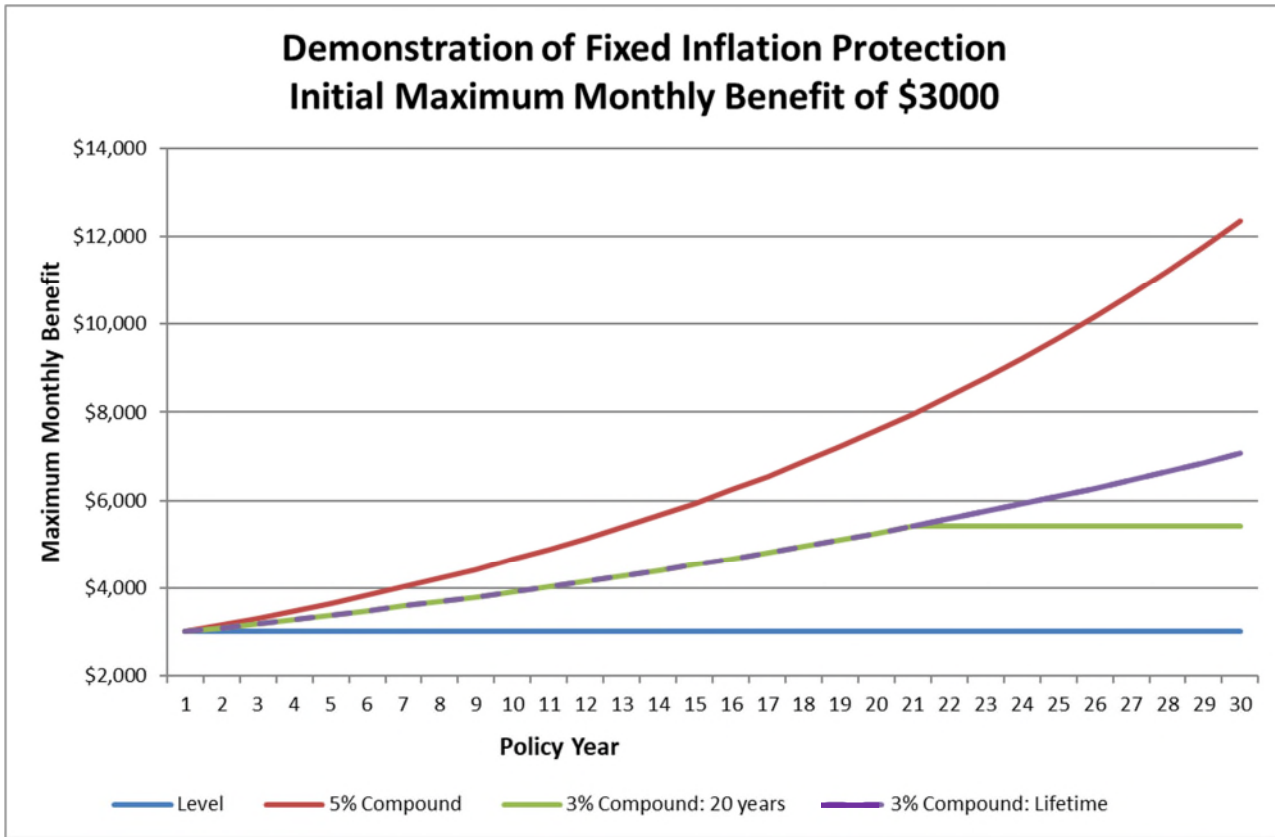
**b. 3% Compounded Annually for 20 Years:**

Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured on the first Policy Anniversary will be equal to 3% of the Maximum Monthly LTC Rider Benefit Amount Per Insured (or Maximum Monthly LTCEB Rider Benefit Amount Per Insured if elected). On each Policy Anniversary for the first 20 Policy Anniversaries, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured will increase by an amount that is 3% higher than the previous year's increase. It then remains level over the remaining life of the Policy.

