

Basic Illustration

Prepared For:
Mr. Client

Prepared By:
Valued Advisor
Company
1234 Main Street
Omaha, NE 68114
ph: 402-555-5555
lic #: 01234789



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

Nationwide CareMatters TogetherSM

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

Prepared for: Mr. Client
Mrs. Client

Life Insurance Producer:

Prepared on: October 19, 2023

Valued Advisor
Company
1234 Main Street
Omaha, NE 68114
Phone: 402-555-5555
Nebraska insurance license
01234789

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

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

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

Rely on Nationwide[®] to be here for you

We work hard to help you protect what matters today and prepare you for what comes tomorrow. In fact, we've been helping members protect what's important since 1926 and **providing long-term care solutions for 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: 12/22/21¹



received: 3/10/09
affirmed: 5/27/20¹



received: 12/22/08
affirmed: 4/19/22¹

FORTUNE
100 Best
Workplaces for
Diversity²

We are a
FORTUNE 100
company³

FORTUNE
100 Best
Companies to
Work For⁴

¹ 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.

² "The 100 Best Workplaces for Diversity," fortune.com/best-workplaces-for-diversity/2019/search/ (2019).

³ Based on revenue, Fortune magazine (June 2021).

⁴ "100 Best Companies to Work For," greatplacetowork.com/best-workplaces/100-best/2022 (2022).



Your policy highlights

Mr. Client

(Male, 58 Preferred Nontobacco, Nebraska)

Mrs. Client

(Female, 57 Preferred Nontobacco, Nebraska)

This policy covers a wide range of long-term care (LTC) services and pays the monthly benefit directly to you, the policyowner. Nationwide CareMatters TogetherSM 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.

Guaranteed premium	Annual Planned Premium: \$9,438.79
Premium payment period	Pay to Age 100 of older insured
Maximum monthly LTC benefit	Day 1: \$6,000 Older insured age 80: \$11,497
Total LTC benefit	Day 1: \$301,221 Older insured age 80: \$577,171
Maximum number of full monthly LTC benefit payments	48 payments No further LTC benefits are paid after all full monthly LTC benefit payments have been made.
Inflation protection option	3% Compound for life
Specified amount (amount accelerated for long-term care)	\$216,000.00 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$21,600.00
Is Sales Proposal a MEC?⁵	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.

