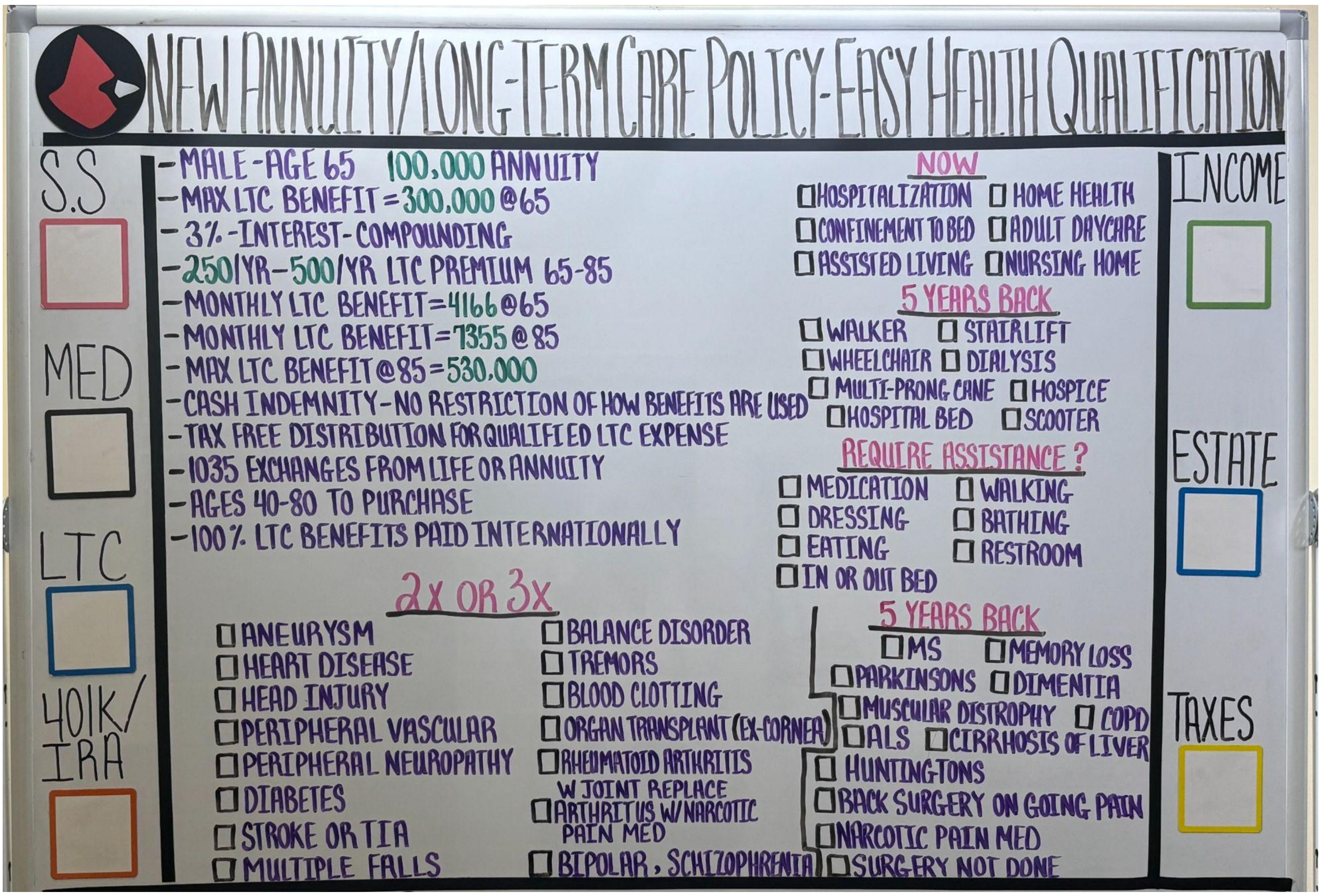
CARDINAL ADVISORS

New Annuity/Long-Term Care Policy-Easy Health Qualification

In the video titled "New Annuity/Long-Term Care Policy-Easy Health Qualification" Hans and Tom use a Nationwide illustration to discuss retirement income.



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Any examples used are for illustrative purposes only and do not take into account your particular investment objectives, financial situation or needs and may not be suitable for all investors. It is not intended to project the performance of any specific investment and is not a solicitation or recommendation of any investment strategy.