**c. 5% Compounded Annually for Life:**

Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured on the first Policy Anniversary will be equal to 5% of the Maximum Monthly LTC Rider Benefit Amount Per Insured (or Maximum Monthly LTCEB Rider Benefit Amount Per Insured if applicable). On each Policy Anniversary afterwards, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount per Insured will increase by an amount that is 5% higher than the previous year's increase.

## Demonstration of Fixed Inflation Protection Initial Maximum Monthly Benefit of \$3000



- 21. ALZHEIMER’S DISEASE AND OTHER ORGANIC BRAIN DISORDERS.** These Riders provide coverage for Insureds clinically diagnosed as having Alzheimer’s Disease or related degenerative and dementing illnesses provided the Insured is certified as Chronically Ill by a Licensed Health Care Practitioner as described in the Eligibility for Payment of Benefits section above.
- 22. PREMIUM.** In addition to the fixed premium for the life insurance Policy, there is a fixed LTC Premium for the Riders. This Policy is non-cancellable, meaning we guarantee that the Policy and all attached Riders will not lapse as long as the Initial Premium and all Scheduled Premiums are paid and no Policy loans are taken. Please refer to your Policy for details on how deductions taken from the Accumulated Value may affect your Net Surrender Value and your Death Benefit Proceeds. **PLEASE REFER TO YOUR SALES PROPOSAL TO SEE SCHEDULE PREMIUMS FOR THE AVAILABLE BENEFIT OPTIONS.**
- 23. ADDITIONAL FEATURES.** These Riders will be medically underwritten.
- Nonforfeiture Benefit.** If the Policy enters the grace period due to nonpayment of Scheduled Premium, the Policy Owner will have the option to Surrender the Policy or elect the reduced paid-up insurance option of the Nonforfeiture section of the Policy, as long as the Minimum Specified Amount, as stated on the Policy Specification Pages, is met. Electing the reduced paid-up insurance option may result in a reduction in the Policy Specified Amount. This reduction in the Specified Amount will cause a reduction to the following values as of the effective date of that reduction: the Maximum Monthly LTC Rider Benefit Amount Per Insured; the Current Maximum Amount of LTC Rider Benefits Payable; Maximum Monthly LTCEB Rider Benefit Amount Per Insured; the Maximum Amount of LTCEB Rider Benefits Payable; and the Current Maximum Amount of LTC Benefits Payable.
- 24. CONTACT THE STATE SENIOR HEALTH INSURANCE ASSISTANCE PROGRAM IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT NATIONWIDE IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE RIDER OR LONG-TERM CARE EXTENSION OF BENEFITS RIDER.**



CareMatters Together<sup>SM</sup>

# Frequently asked questions

## What is the difference between cash indemnity and reimbursement plans?

Reimbursement policies reimburse only for the actual cost of qualifying care expenses. In order to determine the amount of the reimbursement, all bills and receipts need to be turned in each month.

By contrast, Nationwide CareMatters Together<sup>SM</sup> is a cash indemnity policy, meaning there's no need to go through a monthly process of submitting bills and receipts. Instead, once the claim is approved and the 90-day elimination period has been satisfied, the full available monthly LTC benefit can be accessed.

## Are there any limits as to how I can spend my monthly LTC benefit?

No. Once you qualify for benefits, payments (up to the maximum amount you qualify for) are sent to the policyowner each month. Nationwide places no restrictions on how LTC benefit payments are used.<sup>1</sup>

## Do I have to take the maximum LTC benefit amount?

No. You may take less than the maximum monthly LTC benefit amount that you qualify for in your policy. Taking less money can help extend the length of time your benefit is available. However, if inflation protection is elected, the maximum monthly LTC benefit amount must be requested in order to receive the inflation protection benefit. Please be aware that a minimum allowable amount also applies to what you may request each month. Benefit planning decisions can be complex and have consequences. Please consult your financial professional.<sup>2</sup>

## Will there still be a death benefit if I start using LTC benefits?

Yes. Upon the death of the second insured, your beneficiaries will receive either the policy death benefit reduced by the LTC benefits paid or the minimum death benefit, whichever is greater. The death benefit will be reduced by LTC benefits paid, outstanding loans, unpaid monthly deductions and partial surrenders.

