

MutualCare[®] Solutions

Tax Qualified Individual Long-Term Care Insurance Illustration



Mutual of Omaha

Prepared For:

Client 1
Partner

Presented By:

Default Agent
111-111-1111
July 23, 2025

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Plan 1

- Benefit and Premium Summary
- Optional Benefits Premium Summary
- Inflation Growth

Investment and insurance products are not FDIC insured and have no bank guarantee.

Presented by: Default Agent

Version: 3.21.1

Item Number: ICC23618369

Underwritten by:

Mutual of Omaha Insurance Company

3300 Mutual of Omaha Plaza, Omaha, NE 68175

Date: 07/23/2025

Policy Form: LTC13

State: NC

Page 1 of 5

MutualCare[®] Secure Solution Plan 1

Individual Long-Term Care Benefit and Premium Summary



Client 1 Age 65 Male

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

Cash Benefit - 25% of Home Health Care: \$1,500

Calendar Day Elimination Period: 90 Days

Partnership Qualified: Yes**

Partner Age 65 Female

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

Cash Benefit - 25% of Home Health Care: \$1,500

Calendar Day Elimination Period: 90 Days

Partnership Qualified: Yes**

Optional Benefits

Inflation Protection Benefit	3% Compound (20 Year)	3% Compound (20 Year)
Non-Forfeiture / Shortened Benefit Period	No	No
Waiver of Home Health Care Elimination	No	No
Shared Care Benefit	Yes	Yes
Security Benefit	No	No
Return of Premium - 3 x Max Monthly Benefit	No	No

**Coverage may meet the requirements for participating in a Long-Term Care Insurance Partnership Program. Under this Program, the policyholder may be able to protect assets from Medicaid spend-down requirements through a feature known as 'asset disregard'. This is not a guarantee of Medicaid eligibility, nor of any ability to disregard assets for purposes of Medicaid eligibility. States do not take part in company-specific marketing plans nor endorse specific company policy and certificate forms. Please contact the company or your state insurance department with any questions regarding state availability of this Program.

This is a proposal, not an offer, and is subject to satisfying Mutual of Omaha's underwriting requirements. This policy may not cover all of the costs associated with long-term care incurred by you during the period of coverage. Premium rates may be subject to increase. A medical exam may be required for coverage. Please carefully review the accompanying outline of coverage for full description of policy benefits and policy limitations and exclusions. There is an additional cost for premium payments made more frequently than once a year.

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MutualCare[®] Secure Solution Plan 1

Individual Long-Term Care Benefit and Premium Summary



Total Premium	Client 1	Partner	Combined
15% Partner - Both Insured Savings	\$716.81	\$1,233.96	\$1,950.77
15% Preferred Rate Savings	\$609.29	\$1,048.86	\$1,658.15
Your Annual Premium	\$3,452.64	\$5,943.56	\$9,396.20

Other Modes of Payment

ANNUAL Premium	\$3,452.64	\$5,943.56	\$9,396.20
SEMI-ANNUAL Premium	\$1,760.85	\$3,031.22	\$4,792.07
QUARTERLY Premium	\$897.68	\$1,545.33	\$2,443.01
MONTHLY Premium	\$310.74	\$534.91	\$845.65

This is a proposal, not an offer, and is subject to satisfying Mutual of Omaha's underwriting requirements. This policy may not cover all of the costs associated with long-term care incurred by you during the period of coverage. Premium rates may be subject to increase. A medical exam may be required for coverage. Please carefully review the accompanying outline of coverage for full description of policy benefits and policy limitations and exclusions. There is an additional cost for premium payments made more frequently than once a year.

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MutualCare® Secure Solution Plan 1

Individual Long-Term Care Insurance Optional Benefits Premium Summary



Client 1 Age 65 Male

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

Cash Benefit - 25% of Home Health Care: \$1,500

Calendar Day Elimination Period: 90 Days

Partner Age 65 Female

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

Cash Benefit - 25% of Home Health Care: \$1,500

Calendar Day Elimination Period: 90 Days

Premium Summary

Base Policy Benefits	\$1,826.02	\$3,062.62
Inflation Protection Benefit	\$1,150.39	\$2,061.14
Shared Care Benefit	\$476.23	\$819.80
Total Annual Premium	\$3,452.64	\$5,943.56

Costs associated with optional benefits are based on the plan design quoted. Any changes to the benefits shown above will need to be re-illustrated.

This is a proposal, not an offer, and is subject to satisfying Mutual of Omaha's underwriting requirements. This policy may not cover all of the costs associated with long-term care incurred by you during the period of coverage. Premium rates may be subject to increase. A medical exam may be required for coverage. Please carefully review the accompanying outline of coverage for full description of policy benefits and policy limitations and exclusions. There is an additional cost for premium payments made more frequently than once a year.