⁵ 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 down⁶



A death benefit if you do not use your LTC benefit

What helps set apart CareMatters Together

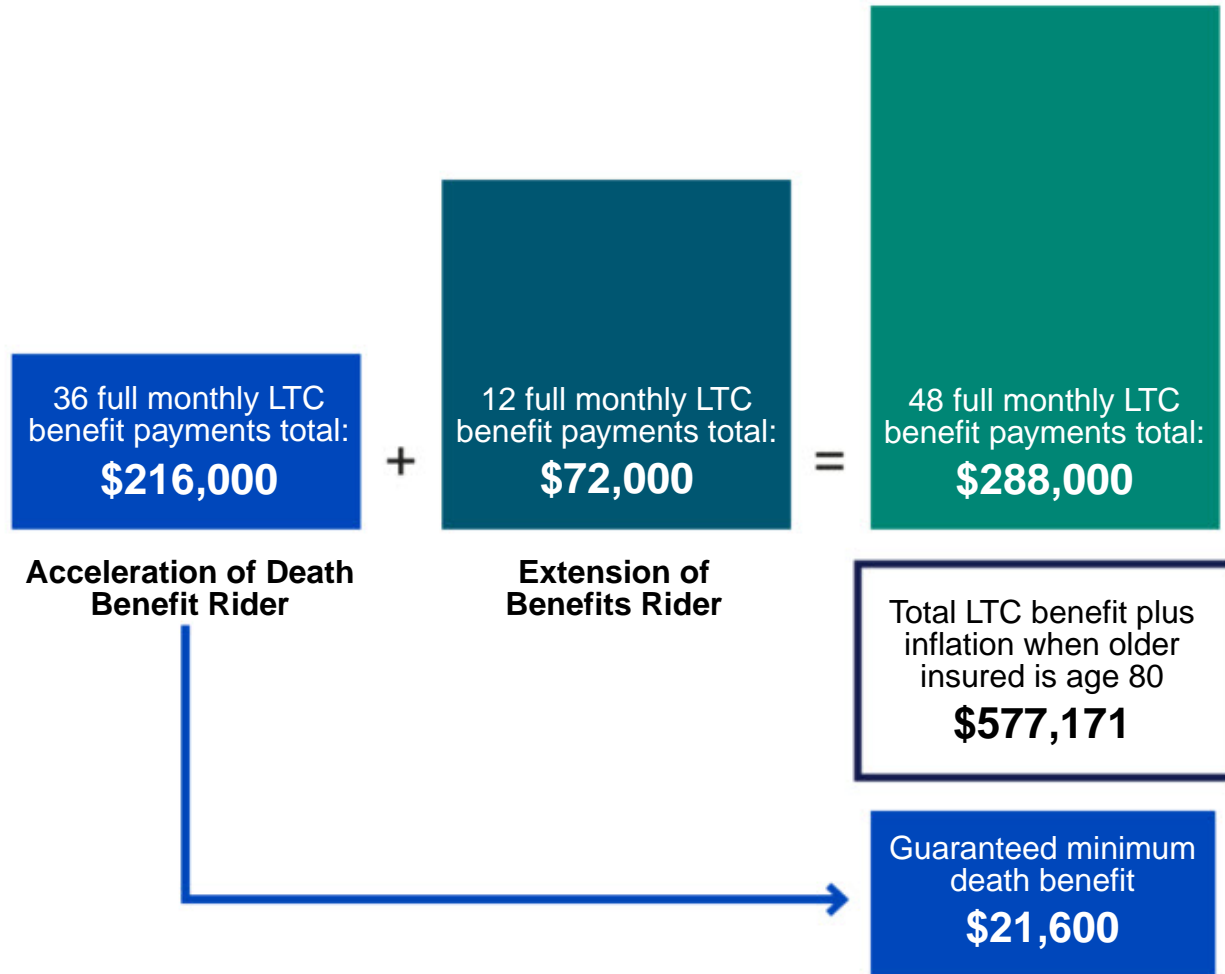
- ▶ Cost-effective coverage for two people, with a flexible shared pool of benefits
- ▶ Cash indemnity:
 - Clients may elect to receive up to 100% of their available monthly cash benefit
 - There's no need to submit monthly bills or receipts once the claim has been approved
 - 100% of the benefits can be used to pay for informal care⁷
 - 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

⁶ 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.

⁷ 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: Pay to Age 100 of older insured \$9,439



Monthly LTC Benefit day 1 of \$6,000 and \$11,497 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 \$45,986 (which is **4 x \$11,497**) 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: Pay to Age 100 of older insured \$9,439



Guaranteed LTC benefits
if you ever need care

A \$6,000 total monthly LTC benefit per insured benefit in year 1


A \$11,497 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 \$216,000 guaranteed death benefit if neither of you ever need care


A guaranteed minimum death benefit of \$21,600, even if you use 100% of your LTC benefits



Guaranteed money back
if you ever cancel the policy

Year 20: \$95,080 total received on surrender

Year 30: \$152,707 total received on surrender



Guaranteed paid-up benefits
if you ever stop paying

Year 15: \$3,241.26 monthly LTC benefit per insured
\$162,722.86 total LTC benefit

Year 25: \$7,259.98 monthly LTC benefit per insured
\$364,476.53 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: Mr. Client // Male/58/Preferred Non-Tobacco
Prepared For: Mrs. Client // Female/57/Preferred Non-Tobacco
Specified Amount: \$216,000.00
Maximum Monthly LTC Benefit Per Insured: \$6,000.00
Maximum Number Of Full Monthly LTC Benefit Payments: 48
Inflation Protection Option: 3% Compound for life
Premium Payment Period: Pay to Age 100 of older insured
Scheduled Premium: \$9,438.79 Annual

Separately identifiable LTC and life insurance premiums

Annual Planned Premium: \$9,439

The scheduled premium breaks down as follows:

Life insurance premium: \$3,210.24
LTC premium Mr. Client: \$2,385.71
LTC premium Mrs. Client: \$3,842.84



Prepared For: Mr. Client // Male/58/Preferred Non-Tobacco
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 Maximum Monthly LTC Benefit Per Insured: \$6,000.00
 Maximum Number Of Full Monthly LTC Benefit Payments: 48
 Inflation Protection Option: 3% Compound for life
 Premium Payment Period: Pay to Age 100 of older insured
 Scheduled Premium: \$9,438.79 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)
1	58 57	9,439	5,665	5,665	216,000	288,000	6,000	0	6,000	301,221
2	59 58	9,439	9,158	9,158	216,000	288,000	6,000	180	6,180	310,258
3	60 59	9,439	12,776	12,776	216,000	288,000	6,000	365	6,365	319,566
4	61 60	9,439	16,522	16,522	216,000	288,000	6,000	556	6,556	329,152
5	62 61	9,439	20,401	20,401	216,000	288,000	6,000	753	6,753	339,027
Total		47,194								
6	63 62	9,439	24,413	24,413	216,000	288,000	6,000	956	6,956	349,198
7	64 63	9,439	28,563	28,563	216,000	288,000	6,000	1,164	7,164	359,674
8	65 64	9,439	32,852	32,852	216,000	288,000	6,000	1,379	7,379	370,464
9	66 65	9,439	37,281	37,281	216,000	288,000	6,000	1,601	7,601	381,578
10	67 66	9,439	41,854	41,854	216,000	288,000	6,000	1,829	7,829	393,025
Total		94,388								
11	68 67	9,439	46,571	46,571	216,000	288,000	6,000	2,063	8,063	404,816
12	69 68	9,439	51,432	51,432	216,000	288,000	6,000	2,305	8,305	416,961
13	70 69	9,439	56,439	56,439	216,000	288,000	6,000	2,555	8,555	429,469
14	71 70	9,439	61,587	61,587	216,000	288,000	6,000	2,811	8,811	442,353
15	72 71	9,439	66,874	66,874	216,000	288,000	6,000	3,076	9,076	455,624
Total		141,582								
16	73 72	9,439	72,292	72,292	216,000	288,000	6,000	3,348	9,348	469,293
17	74 73	9,439	77,833	77,833	216,000	288,000	6,000	3,628	9,628	483,372
18	75 74	9,439	83,486	83,486	216,000	288,000	6,000	3,917	9,917	497,873
19	76 75	9,439	89,240	89,240	216,000	288,000	6,000	4,215	10,215	512,809
20	77 76	9,439	95,080	95,080	216,000	288,000	6,000	4,521	10,521	528,193
Total		188,776								

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 48 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$404,816, is what will be paid over the 48 payments.



Prepared For: Mr. Client // Male/58/Preferred Non-Tobacco
 Prepared For: Mrs. Client // Female/57/Preferred Non-Tobacco
 Specified Amount: \$216,000.00
 Maximum Monthly LTC Benefit Per Insured: \$6,000.00
 Maximum Number Of Full Monthly LTC Benefit Payments: 48
 Inflation Protection Option: 3% Compound for life
 Premium Payment Period: Pay to Age 100 of older insured
 Scheduled Premium: \$9,438.79 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)
21	78 77	9,439	100,989	100,989	216,000	288,000	6,000	4,837	10,837	544,039
22	79 78	9,439	106,949	106,949	216,000	288,000	6,000	5,162	11,162	560,360
23	80 79	9,439	112,932	112,932	216,000	288,000	6,000	5,497	11,497	577,171
24	81 80	9,439	118,906	118,906	216,000	288,000	6,000	5,842	11,842	594,486
25	82 81	9,439	124,834	124,834	216,000	288,000	6,000	6,197	12,197	612,321
Total		235,970								
26	83 82	9,439	130,690	130,690	216,000	288,000	6,000	6,563	12,563	630,690
27	84 83	9,439	136,455	136,455	216,000	288,000	6,000	6,940	12,940	649,611
28	85 84	9,439	142,094	142,094	216,000	288,000	6,000	7,328	13,328	669,099
29	86 85	9,439	147,528	147,528	216,000	288,000	6,000	7,728	13,728	689,172
30	87 86	9,439	152,707	152,707	216,000	288,000	6,000	8,139	14,139	709,847
Total		283,164								
31	88 87	9,439	157,628	157,628	216,000	288,000	6,000	8,564	14,564	731,143
32	89 88	9,439	162,260	162,260	216,000	288,000	6,000	9,000	15,000	753,077
33	90 89	9,439	166,583	166,583	216,000	288,000	6,000	9,450	15,450	775,669
34	91 90	9,439	170,599	170,599	216,000	288,000	6,000	9,914	15,914	798,939
35	92 91	9,439	174,333	174,333	216,000	288,000	6,000	10,391	16,391	822,908
Total		330,358								
36	93 92	9,439	177,828	177,828	216,000	288,000	6,000	10,883	16,883	847,595
37	94 93	9,439	181,136	181,136	216,000	288,000	6,000	11,390	17,390	873,023
38	95 94	9,439	184,351	184,351	216,000	288,000	6,000	11,911	17,911	899,213
39	96 95	9,439	187,570	187,570	216,000	288,000	6,000	12,449	18,449	926,190
40	97 96	9,439	190,848	190,848	216,000	288,000	6,000	13,002	19,002	953,975
Total		377,552								