Any comments regarding safe and secure products, and guaranteed income streams refer only to fixed insurance products. They do not refer, in any way to securities or investment advisory products. Fixed Insurance and Annuity product guarantees are subject to the claims-paying ability of the issuing company and are not offered by Brookstone.

Dec. 2025

Section 9 - Insurance Information – Replacement and Other Contract Information (continued)

g. Did you have any other Long-Term Care Insurance Policy in force during the past 12 months that has terminated or lapsed? ☐ Yes ☐ No

If **YES**, provide the following (if additional space is needed, use Special Instructions):

Company name: ________________________________ Amount: $ ____________________

Reason no longer in force: ____

Section 10 - Health Information

All questions are to be answered by all Proposed Insureds, to the best of their knowledge and belief, within the time period specified.

1. Is any Proposed Insured currently experiencing any of the following? (Select all that apply or "None of these" if none apply)

☐ Hospitalization
☐ Confinement to a bed
☐ Residing in an assisted living facility
☐ Receiving any home health care services
☐ Receiving any adult day care services
☐ Receiving care in a nursing facility
☐ None of these

2. Is any Proposed Insured currently using or have been medically advised by a licensed healthcare professional within the past 5 years to use any of the following? (Select all that apply or "None of these" if none apply)

☐ Walker
☐ Wheelchair
☐ Multi-prong cane
☐ Hospital bed
☐ Stair lift
☐ Oxygen
☐ Dialysis treatment
☐ Hospice care
☐ Motorized scooter
☐ None of these

3. Does any Proposed Insured require assistance or supervision in performing any of the following activities? (Select all that apply or "None of these" if none apply)

☐ Taking medication
☐ Dressing
☐ Bathing
☐ Eating
☐ Use of the restroom
☐ Getting in or out of bed
☐ Walking
☐ Managing bowel or bladder
☐ None of these

4. In the past 5 years, has any Proposed Insured been diagnosed or treated by a medical professional for any of the following? (Select all that apply or "None of these" if none apply)

☐ Multiple sclerosis, Parkinson's disease, paralysis, muscular dystrophy, ALS *(Lou Gehrig's disease)* or Huntington's disease
☐ Back surgery with ongoing pain, weakness, limitations, use of corticosteroids, or use of narcotic pain medication
☐ Memory loss, mild cognitive impairment, dementia, or Alzheimer's
☐ COPD *(Chronic Obstructive Pulmonary Disease)* or Emphysema with tobacco use
☐ Cirrhosis of the liver
☐ None of these

5. In the past 5 years, has any Proposed Insured been medically advised to have any surgery, hospitalization, treatment or test that was not completed or results that you have not received (excluding HIV)?

☐ Yes ☐ No

Stop: If any of the above conditions listed in questions 1-5 are applicable, you are not eligible for coverage.

6. In the past 2 years, has any Proposed Insured been diagnosed, treated, or prescribed medication by a licensed healthcare professional for any of the following? (Select all that apply or "None of these" if none apply)

☐ Aneurysm
☐ Heart Disease
☐ Head Injury
☐ Peripheral vascular disease
☐ Peripheral neuropathy
☐ Diabetes
☐ Stroke or Transient ischemic attack *(TIA)*
☐ Multiple falls and/or fall resulting in a fracture
☐ Balance disorder
☐ Tremors
☐ Blood clotting disorder
☐ Organ transplant (excluding Cornea)
☐ Rheumatoid arthritis with joint replacement or deformity
☐ Arthritis with narcotics pain medication
☐ Bipolar disorder, schizophrenia or psychosis disorder
☐ None of these

Nationwide®

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

Nationwide CareMatters® Annuity

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

Prepared for: Valued Client

Prepared on: October 3, 2025

Life Insurance Producer:

Valued Advisor

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

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

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

Rely on Nationwide® to be here for you

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

Nearly **100** years as a mutual company

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

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

A+ AM Best
received: 10/17/02
affirmed: 11/07/24[1]

A1 Moody's
received: 3/10/09
affirmed:11/10/23[1]

A+ Standard & Poor's
received: 12/22/08
affirmed: 4/12/25[1]

We are a **FORTUNE 100** company[2]

FORTUNE **100 Best** Companies to Work For[3]

[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] Based on revenue, Fortune magazine (June 2021).