Presented by: Default Agent

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Mutual of Omaha Insurance Company

Policy Form: LTC13

Item Number: ICC23618369

3300 Mutual of Omaha Plaza, Omaha, NE 68175

State: NC

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MutualCare® Secure Solution Plan 1

Individual Long-Term Care Insurance Inflation Growth



Client 1 Age 65 Male

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

Cash Benefit - 25% of Home Health Care: \$1,500

Calendar Day Elimination Period: 90 Days

Inflation Protection Benefit: 3% Compound (20 Year)

Partner Age 65 Female

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

Cash Benefit - 25% of Home Health Care: \$1,500

Calendar Day Elimination Period: 90 Days

Inflation Protection Benefit: 3% Compound (20 Year)

Policy Year	Client 1 Maximum Monthly Benefit	Client 1 Policy Limit**	Partner Maximum Monthly Benefit	Partner Policy Limit**
1	\$6,000	\$288,000	\$6,000	\$288,000
5	\$6,753	\$324,146	\$6,753	\$324,146
10	\$7,829	\$375,774	\$7,829	\$375,774
15	\$9,076	\$435,625	\$9,076	\$435,625
20	\$10,521	\$505,010	\$10,521	\$505,010
25	\$10,837	\$520,160	\$10,837	\$520,160
30	\$10,837	\$520,160	\$10,837	\$520,160

**The increased Policy Limit amount will vary from the amounts shown here when policy benefits are paid. Refer to the Outline of Coverage for details. This is a proposal, not an offer, and is subject to satisfying Mutual of Omaha's underwriting requirements. This policy may not cover all of the costs associated with long-term care incurred by you during the period of coverage. Premium rates may be subject to increase. A medical exam may be required for coverage. Please carefully review the accompanying outline of coverage for full description of policy benefits and policy limitations and exclusions. There is an additional cost for premium payments made more frequently than once a year.

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Mutual of Omaha Insurance Company

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3300 Mutual of Omaha Plaza, Omaha, NE 68175

State: NC

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Client Input Summary

Company: Mutual of Omaha - Health Advisor

July 23, 2025

Product: MutualCare Solutions - LTC

Client Info.

Partner Allowances?	Partner & both applying
Client	
Name	Client 1
Age	65
Sex	Male
Rate Class	Preferred
Other Applicant	
Other Applicant's Name	Partner
Other Applicant's Current Age Today	65
Other Applicant's Sex	Female
Other Applicant's Rate Class	Preferred
State Code	North Carolina

Plan Info.

Package Plan	MutualCare Secure Solution
Client	
Solve For	Premium
Maximum Monthly Benefit	6,000
Benefit Multiplier	48 Months (4 Year)
Calendar Day Elimination Period	90 Day
Assisted Living Facility	100%
Home Health Care	100%
Inflation Protection Option	3% Compound (20 Year) Inflation Protection
Nonforfeiture Benefit - Shortened Benefit Period	N
Waiver of Elimination Period for Home Health Care	N
Shared Care	Y
Common Employer or Association Group Allowance	N
Other Applicant	
Solve For	Premium
Maximum Monthly Benefit	6,000
Benefit Multiplier	48 Months (4 Year)
Calendar Day Elimination Period	90 Day
Assisted Living Facility	100%
Home Health Care	100%
Inflation Protection Option	3% Compound (20 Year) Inflation Protection
Nonforfeiture Benefit - Shortened Benefit Period	N
Waiver of Elimination Period for Home Health Care	N
Common Employer or Association Group Allowance	N
Mode	Annual
Premium Option	Lifetime
Duplicate Client's Benefits?	Duplicate
Click button to calculate premium	
Compute	Compute
Clear	Clear

Client Input Summary

Company: Mutual of Omaha - Health Advisor

July 23, 2025

Product: MutualCare Solutions - LTC

Plan Info.

Client	
** Premium Result **	0
** Monthly Benefit Result **	0
Other Applicant	
** Spouse Premium Result **	0
** Spouse Monthly Benefit Result **	0
Total	
** Total Premium Result **	0