Based on Premium Outlay, coverage would continue to:

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 Maximum Number Of Full Monthly LTC Benefit Payments: 48
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 Premium Payment Period: Pay to Age 100 of older insured
 Scheduled Premium: \$9,438.79 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)
41	98 97	9,439	194,287	194,287	216,000	288,000	6,000	13,572	19,572	982,595
42	99 98	9,439	198,112	198,112	216,000	288,000	6,000	14,159	20,159	1,012,073
43	100 99	0	199,445	199,445	216,000	288,000	6,000	14,764	20,764	1,042,435
44	101 100	0	200,595	200,595	216,000	288,000	6,000	15,387	21,387	1,073,708
45	102 101	0	201,587	201,587	216,000	288,000	6,000	16,029	22,029	1,105,919
Total		396,429								
46	103 102	0	202,475	202,475	216,000	288,000	6,000	16,690	22,690	1,139,097
47	104 103	0	203,272	203,272	216,000	288,000	6,000	17,370	23,370	1,173,270
48	105 104	0	203,994	203,994	216,000	288,000	6,000	18,071	24,071	1,208,468
49	106 105	0	204,675	204,675	216,000	288,000	6,000	18,794	24,794	1,244,722
50	107 106	0	205,359	205,359	216,000	288,000	6,000	19,537	25,537	1,282,063
Total		396,429								
51	108 107	0	206,056	206,056	216,000	288,000	6,000	20,303	26,303	1,320,525
52	109 108	0	206,731	206,731	216,000	288,000	6,000	21,093	27,093	1,360,141
53	110 109	0	207,384	207,384	216,000	288,000	6,000	21,905	27,905	1,400,945
54	111 110	0	208,018	208,018	216,000	288,000	6,000	22,742	28,742	1,442,974
55	112 111	0	208,633	208,633	216,000	288,000	6,000	23,605	29,605	1,486,263
Total		396,429								
56	113 112	0	209,232	209,232	216,000	288,000	6,000	24,493	30,493	1,530,851
57	114 113	0	209,818	209,818	216,000	288,000	6,000	25,408	31,408	1,576,776
58	115 114	0	210,393	210,393	216,000	288,000	6,000	26,350	32,350	1,624,079
59	116 115	0	210,961	210,961	216,000	288,000	6,000	27,320	33,320	1,672,802
60	117 116	0	211,530	211,530	216,000	288,000	6,000	28,320	34,320	1,722,986
Total		396,429								
61	118 117	0	212,111	212,111	216,000	288,000	6,000	29,350	35,350	1,774,675
62	119 118	0	212,730	212,730	216,000	288,000	6,000	30,410	36,410	1,827,916
63	120 119	0	213,492	213,492	216,000	288,000	6,000	31,502	37,502	1,882,753
Total		396,429								