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

Your contract highlights

Valued Client

(Male, 65, Preferred, North Carolina)

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

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

Total Premium amount	$100,000.00
Guaranteed Interest Rate	3%
LTC benefit multiple	3x
LTC benefit period	72 Months
Total LTC benefit	Day 1: $299,938 Age 85: $529,542
Maximum Monthly LTC benefit	Day 1: $4,166 Age 85: $7,355
Inflation protection premium	Not Elected
Nonforfeiture benefit premium	Not Elected
Contingent deferred sales charge (CDSC)	10 Years

What sets Nationwide CareMatters Annuity apart

Guarantees

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

Cash Indemnity

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

Tax Advantages

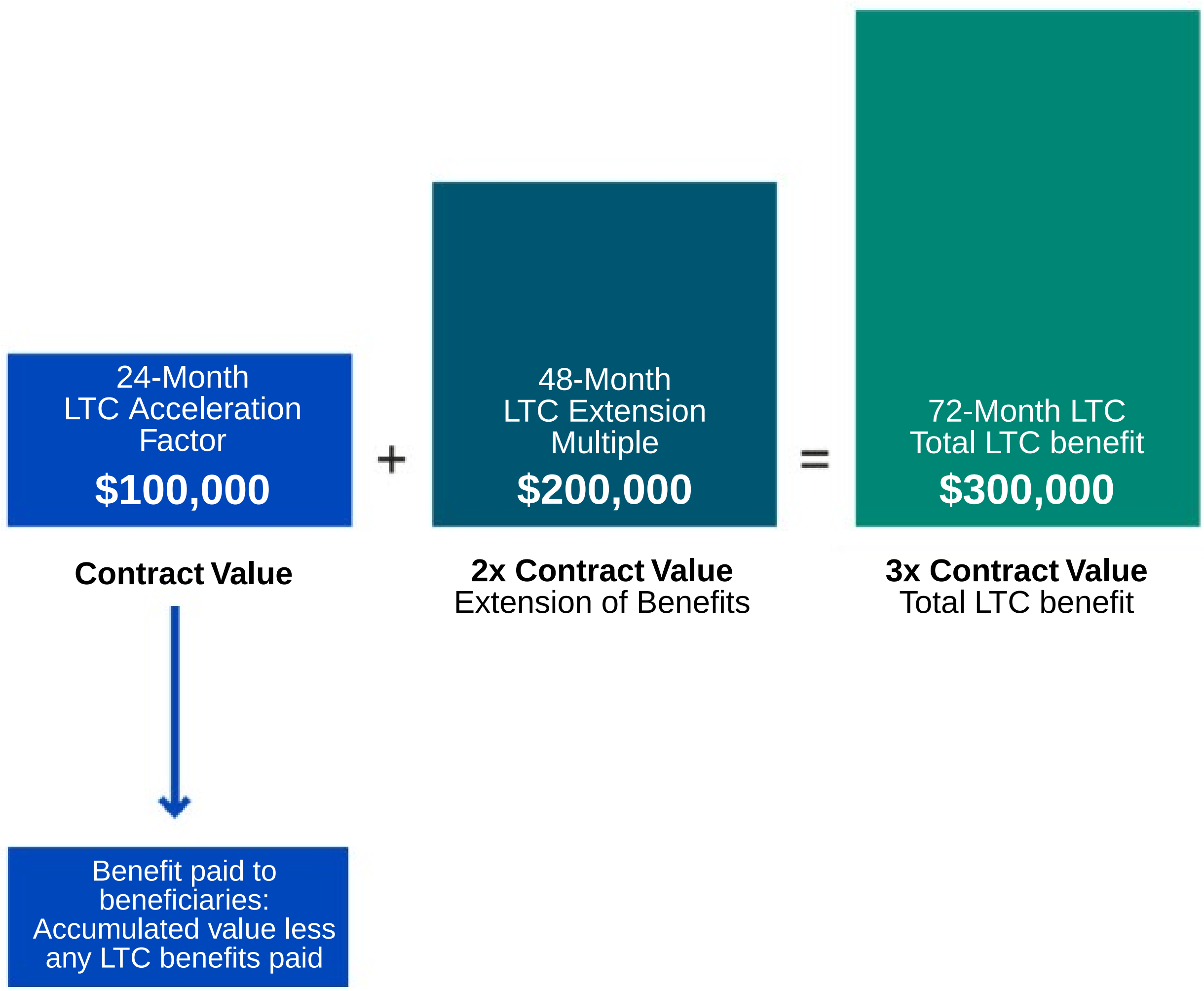
- Tax free 1035 exchanges accepted from Life or Annuity
- Tax deferred growth
- Tax free distributions for qualifying LTC expenses allowed by Pension Protection Act (PPA) of 2006)

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

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

How CareMatters® Annuity works

Single premium: $100,000



Monthly LTC Benefit day 1 of $4,166 and $7,355 when insured is age 85

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

For example, at age 85 of the insured, the first benefit payment received after completion of the 90-calendar-day elimination period will total $29,419 (which is **4 x $7,355**) because of the retroactive payment.