Optional Pages

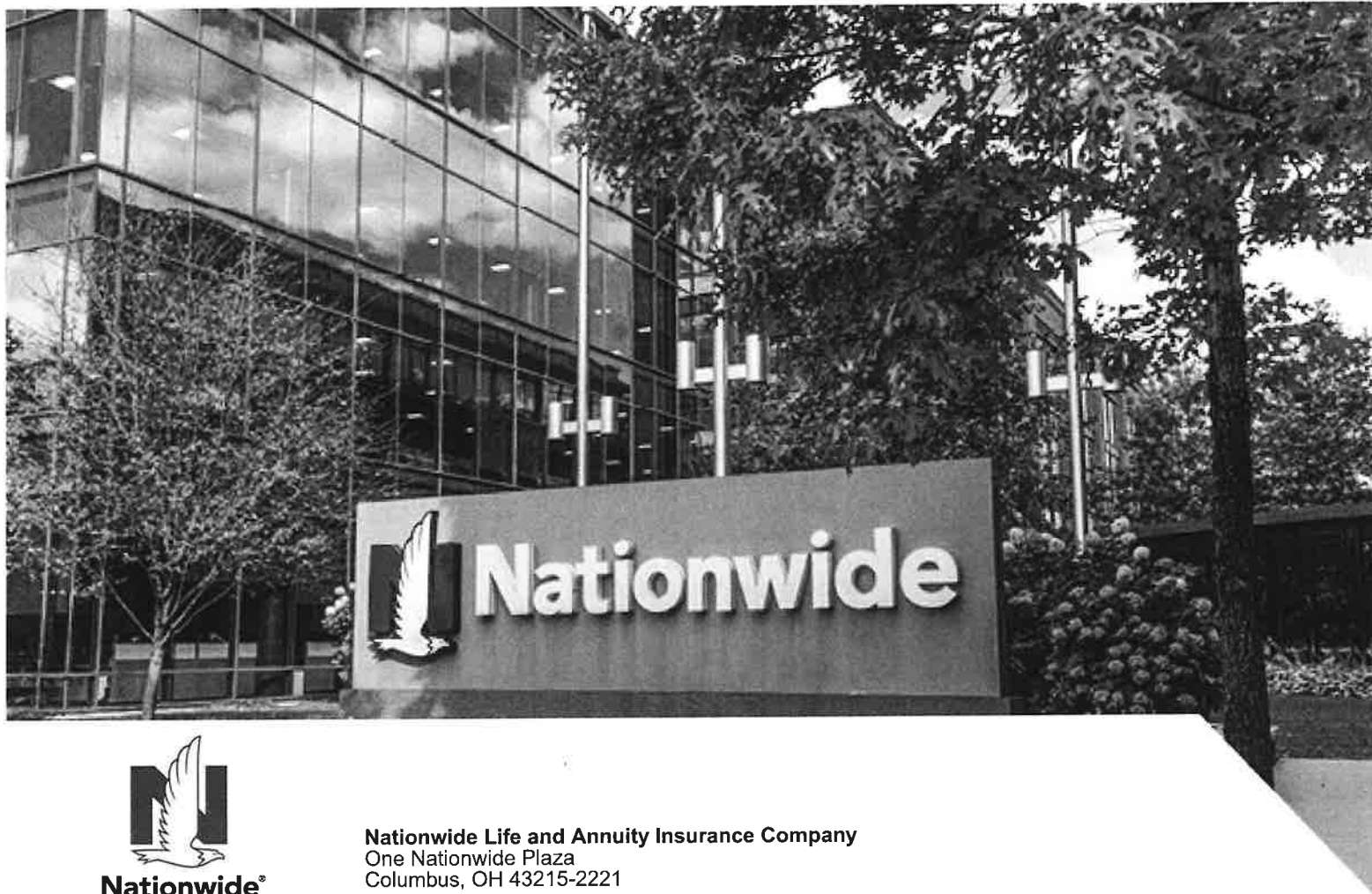
Optional Pages	Y
Cover Page/Table of Contents	Y
Inflation Growth	Y
Benefits Premium Summary	Y
Break Even Analysis	N
Base Coverage and Optional Benefits Overview	N

Agent Info.

Agent Name	Default Agent
Coverage written on self/partner?	N

Concept

Concept	None
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Nationwide®

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

Your life insurance illustration for Nationwide CareMatters TogetherSM

Prepared for: Valued Client
Second Client

Life Insurance Producer:

Prepared on: July 23, 2025

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).