Based on Premium Outlay, coverage would continue to:

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	NE	1st Insured Issue Age or D.O.B. (mm/dd/yyyy)	58
1st Insured First Name	Mr.	2nd Insured Issue Age or D.O.B. (mm/dd/yyyy)	57
2nd Insured First Name	Mrs.	1st Insured Risk Class	Preferred Nontobacco
1st Insured Last Name	Client	2nd Insured Risk Class	Preferred Nontobacco
2nd Insured Last Name	Client		
1st Insured Sex	Male		

Screen: Face Amount and Premium

Specify Premium or Benefit	Monthly LTC Benefit	Maximum number of full monthly LTC benefit payments	48
Premium or Benefit Amount	6000	Inflation Benefit Option	3% Compound for life
Scheduled Premium	Pay to Age 100 of Older Insured	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	Premium Summary	Yes
Annual Cost Summary	No	OCC Report	No
Display IRR Column	No	Monthly Cost Summary	No
Quick View	Yes		



Nationwide CareMatters TogetherSM

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Scheduled Premium: \$9,438.79 Annual

Signature Page

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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



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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	58 57	5,665	1,142	5,665
2	59 58	9,158	2,308	9,158
3	60 59	12,776	3,491	12,776
4	61 60	16,522	4,687	16,522
5	62 61	20,401	5,886	20,401
6	63 62	24,413	7,080	24,413
7	64 63	28,563	8,261	28,563
8	65 64	32,852	9,546	32,852
9	66 65	37,281	10,831	37,281
10	67 66	41,854	12,104	41,854
11	68 67	46,571	13,707	46,571
12	69 68	51,432	14,566	51,432
13	70 69	56,439	15,307	56,439
14	71 70	61,587	15,907	61,587
15	72 71	66,874	16,343	66,874
16	73 72	72,292	16,596	72,292
17	74 73	77,833	16,647	77,833
18	75 74	83,486	16,477	83,486
19	76 75	89,240	16,062	89,240
20	77 76	95,080	15,376	95,080
21	78 77	100,989	14,393	100,989
22	79 78	106,949	13,092	106,949
23	80 79	112,932	11,455	112,932
24	81 80	118,906	9,453	118,906
25	82 81	124,834	7,056	124,834
26	83 82	130,690	4,267	130,690
27	84 83	136,455	1,094	136,455
28	85 84	142,094	0	142,094
29	86 85	147,528	0	147,528
30	87 86	152,707	0	152,707



Prepared For: Mr. Client // Male/58/Preferred Non-Tobacco
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(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	88 87	157,628	0	157,628
32	89 88	162,260	0	162,260
33	90 89	166,583	0	166,583
34	91 90	170,599	0	170,599
35	92 91	174,333	0	174,333
36	93 92	177,828	0	177,828
37	94 93	181,136	0	181,136
38	95 94	184,351	0	184,351
39	96 95	187,570	0	187,570
40	97 96	190,848	0	190,848
41	98 97	194,287	0	194,287
42	99 98	198,112	0	198,112
43	100 99	199,445	0	199,445
44	101 100	200,595	0	200,595
45	102 101	201,587	0	201,587
46	103 102	202,475	0	202,475
47	104 103	203,272	0	203,272
48	105 104	203,994	0	203,994
49	106 105	204,675	0	204,675
50	107 106	205,359	0	205,359
51	108 107	206,056	0	206,056
52	109 108	206,731	0	206,731
53	110 109	207,384	0	207,384
54	111 110	208,018	0	208,018
55	112 111	208,633	0	208,633
56	113 112	209,232	0	209,232
57	114 113	209,818	0	209,818
58	115 114	210,393	0	210,393
59	116 115	210,961	0	210,961
60	117 116	211,530	0	211,530



Prepared For: Mr. Client // Male/58/Preferred Non-Tobacco
Prepared For: Mrs. Client // Female/57/Preferred Non-Tobacco
Specified Amount: \$216,000.00
Maximum Monthly LTC Benefit Per Insured: \$6,000.00
Maximum Number Of Full Monthly LTC Benefit Payments: 48
Inflation Protection Option: 3% Compound for life
Premium Payment Period: Pay to Age 100 of older insured
Scheduled Premium: \$9,438.79 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
61	118 117	212,111	0	212,111
62	119 118	212,730	0	212,730
63	120 119	213,492	0	213,492