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

Nationwide®

Nationwide CareMatters Annuity

Prepared For: Valued Client // Male/65/Preferred
LTC Benefit Period: 72 months
Inflation Protection Option: Not Elected
Scheduled Premium: $100,000.00 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year	**Age**	**Premium**	**Int Credit**	**Rider Charges**	**Contract Value/Death Benefit**	**Surrender Value**	**Total LTC Benefit***	**Max Monthly Benefit Amount**
1	65	100,000	2,996	253	102,743	93,496	308,228	4,281
2	66	0	3,078	260	105,561	97,938	316,683	4,398
3	67	0	3,163	267	108,456	101,114	325,369	4,519
4	68	0	3,249	275	111,431	104,893	334,292	4,643
5	69	0	3,338	282	114,487	108,803	343,462	4,770
Total		**100,000**						
6	70	0	3,430	290	117,627	112,849	352,882	4,901
7	71	0	3,524	298	120,854	117,035	362,561	5,036
8	72	0	3,621	306	124,168	121,366	372,505	5,174
9	73	0	3,720	314	127,574	125,847	382,722	5,316
10	74	0	3,822	323	131,073	130,482	393,219	5,461
Total		**100,000**						
11	75	0	3,927	332	134,668	134,668	404,005	5,611
12	76	0	4,035	341	138,362	138,362	415,086	5,765
13	77	0	4,145	350	142,157	142,157	426,471	5,923
14	78	0	4,259	360	146,056	146,056	438,168	6,086
15	79	0	4,376	370	150,062	150,062	450,186	6,253
Total		**100,000**						
16	80	0	4,496	380	154,178	154,178	462,534	6,424
17	81	0	4,619	390	158,407	158,407	475,220	6,600
18	82	0	4,746	401	162,752	162,752	488,254	6,781
19	83	0	4,876	412	167,215	167,215	501,646	6,967
20	84	0	5,010	423	171,802	171,802	515,406	7,158
Total		**100,000**						
21	85	0	5,147	435	176,514	176,514	529,542	7,355
22	86	0	5,288	447	181,355	181,355	544,067	7,556
23	87	0	5,433	459	186,330	186,330	558,989	7,764
24	88	0	5,582	472	191,440	191,440	574,321	7,977
25	89	0	5,735	485	196,691	196,691	590,073	8,195
Total		**100,000**						

*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 72 month benefit period. For example, if a claim starts at the end of year 11, the total benefit $404,005 is what will be paid over the 72 months.

Nationwide®

Nationwide CareMatters Annuity

Prepared For: Valued Client // Male/65/Preferred
LTC Benefit Period: 72 months
Inflation Protection Option: Not Elected
Scheduled Premium: $100,000.00 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year	**Age**	**Premium**	**Int Credit**	**Rider Charges**	**Contract Value/Death Benefit**	**Surrender Value**	**Total LTC Benefit***	**Max Monthly Benefit Amount**
26	90	0	5,893	498	202,086	202,086	606,258	8,420
27	91	0	6,054	512	207,629	207,629	622,886	8,651
28	92	0	6,220	526	213,324	213,324	639,971	8,888
29	93	0	6,391	540	219,175	219,175	657,524	9,132
30	94	0	6,566	555	225,186	225,186	675,559	9,383
Total		**100,000**						
31	95	0	6,746	570	231,363	231,363	694,088	9,640
32	96	0	6,931	586	237,708	237,708	713,125	9,905
33	97	0	7,122	602	244,228	244,228	732,685	10,176
34	98	0	7,317	618	250,927	250,927	752,781	10,455
35	99	0	7,518	635	257,809	257,809	773,428	10,742
Total		**100,000**						
36	100	0	7,724	653	264,881	264,881	794,642	11,037
37	101	0	7,936	670	272,146	272,146	816,437	11,339
38	102	0	8,153	689	279,610	279,610	838,830	11,650
39	103	0	8,377	708	287,279	287,279	861,838	11,970
40	104	0	8,607	727	295,159	295,159	885,476	12,298
Total		**100,000**						
41	105	0	8,843	747	303,254	303,254	909,763	12,636
42	106	0	9,085	768	311,572	311,572	934,716	12,982
43	107	0	9,334	789	320,118	320,118	960,353	13,338
44	108	0	9,590	810	328,898	328,898	986,694	13,704
45	109	0	9,854	833	337,919	337,919	1,013,757	14,080
Total		**100,000**						
46	110	0	10,124	855	347,187	347,187	1,041,563	14,466
47	111	0	10,401	879	356,710	356,710	1,070,130	14,863
48	112	0	10,687	903	366,494	366,494	1,099,482	15,271
49	113	0	10,980	928	376,546	376,546	1,129,638	15,689
50	114	0	11,281	953	386,874	386,874	1,160,622	16,120
Total		**100,000**						
51	115	0	11,590	979	397,485	397,485	1,192,456	16,562
Total		**100,000**						