Nationwide CareMatters TogetherSM

Your policy highlights

Valued Client

(Male, 65 Preferred Nontobacco, North Carolina)

Second Client

(Female, 65 Preferred Nontobacco, North Carolina)

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: \$16,723.91
Premium payment period	20-Pay
Maximum monthly LTC benefit	Day 1: \$6,000 Older insured age 85: \$10,837
Total LTC benefit	Day 1: \$640,248 Older insured age 85: \$1,040,320
Maximum number of full monthly LTC benefit payments	96 payments No further LTC benefits are paid after all full monthly LTC benefit payments have been made.
Inflation protection option	3% Compound for 20 years
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

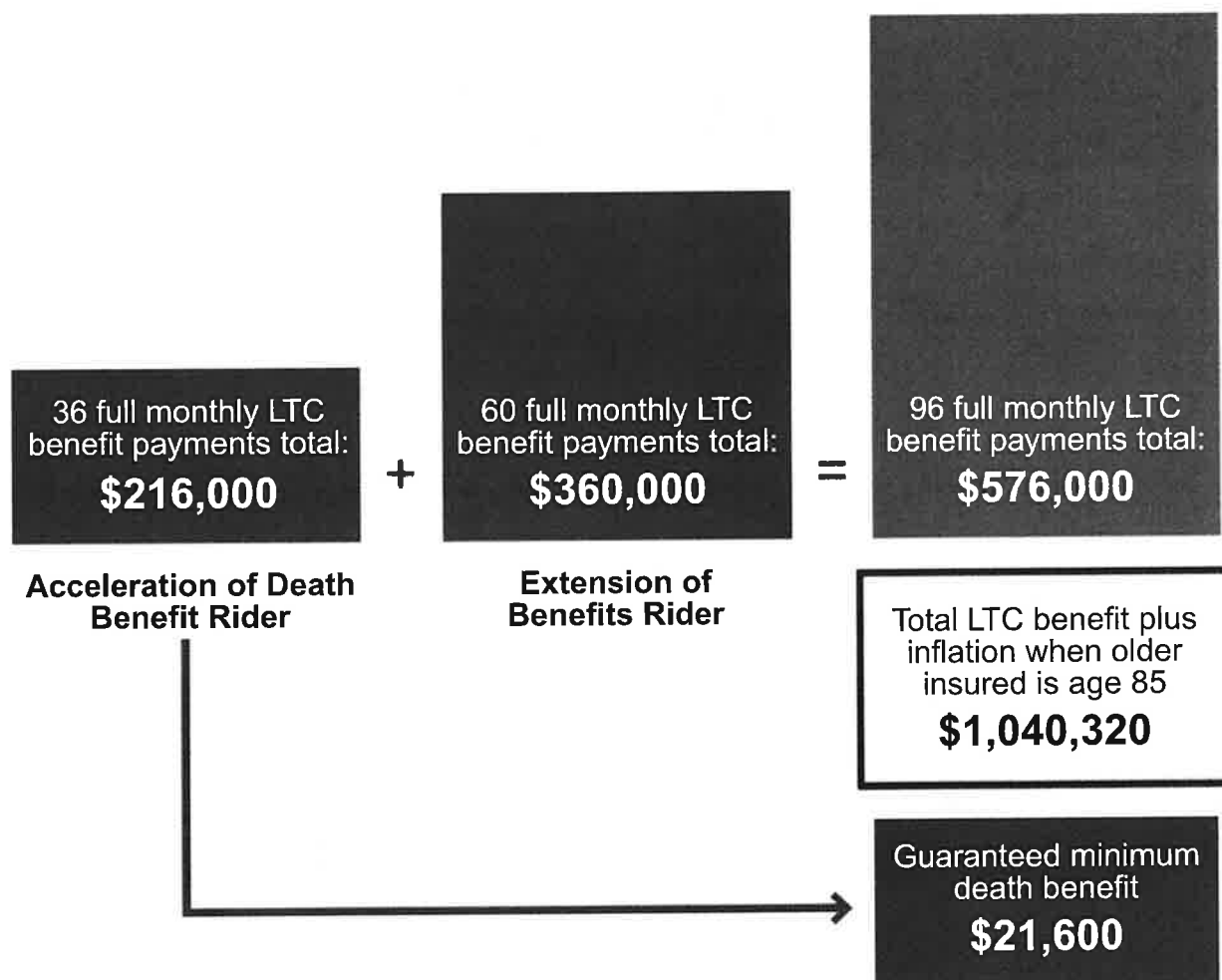
⁶ LTC benefits paid from a MEC policy receive the same tax advantages as LTC benefits paid from a non-MEC policy. These LTC benefits are tax free subject to Internal Revenue Code limits.

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

Nationwide CareMatters TogetherSM

How CareMatters Together works

Guaranteed premium: 20-Pay \$16,724



Monthly LTC Benefit day 1 of \$6,000 and \$10,837 when older insured is age 85

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

For example, at age 85 of the older insured, the first benefit payment received after completion of the 90-calendar-day elimination period will total \$43,347 (which is $4 \times \$10,837$) 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: 20-Pay \$16,724



Guaranteed LTC benefits

if you ever need care

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

A \$10,837 total monthly LTC benefit per insured, when the older insured is age 85



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: \$160,495 total received on surrender

Year 30: \$190,859 total received on surrender



Guaranteed paid-up benefits

if you ever stop paying

Year 10: \$3,914.32 monthly LTC benefit per insured
\$417,689.34 total LTC benefit

Year 15: \$6,806.65 monthly LTC benefit per insured
\$723,398.73 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.