<sup>1</sup> Under certain circumstances, benefits may be taxable. Please consult a tax advisor.

<sup>2</sup> The available lifetime maximum LTC benefit amount is the maximum monthly LTC benefit dollar amount paid over the maximum number of full monthly LTC benefit payments you select at issue. The maximum monthly benefit available for each insured for whom a claim is being paid is the sum of the benefits paid by the LTC Rider, the LTC Extension of Benefits Rider and any Inflation Protection Rider option selected at issue.

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

## How does inflation protection affect my policy?

Inflation protection, if elected, will provide an additional amount to your maximum monthly LTC benefit. The additional benefit provided by electing inflation protection helps offset rising LTC costs. Benefits provided by inflation protection are in addition to the total LTC benefits and maximum monthly LTC benefit available. The benefit amount requested each month will be paid first from the LTC Rider or the Long-Term Care Extension of Benefits (LTCEB) Rider up to the maximum monthly LTC benefit and then from the Inflation Protection Rider up to the maximum monthly inflation benefit. Inflation benefits not taken in a given month will not be available in future months.

## Can the policy lapse while I am collecting LTC benefits?

While LTC benefits are being paid, your policy will not lapse, and premiums will be waived.

If there is policy indebtedness, as soon as you are no longer receiving LTC benefits, you may have to make sufficient loan repayment to prevent your policy from lapsing.

## Can I use my CareMatters Together<sup>SM</sup> benefits for more than one LTC claim?

Yes. If you receive benefits for an LTC claim and then recover, you may use any remaining available LTC benefits for future LTC claims. Future claims do not have to be related to the original claim. Each claim must meet the eligibility requirements of the LTC Rider or LTCEB Rider. Each insured has to meet their 90-calendar-day elimination period only once in a lifetime. You may use your LTC benefits multiple times until they are exhausted.

## What happens if both of us are eligible for benefits at the same time?

LTC benefits can be paid for both insureds. Two payments of the maximum monthly benefit per insured can be paid simultaneously.

## How would inflation protection work once I recover and am no longer on claim?

Upon recovering from a claim, your remaining available LTC benefits will continue to increase annually by the inflation factor you elected when you purchased your policy and will be available for any future claims that may arise.

## Do I have to keep paying premiums when someone goes on LTC claim?

The policy includes a Waiver of Premium, so when one or both of the insureds goes on claim, the premiums will be waived. If the insured(s) come off claim, then premiums will need to resume, or the policy will become a reduced paid-up policy.

## How much of my LTC benefit will be tax free?

The amount of tax-free LTC benefits you can receive across all policies in a given year is the greater of:

- The HIPAA per diem amount for that year, or
- The actual qualified long-term care expenses incurred

## What is HIPAA?

HIPAA stands for the Health Insurance Portability and Accountability Act. HIPAA establishes a per diem amount for each tax year. The HIPAA per diem amount usually increases annually. For 2025, it is \$420 per day (or \$12,600 in a 30-day month).

## Do I have access to my cash value?

Yes. Loans and partial surrenders are allowed on this policy. However, loans and partial surrenders will decrease the death and LTC benefits and can potentially cause the policy to lapse. No loans or partial surrenders are permitted while LTC benefits are being paid. The policy may also be surrendered at any time for its net surrender value (reduced by any LTC benefits paid and by any amounts owed on the policy), which can be seen in the tabular detail of the sales proposal.

## Why is the death benefit higher at issue?

The Internal Revenue Code requires a minimum death benefit relative to the policy's cash value based on your age. This requirement can result in a minimum required death benefit greater than that produced by the elected specified amount and is why the net death benefit may be higher in some years. Please refer to the tabular detail for specific values in a given year.

## How do I qualify for LTC benefits?

When applying for LTC benefits, a care coordinator will assist you through the process. In order to be eligible for the monthly LTC benefits, the following must occur:

1. A U.S.-licensed health care practitioner must certify the insured as:
  - a. requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment, and/or
  - b. being unable to perform, without substantial assistance from another individual, two or more of the activities of daily living for at least 90 days due to a loss of functional capacity
2. The claims coordinator will also develop and coordinate a Plan of Care that best fits the insured's needs. While the Plan of Care will recommend the care and services based on the review of the claim, the type and care that the insured actually receives is not enforced.