*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 72 month benefit period. For example, if a claim starts at the end of year 11, the total benefit $404,005 is what will be paid over the 72 months.

Nationwide CareMatters Annuity

Prepared For: Valued Client // Male/65/Preferred
LTC Benefit Period: 72 months
Inflation Protection Option: Not Elected
Scheduled Premium: $100,000.00 Annual

Signature Page

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

Applicant/Policy Owner	Date

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

Sales Representative	Date

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

Nationwide®

Nationwide CareMatters Annuity

Key terms and definitions

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

Key terms and definitions

Tax Qualification	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.
Chronically Ill (as defined by IRC 7702B)	To be considered a "chronically ill individual," a licensed health care practitioner must certify within the preceding 12-month period that the insured: • Is unable to perform, without substantial assistance from another person, at least two activities of daily living (bathing, getting dressed, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.
Eligibility requirements	Eligibility requirements include all of the following: 1. The insured must be certified as a chronically ill individual. 2. The insured must be prescribed qualified long-term services under the LTC Benefits Rider which are specified in a plan of care. 3. The plan of care must be submitted to Nationwide. 4. The elimination period must be satisfied.
International benefits	100% of the LTC benefit amount is available for LTC claims paid while the insured is living outside of the U.S.

Nationwide CareMatters Annuity

Input Summary - Ledger
Case File: [Untitled]

Screen: Policy Design

Revised Illustration?	No	Tax Bracket	30%
Issue State	NC	5% Compound Inflation?	No
First Name	Valued	Nonforfeiture?	No
Last Name	Client	Future LTC Benefit Age	85
Sex	Male	Single Premium Amount	100000.00
Issue Age or D.O.B. (mm/dd/yyyy)	65	1035 Exchange?	No
Risk Class	Preferred	Internal 1035 Exchange?	No

Screen: Output Design

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

Nationwide CareMatters Annuity

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

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

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

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

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

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

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

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

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

Long-Term Care Insurance Outline of Coverage for Long-Term Care Benefits Rider (ICC25-NWLA-681) or Long-Term Care Benefits With Inflation Protection Rider (ICC25-NWLA-682)

Nationwide Life And Annuity Insurance Company
[PO Box 182835, Columbus, Ohio 43218-2835 • 1-800-848-6331]

Capitalized terms used in this Outline of Coverage have the meaning given to them in the Contract and/or Riders.

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

CAUTION: The issuance of the Long-Term Care Benefits Rider ("LTC Rider") or Long-Term Care Benefits With Inflation Protection Rider ("LTC With Inflation Rider"), as applicable, (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 annuity Contract. Only one of these Riders will be attached to your annuity contract ("Contract"). If you choose inflation protection on the application for this product, then the LTC With Inflation Rider will be attached. Otherwise, the LTC Rider will be attached.

PURPOSE OF OUTLINE OF COVERAGE. This Outline of Coverage provides a very brief description of the important features of the LTC Rider and LTC With Inflation 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 Contract to which they are attached, contain governing contractual provisions. This means both the Contract and Riders themselves set forth, in detail, the rights and obligations of both you and Nationwide. It is, therefore, important that you READ YOUR CONTRACT AND RIDERS CAREFULLY!

FEDERAL TAX CONSEQUENCES. THE LTC RIDER AND LTC WITH INFLATION RIDER ARE BOTH INTENDED TO BE A FEDERALLY TAX-QUALIFIED LONG-TERM CARE INSURANCE CONTRACT UNDER SECTION 7702B(b) 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 Contract these Riders are attached to is noncancellable. This means you have the right to continue the Contract once the single Premium required to issue the Contract has been paid. Nationwide cannot change any of the terms of your Contract on its own and cannot change the LTC Rider Monthly Charge Rate Per Dollar of Contract Value that is stated in the Contract Specification Pages.