Nationwide®

Nationwide CareMatters TogetherSM

Prepared For: Valued Client // Male/65/Preferred Non-Tobacco
Prepared For: Second Client // Female/65/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: 96
Inflation Protection Option: 3% Compound for 20 years
Premium Payment Period: 20-Pay
Scheduled Premium: \$16,723.91 Annual

Separately identifiable LTC and life insurance premiums

Annual Planned Premium: \$16,724

The scheduled premium breaks down as follows:

Life insurance premium: \$5,148.92
LTC premium Valued Client: \$4,315.80
LTC premium Second Client: \$7,259.19



Prepared For: Valued Client // Male/65/Preferred Non-Tobacco
 Prepared For: Second Client // Female/65/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: 96
 Inflation Protection Option: 3% Compound for 20 years
 Premium Payment Period: 20-Pay
 Scheduled Premium: \$16,723.91 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	65 65	16,724	8,960	8,960	216,000	576,000	6,000	0	6,000	640,248
2	66 66	16,724	15,148	15,148	216,000	576,000	6,000	180	6,180	659,456
3	67 67	16,724	21,544	21,544	216,000	576,000	6,000	365	6,365	679,239
4	68 68	16,724	28,151	28,152	216,000	576,000	6,000	556	6,556	699,616
5	69 69	16,724	34,973	34,973	216,000	576,000	6,000	753	6,753	720,605
Total		83,620								
6	70 70	16,724	42,009	42,009	216,000	576,000	6,000	956	6,956	742,223
7	71 71	16,724	49,261	49,261	216,000	576,000	6,000	1,164	7,164	764,490
8	72 72	16,724	56,725	56,725	216,000	576,000	6,000	1,379	7,379	787,425
9	73 73	16,724	64,397	64,397	216,000	576,000	6,000	1,601	7,601	811,047
10	74 74	16,724	72,270	72,270	216,000	576,000	6,000	1,829	7,829	835,379
Total		167,239								
11	75 75	16,724	80,338	80,338	216,000	576,000	6,000	2,063	8,063	860,440
12	76 76	16,724	88,592	88,592	216,000	576,000	6,000	2,305	8,305	886,253
13	77 77	16,724	97,024	97,024	216,000	576,000	6,000	2,555	8,555	912,841
14	78 78	16,724	105,626	105,626	216,000	576,000	6,000	2,811	8,811	940,226
15	79 79	16,724	114,386	114,386	216,000	576,000	6,000	3,076	9,076	964,532
Total		250,859								
16	80 80	16,724	123,293	123,293	216,000	576,000	6,000	3,348	9,348	985,665
17	81 81	16,724	132,340	132,340	216,000	576,000	6,000	3,628	9,628	1,003,532
18	82 82	16,724	141,536	141,536	216,000	576,000	6,000	3,917	9,917	1,018,033
19	83 83	16,724	150,909	150,909	216,000	576,000	6,000	4,215	10,215	1,029,068
20	84 84	16,724	160,495	160,495	216,000	576,000	6,000	4,521	10,521	1,036,532
Total		334,478								

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 96 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$860,440, is what will be paid over the 96 payments.