Prepared For: Mr. Client // Male/58/Preferred Non-Tobacco
Prepared For: Mrs. Client // Female/57/Preferred Non-Tobacco
Specified Amount: \$216,000.00
Maximum Monthly LTC Benefit Per Insured: \$6,000.00
Maximum Number Of Full Monthly LTC Benefit Payments: 48
Inflation Protection Option: 3% Compound for life
Premium Payment Period: Pay to Age 100 of older insured
Scheduled Premium: \$9,438.79 Annual

IRC Section 7702 / 7702a

MEP: **\$10,506.97**

NSP: **\$66,023.38**

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 = \$139,472.39



Nationwide®

Nationwide CareMatters TogetherSM

Prepared For: Mr. Client // Male/58/Preferred Non-Tobacco
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 Specified Amount: \$216,000.00
 Maximum Monthly LTC Benefit Per Insured: \$6,000.00
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 Inflation Protection Option: 3% Compound for life
 Premium Payment Period: Pay to Age 100 of older insured
 Scheduled Premium: \$9,438.79 Annual

Quick View

All Values and Benefits are Guaranteed

Maximum Number of Full Monthly LTC Benefit Payments	Inflation Protection Option	Specified Amount	Total Benefit**	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***
			(Total LTC Benefit Plus Inflation) (Day 1)				
48	None	\$363,047	\$484,063	\$10,085	\$10,085	\$484,063	
48	3% Compound for 20 years	\$250,512	\$349,349	\$6,959	\$12,568	\$603,269	71
48	3% Compound for life	\$216,000	\$301,221	\$6,000	\$11,497	\$577,171	76
48	5% Compound for life	\$130,027	\$186,811	\$3,612	\$10,566	\$546,472	80
72	None	\$326,830	\$653,661	\$9,079	\$9,079	\$653,661	
72	3% Compound for 20 years	\$225,998	\$487,282	\$6,278	\$11,338	\$816,355	71
72	3% Compound for life	\$193,344	\$416,877	\$5,371	\$10,291	\$798,780	76
72	5% Compound for life	\$112,986	\$256,173	\$3,138	\$9,181	\$749,372	80
96	None	\$307,440	\$819,840	\$8,540	\$8,540	\$819,840	
96	3% Compound for 20 years	\$211,642	\$627,330	\$5,879	\$10,618	\$1,019,330	71
96	3% Compound for life	\$180,369	\$534,634	\$5,010	\$9,600	\$1,024,414	77
96	5% Compound for life	\$103,428	\$329,216	\$2,873	\$8,404	\$963,043	81

* 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>Scheduled Premium</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>Specified Amount</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>Maximum number of full monthly LTC benefit payments</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>Lifetime maximum amount of LTC benefits payable</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>Inflation protection options</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>Maximum Monthly LTC Benefit per Insured</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>Maximum Monthly Inflation Rider Benefit per Insured</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

Total monthly benefit per Insured	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.
Cash Value	The amount equal to the greater of the Accumulated Value of this policy or the Guaranteed Cash Value.
Total received on surrender	The greater of: <ol style="list-style-type: none"> 1. The guaranteed cash value OR 2. The accumulated value minus surrender charges Minus any policy indebtedness, unpaid charges and LTC benefits paid.
Net Death Benefit	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.
Guaranteed minimum death benefit	We guarantee we will pay your beneficiaries a death benefit of 10% of the Specified Amount, adjusted for any indebtedness.
Waiver of Premium	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.
Reduced paid-up benefit	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.