The claim will need to be recertified at least annually.

## When will I start receiving my LTC benefits?

1. There is a 90-calendar-day elimination period beginning immediately after the date you're certified as chronically ill and start receiving LTC services.
2. Once the 90-calendar day elimination period has been met, LTC benefits for the first 90 days will be paid along with LTC benefits for month four.
3. Upon meeting the elimination period, it is satisfied for the life of the policy in the event you have more than one LTC claim.
4. Each insured must complete their own elimination period.

## What if we use only some of our LTC benefits?

Upon the death of the second insured, your beneficiaries will receive either the remaining policy death benefit not used for LTC benefits or the minimum death benefit, whichever is greater.

## When is the death benefit paid?

The death benefit is payable to the beneficiaries upon the death of the second insured.



The financial 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.

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

Nationwide CareMatters Together is a cash indemnity product that pays LTC benefits when one or both of the insured persons are certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. You should consult with your tax and legal advisors about your specific situation.

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

The policy that this rider is attached to is noncancelable. This means that you have the right, subject to the terms of your policy, to continue your policy, provided you pay your scheduled premium on time. Nationwide cannot change any of the terms of your policy on its own and cannot change the scheduled premium.

When choosing a product, make sure that life insurance and long-term care insurance needs are met. CareMatters Together is not intended to be a primary source of life insurance protection, so make sure that life insurance needs have been covered by appropriate products. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Care should be taken to ensure that 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 Together. Life insurance, and long-term care coverage linked to life insurance, may have fees and charges associated with it that include the costs of insurance, which vary based on characteristics of each insured such as sex, tobacco use, health and age, and additional charges for riders that customize a policy to fit individual needs.

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

Approval for coverage under the policy and riders is subject to underwriting and may require a medical exam.

Nationwide CareMatters Together may not be available in every state. Please contact Nationwide to determine product availability in your state.

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

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide CareMatters Together and CareMatters Together are service marks of Nationwide Mutual Insurance Company. © 2024 Nationwide (01/24)

**Name: Valued Client M/61**

**Company/ Product: Nationwide/ Nationwide CareMatters Together**

**Product Warning(s)**

- Illustration Succeeded



# Client Input Summary

Company: Nationwide

February 6, 2025

Product: Nationwide CareMatters Together

## 1st Insured

Insured Name	Valued Client
Sex	Male
Age	61
Class	Preferred Non-Tobacco
State of Issue	Arizona

## 2nd Insured

2nd Insured Name	Valued Spouse
Sex	Female
Age	61
Class	Preferred Non-Tobacco

## Specify

Specify Premium or Benefit	Monthly LTC Benefit
Premium or Benefit Amount	5,000
Scheduled Premium	10-Pay
Premium Mode	Annual
Maximum number of full monthly LTC benefit payments	72
Inflation Benefit Option	3% Compound for 20 years

## Policy Options

Illustrative Rate	1 to 120 - Guaranteed
1035 Exchange Amount	0
Lump Sum	1 to 1 -
Section 7702	CVAT
Revised Illustration	N
Years to Print	MAX

## Report Options

Report Options	Y
General Ledger	Y
Premium Summary Report	Y
Annual Cost Summary	Y
Monthly Cost Summary	Y
Display IRR Column	Y
Quick View	Y

## Agent Info

Agent Name	Raymer Malone
Agent Company	Outwork Insurance
Agent Address1	1 East Liberty Street
Agent Address2	Suite 653
Agent City	Reno
Agent State	Nevada

# Client Input Summary

Company: Nationwide

February 6, 2025

Product: Nationwide CareMatters Together

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## Agent Info

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Agent Zip Code	89501
Agent Phone	347-464-0462
Agent Email	ray@outworkinsurance.com
Agent License #	8342500
Bank Sale	N

## Concept

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Concept	None
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