Nationwide CareMatters TogetherSM

Nationwide®

Prepared For: Valued Client // Male/65/Preferred Non-Tobacco
 Prepared For: Second Client // Female/65/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: 96
 Inflation Protection Option: 3% Compound for 20 years
 Premium Payment Period: 20-Pay
 Scheduled Premium: \$16,723.91 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	85 85	0	164,463	164,463	216,000	576,000	6,000	4,837	10,837	1,040,320
22	86 86	0	168,260	168,260	216,000	576,000	6,000	4,837	10,837	1,040,320
23	87 87	0	171,877	171,877	216,000	576,000	6,000	4,837	10,837	1,040,320
24	88 88	0	175,285	175,285	216,000	576,000	6,000	4,837	10,837	1,040,320
25	89 89	0	178,457	178,457	216,000	576,000	6,000	4,837	10,837	1,040,320
Total		334,478								
26	90 90	0	181,385	181,385	216,000	576,000	6,000	4,837	10,837	1,040,320
27	91 91	0	184,072	184,072	216,000	576,000	6,000	4,837	10,837	1,040,320
28	92 92	0	186,530	186,530	216,000	576,000	6,000	4,837	10,837	1,040,320
29	93 93	0	188,780	188,780	216,000	576,000	6,000	4,837	10,837	1,040,320
30	94 94	0	190,859	190,859	216,000	576,000	6,000	4,837	10,837	1,040,320
Total		334,478								
31	95 95	0	192,820	192,820	216,000	576,000	6,000	4,837	10,837	1,040,320
32	96 96	0	194,664	194,664	216,000	576,000	6,000	4,837	10,837	1,040,320
33	97 97	0	196,359	196,359	216,000	576,000	6,000	4,837	10,837	1,040,320
34	98 98	0	197,896	197,896	216,000	576,000	6,000	4,837	10,837	1,040,320
35	99 99	0	199,265	199,265	216,000	576,000	6,000	4,837	10,837	1,040,320
Total		334,478								
36	100 100	0	200,445	200,445	216,000	576,000	6,000	4,837	10,837	1,040,320
37	101 101	0	201,459	201,459	216,000	576,000	6,000	4,837	10,837	1,040,320
38	102 102	0	202,365	202,365	216,000	576,000	6,000	4,837	10,837	1,040,320
39	103 103	0	203,175	203,175	216,000	576,000	6,000	4,837	10,837	1,040,320
40	104 104	0	203,905	203,905	216,000	576,000	6,000	4,837	10,837	1,040,320
Total		334,478								

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.

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Nationwide CareMatters TogetherSM

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Prepared For: Second Client // Female/65/Preferred Non-Tobacco
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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)
41	105 105	0	204,583	204,583	216,000	576,000	6,000	4,837	10,837	1,040,320
42	106 106	0	205,264	205,264	216,000	576,000	6,000	4,837	10,837	1,040,320
43	107 107	0	205,970	205,970	216,000	576,000	6,000	4,837	10,837	1,040,320
44	108 108	0	206,653	206,653	216,000	576,000	6,000	4,837	10,837	1,040,320
45	109 109	0	207,314	207,314	216,000	576,000	6,000	4,837	10,837	1,040,320
Total		334,478								
46	110 110	0	207,955	207,955	216,000	576,000	6,000	4,837	10,837	1,040,320
47	111 111	0	208,577	208,577	216,000	576,000	6,000	4,837	10,837	1,040,320
48	112 112	0	209,183	209,183	216,000	576,000	6,000	4,837	10,837	1,040,320
49	113 113	0	209,775	209,775	216,000	576,000	6,000	4,837	10,837	1,040,320
50	114 114	0	210,356	210,356	216,000	576,000	6,000	4,837	10,837	1,040,320
Total		334,478								
51	115 115	0	210,930	210,930	216,000	576,000	6,000	4,837	10,837	1,040,320
52	116 116	0	211,505	211,505	216,000	576,000	6,000	4,837	10,837	1,040,320
53	117 117	0	212,091	212,091	216,000	576,000	6,000	4,837	10,837	1,040,320
54	118 118	0	212,716	212,716	216,000	576,000	6,000	4,837	10,837	1,040,320
55	119 119	0	213,483	213,483	216,000	576,000	6,000	4,837	10,837	1,040,320
Total		334,478								

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 96 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$860,440, is what will be paid over the 96 payments.

Nationwide CareMatters TogetherSM**Input Summary - Ledger
Case File: Valued Client****Screen: Insured**

Revised Illustration?	No	2nd Insured Sex	Female
Issue State	NC	1st Insured Issue Age or D.O.B. (mm/dd/yyyy)	65
1st Insured First Name	Valued	2nd Insured Issue Age or D.O.B. (mm/dd/yyyy)	65
2nd Insured First Name	Second	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	Inflation Benefit Option	3% Compound for 20 years
Premium or Benefit Amount	6,000.00	Future LTC Benefit Age (of older insured)	85
Scheduled Premium	20-Pay	Lump Sum Premium	0.00
Premium Mode	Annual	1035 Exchange?	No
Year to Begin Scheduled Premium	1	Internal 1035 Exchange?	No
Maximum number of full monthly LTC benefit payments	96		

Screen: Interest Rate and Income

Guaranteed Rate	1.00%
-----------------	-------

Screen: Output Design

Cover Page Photo	Yes	Quick View	Yes
Cover Photo Selection	Nationwide 2	Premium Summary	Yes
General Ledger	Yes	OCC Report	No
Annual Cost Summary	No	Alternative Funding Options	Yes
Display IRR Column	No	Monthly Cost Summary	No