Key terms and definitions

<p>Qualification for LTC benefits</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"> • 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 • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment • 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 <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>Qualification for LTC benefits continued</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>Exclusions</p> <ol style="list-style-type: none"> 1. Intentionally self-inflicted injuries or attempts at suicide (either while sane or insane) 2. Committing or attempting to commit a felony 3. Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician 4. War or any act of war, whether declared or undeclared <p>Preexisting conditions limitations</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>Tax Qualification</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>International benefits</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>LTC Rider</p>	<p>(Form ICC21-NWLA-616) This rider provides LTC benefits as an acceleration of the death benefit.</p>
<p>LTC Extension of Benefits Rider</p>	<p>(Form ICC21-NWLA-617) This rider that provides benefits once the benefits provided by the LTC rider are exhausted.</p> <p>Note: 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>LTC Fixed Rate Inflation Protection Rider</p>	<p>(Form ICC21-NWLA-618) This rider provides for a monthly inflation protection benefit.</p> <p>Note: The issuance of the Long-Term Care Fixed Inflation Protection Rider is based upon your responses to the questions on your application.</p>
<p>Renewal and Termination</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 TogetherSM

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

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**Long-Term Care Insurance Outline of Coverage
For Long-Term Care Rider (ICC21-NWLA-616)
and Long-Term Care Extension of Benefits
Rider (ICC21-NWLA-617)**

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.

These Riders are attached to an individual Policy of life insurance.

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.**

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.**

TERMS UNDER WHICH THESE RIDERS MAY BE CONTINUED IN FORCE OR DISCONTINUED.

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.

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.

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.**

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.

THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE. If one or both Insureds are eligible for Medicare, review the "Guide to Health Insurance for People with Medicare" available from us upon request.

Receipt of benefits under these Riders may adversely affect your eligibility for governmental benefits or public assistance programs such as Medicaid. Neither Nationwide Life and Annuity Insurance Company nor its agents can represent Medicare, the federal government, or any state government.

LONG-TERM CARE COVERAGE. These Riders are designed to provide coverage for one or more necessary, or 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.

BENEFITS PROVIDED BY THESE RIDERS. These Riders interact with the Policy to which they are attached. Upon meeting the eligibility requirements for payment of benefits, we will pay a monthly benefit until the total available benefit pool is exhausted, to the Policy Owner 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 has the option to receive a monthly Rider benefit payment equal to or less than the available maximum monthly Rider benefit amount. 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, or no less than as required by applicable laws and regulations in the State of Issue.

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.

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.

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.

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 III. 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 or Immediate Family of the Policy Owner or Insured, 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 III. Additionally, a Licensed Health Care Practitioner must either prescribe a new Plan of Care or reconfirm the existing Plan of Care.

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 prosthesis.
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 III. 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 or Immediate Family of the Policy Owner or Insured 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 the Activities of Daily Living.

Immediate Family. An Insured's or Policy Owner's spouse or other legally recognized partner, children, grandchildren, parents, grandparents, brothers and sisters, aunts and uncles, cousins, including adopted, in-laws, and step-relatives of any of the listed persons and their spouses or legally recognized partners.

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 Ill; 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 Ill 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, the Insured or any Immediate Family of either. 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 Ill. 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 Ill.

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 Ill 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. Continual 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.

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

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

Preexisting 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.

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

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.

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.

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.

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.