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page 12 of 22

Prepared For: Valued Client // Male/65/Preferred Non-Tobacco
Prepared For: Second Client // Female/65/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: 96
Inflation Protection Option: 3% Compound for 20 years
Premium Payment Period: 20-Pay
Scheduled Premium: \$16,723.91 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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 Premium Payment Period: 20-Pay
 Scheduled Premium: \$16,723.91 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
1	65 65	8,960	2,426	8,960
2	66 66	15,148	4,847	15,148
3	67 67	21,544	7,247	21,544
4	68 68	28,151	9,614	28,152
5	69 69	34,973	11,932	34,973
6	70 70	42,009	14,182	42,009
7	71 71	49,261	16,341	49,261
8	72 72	56,725	18,593	56,725
9	73 73	64,397	20,765	64,397
10	74 74	72,270	22,840	72,270
11	75 75	80,338	25,370	80,338
12	76 76	88,592	26,642	88,592
13	77 77	97,024	27,671	97,024
14	78 78	105,626	28,450	105,626
15	79 79	114,386	28,983	114,386
16	80 80	123,293	29,266	123,293
17	81 81	132,340	29,312	132,340
18	82 82	141,536	29,179	141,536
19	83 83	150,909	28,950	150,909
20	84 84	160,495	28,722	160,495
21	85 85	164,463	24,328	164,463
22	86 86	168,260	19,620	168,260
23	87 87	171,877	14,581	171,877
24	88 88	175,285	9,233	175,285
25	89 89	178,457	3,620	178,457
26	90 90	181,385	0	181,385
27	91 91	184,072	0	184,072
28	92 92	186,530	0	186,530
29	93 93	188,780	0	188,780
30	94 94	190,859	0	190,859



Nationwide CareMatters TogetherSM

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- 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	95 95	192,820	0	192,820
32	96 96	194,664	0	194,664
33	97 97	196,359	0	196,359
34	98 98	197,896	0	197,896
35	99 99	199,265	0	199,265
36	100 100	200,445	0	200,445
37	101 101	201,459	0	201,459
38	102 102	202,365	0	202,365
39	103 103	203,175	0	203,175
40	104 104	203,905	0	203,905
41	105 105	204,583	0	204,583
42	106 106	205,264	0	205,264
43	107 107	205,970	0	205,970
44	108 108	206,653	0	206,653
45	109 109	207,314	0	207,314
46	110 110	207,955	0	207,955
47	111 111	208,577	0	208,577
48	112 112	209,183	0	209,183
49	113 113	209,775	0	209,775
50	114 114	210,356	0	210,356
51	115 115	210,930	0	210,930
52	116 116	211,505	0	211,505
53	117 117	212,091	0	212,091
54	118 118	212,716	0	212,716
55	119 119	213,483	0	213,483



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IRC Section 7702 / 7702a

MEP: **\$13,681.27**

NSP: **\$85,914.07**

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

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

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

Single Pay Equivalent for Nationwide Home Office use = \$205,620.39



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Current sales proposal

# LTC benefit payments	Premium schedule	Inflation protection option	Day 1: Total LTC Benefit	Age 85: Total LTC Benefit
96 Months	20-Pay	3% Compound for 20 years	\$640,248	\$1,040,320

Alternative Premium Schedules

The table below represents different annualized premium amounts that will provide the same day 1 LTC benefit as the proposal currently illustrated. 'Total Premium' includes any 1035 and Lump Sum used in current sales proposal.

Payment Schedule	Annualized Scheduled Premium	Total Premium
Single Premium	\$205,620	\$205,620
5-Pay	\$44,577	\$222,883
10-Pay	\$25,182	\$251,817
20-Pay	\$16,724	\$334,478
Pay to Age 100 of older insured	\$15,397	\$538,896

Alternative Inflation Options

The table below illustrates the same 20-Pay of \$16,724 being paid, and how the benefit pool will change with each inflation option elected. Includes any specified 1035 and Lump Sum.

Inflation Protection Option	Day 1: Total Monthly LTC benefit	Age 85: Total Monthly LTC Benefit	Day 1: Total LTC Benefit	Age 85: Total LTC Benefit
None	\$8,572	\$8,572	\$822,945	\$822,945
3% Compound for 20 years	\$6,000	\$10,837	\$640,248	\$1,040,320
3% Compound for life	\$5,616	\$10,144	\$599,324	\$1,082,445
5% Compound for life	\$3,484	\$9,245	\$399,268	\$1,059,377

Not valid without compliance ledgers dated 7/23/2025

Nationwide CareMatters TogetherSMNationwide[®]

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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 85)	Total Benefit** (Total LTC Benefit Plus Inflation) (Older insured age 85)	Inflation Crossover Age of Older Insured***
48	None	\$363,906	\$485,208	\$10,109	\$10,109	\$485,208	
48	3% Compound for 20 years	\$255,352	\$356,100	\$7,093	\$12,811	\$614,926	77
48	3% Compound for life	\$240,196	\$334,963	\$6,672	\$12,051	\$604,980	80
48	5% Compound for life	\$161,095	\$231,446	\$4,475	\$11,873	\$614,096	82
72	None	\$327,608	\$655,217	\$9,100	\$9,100	\$655,217	
72	3% Compound for 20 years	\$230,189	\$496,319	\$6,394	\$11,549	\$831,494	77
72	3% Compound for life	\$215,615	\$464,896	\$5,989	\$10,817	\$839,653	80
72	5% Compound for life	\$139,399	\$316,060	\$3,872	\$10,274	\$838,602	83
96	None	\$308,604	\$822,945	\$8,572	\$8,572	\$822,945	
96	3% Compound for 20 years	\$216,000	\$640,248	\$6,000	\$10,837	\$1,040,320	78
96	3% Compound for life	\$202,193	\$599,324	\$5,616	\$10,144	\$1,082,445	80
96	5% Compound for life	\$125,436	\$399,268	\$3,484	\$9,245	\$1,059,377	84

* 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

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

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: 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

Tax Qualification	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.
International benefits	<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>
LTC Rider	(Form ICC21-NWLA-616) This rider provides LTC benefits as an acceleration of the death benefit.
LTC Extension of Benefits Rider	<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>
LTC Fixed Rate Inflation Protection Rider	<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>
Renewal and Termination	<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.

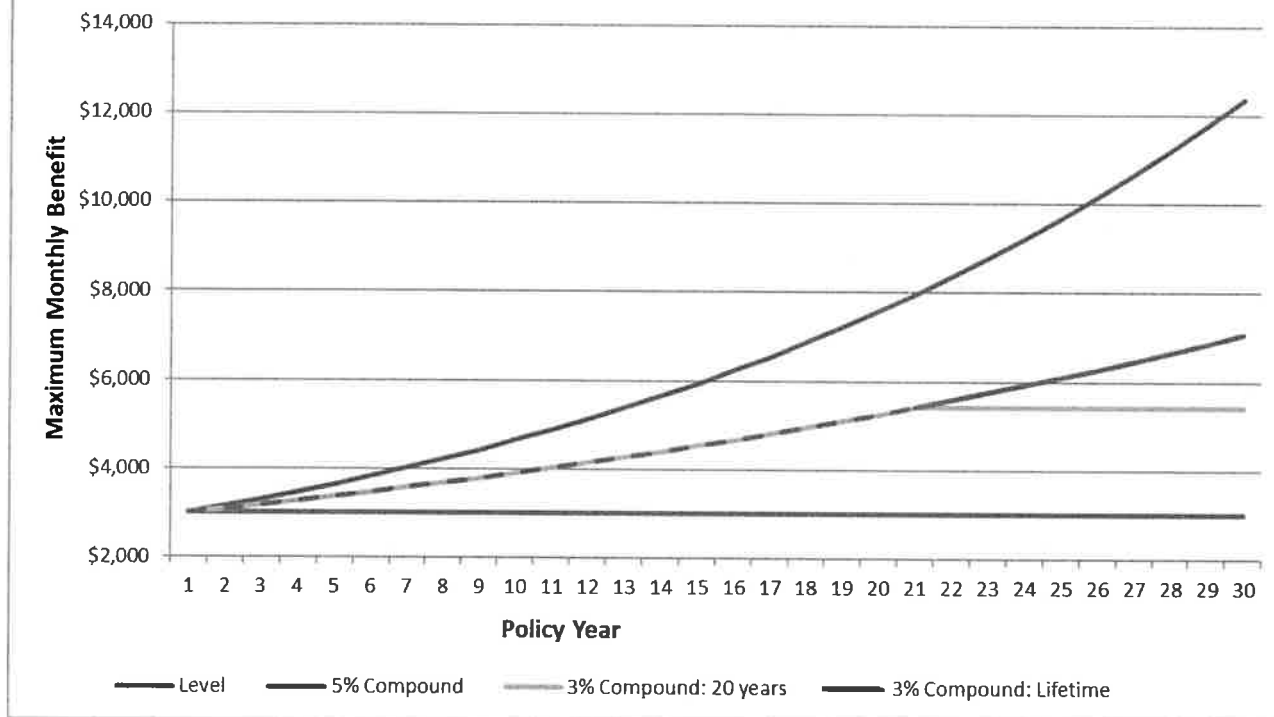
3% Compounded Annually for 20 Years:

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.



Nationwide®

CareMatters TogetherSM

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 TogetherSM 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.¹

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.²

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.

¹ Under certain circumstances, benefits may be taxable. Please consult a tax advisor.

² 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.

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 TogetherSM 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 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 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 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.

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