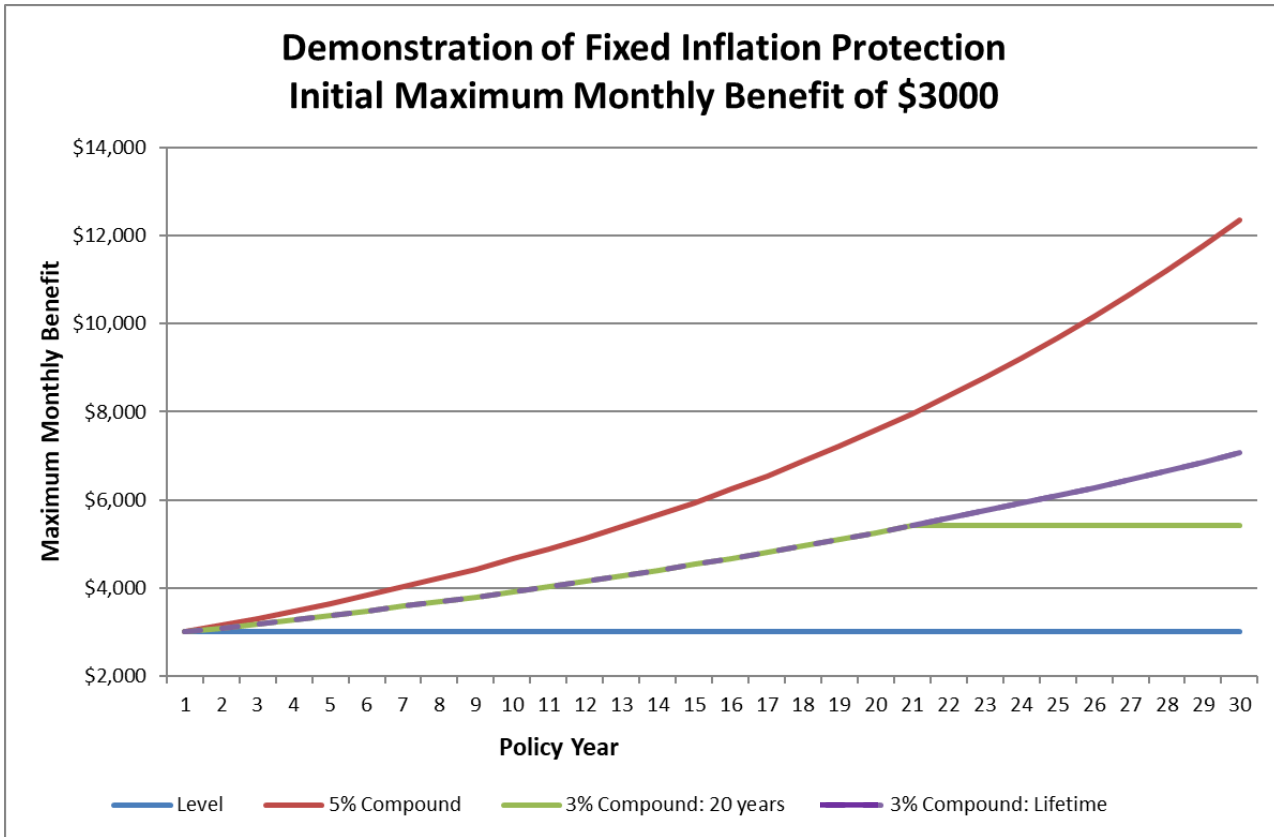
3% Compounded Annually for 20 Years:

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.

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



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.

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 Scheduled Premiums for the available benefit options.

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.

CONTACT THE STATE AGENCY LISTED IN THE NAIC’S A SHOPPER’S GUIDE TO LONG-TERM CARE INSURANCE 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.

Name: Mr. Client M/58

Company/ Product: Nationwide/ Nationwide CareMatters Together

Product Warning(s)

- No Output Pages Specified for Output Type 'Training View'
- Illustration Succeeded

Client Input Summary

Company: Nationwide

October 19, 2023

Product: Nationwide CareMatters Together

1st Insured

Insured Name	Mr. Client
Sex	Male
Date of Birth	06/15/1965
Age	58
Class	Preferred Non-Tobacco
State of Issue	Nebraska

2nd Insured

2nd Insured Name	Mrs. Client
Sex	Female
Date of Birth	05/07/1966
Age	57
Class	Preferred Non-Tobacco

Specify

Specify Premium or Benefit	Monthly LTC Benefit
Premium or Benefit Amount	6,000
Scheduled Premium	Pay to Age 100 of Older Insured
Premium Mode	Annual
Maximum number of full monthly LTC benefit payments	48
Inflation Benefit Option	3% Compound for life

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	N
Monthly Cost Summary	N
Display IRR Column	N
Quick View	Y

Agent Info

Agent Name	Valued Advisor
Agent Company	Company
Agent Address1	1234 Main Street
Agent City	Omaha

Client Input Summary

Company: Nationwide

October 19, 2023

Product: Nationwide CareMatters Together

Agent Info

Agent State	Nebraska
Agent Zip Code	68114
Agent Phone	402-555-5555
Agent License #	01234789
Bank Sale	N

Concept

Concept	None
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