WAIVER OF RIDER CHARGES. The monthly Rider charge is waived when a Rider benefit has been paid during the prior Contract Month.

TERMS UNDER WHICH THE COMPANY MAY CHANGE PREMIUM OR RIDER CHARGES.

Once the Contract is issued, the company cannot change the Premium or Rider charge rate.

TERMS UNDER WHICH THESE RIDERS MAY BE RETURNED AND PREMIUM AND/OR RIDER CHARGES REFUNDED. To be certain that you are satisfied with the LTC Rider or LTC With Inflation Rider, as applicable, you have a thirty day "free look." Within thirty days after you receive the Rider, you may return it to our Home Office or to the representative who delivered it. We will then void the Rider and the Contract as if it had never been in force and refund to the payor all Premium, including any fees and charges, within thirty days.

These Riders do not contain a provision providing for a refund of Premium upon the death of the Insured or surrender of the Contract.

THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE. If the Insured is eligible for Medicare, review the "Guide to Health Insurance for People with Medicare" available from us upon request. Neither Nationwide Life and Annuity Insurance Company nor its representatives 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 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 the Riders.

BENEFITS PROVIDED BY THESE RIDERS. These Riders interact with the Contract to which they are attached. Upon meeting the eligibility requirements for payment of benefits, we will pay a monthly benefit to the Contract Owner while the Insured is receiving Qualified Long-Term Care Services.

LTC Rider: If the LTC Rider (without inflation protection benefits) is elected, the maximum monthly benefit will equal the Contract Value on the date of the first benefit payment divided by the LTC Acceleration Factor stated on the Contract Specification Pages. The maximum monthly benefit amount will be reduced by partial withdrawals.

LTC With Inflation Rider: If the LTC With Inflation Rider is elected, the maximum monthly benefit on the Date of Issue will equal the Contract Value divided by the LTC Acceleration Factor. On each Contract Anniversary afterwards, the maximum monthly benefit will at least be equal to the maximum monthly benefit on the Date of Issue increased at 5% annual compound interest, reduced by any partial withdrawals. The Remaining Maximum Amount of LTC Extension Benefits Payable will increase by the same proportion as the maximum monthly benefit on each Contract Anniversary and reduced by any partial withdrawals.

Payment of the monthly benefit under either Rider will reduce the Contract Value until the Contract Value is zero. After the Contract Value has been reduced to zero and subject to continued eligibility, monthly benefit payments will continue and will reduce the Remaining Maximum Amount of LTC Extension Benefits Payable until the Remaining Maximum Amount of LTC Extension Benefits Payable is equal to zero.

The monthly benefit amount is not based on the number of days of services received and is not based on actual expenses incurred.

LONG-TERM CARE NONFORFEITURE BENEFIT RIDER. An optional nonforfeiture rider is available that provides a paid-up long-term care benefit if the LTC Rider or LTC With Inflation Rider is terminated while the Insured is alive and the eligibility requirements for payment of benefits are met.

ELIMINATION PERIOD. A ninety-day elimination period will begin the day after the Insured is certified as Chronically Ill and receiving long-term care services. Benefits are not paid during the Elimination Period; however, benefits will be paid retroactively once the Elimination Period has been satisfied.

If the Insured does not remain Chronically Ill for ninety consecutive calendar days, the Insured may combine multiple periods of being Chronically Ill to satisfy the Elimination Period. However, the required number of days of the Elimination Period must be accumulated within a continuous period of 730 days. The Elimination Period only has to be satisfied once while either of these Riders is in force.

ELIGIBILITY FOR PAYMENT OF BENEFITS. In order for rider benefits to be payable, the Remaining Maximum Amount of LTC Extension Benefits Payable must be greater than zero. Additionally, we must verify the following requirements have been met:

1. the Insured is Chronically Ill. This means, the Insured has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of an LTC Service Provider or Immediate Family of the Contract 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 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 while these Riders are in effect;
4. no exclusions as stated in the applicable Rider apply; and
5. the Contract Owner may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Contract, including, but not limited to assignees.

To maintain eligibility, the Insured must be recertified by a Licensed Health Care Practitioner as being Chronically Ill at least once annually.

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.

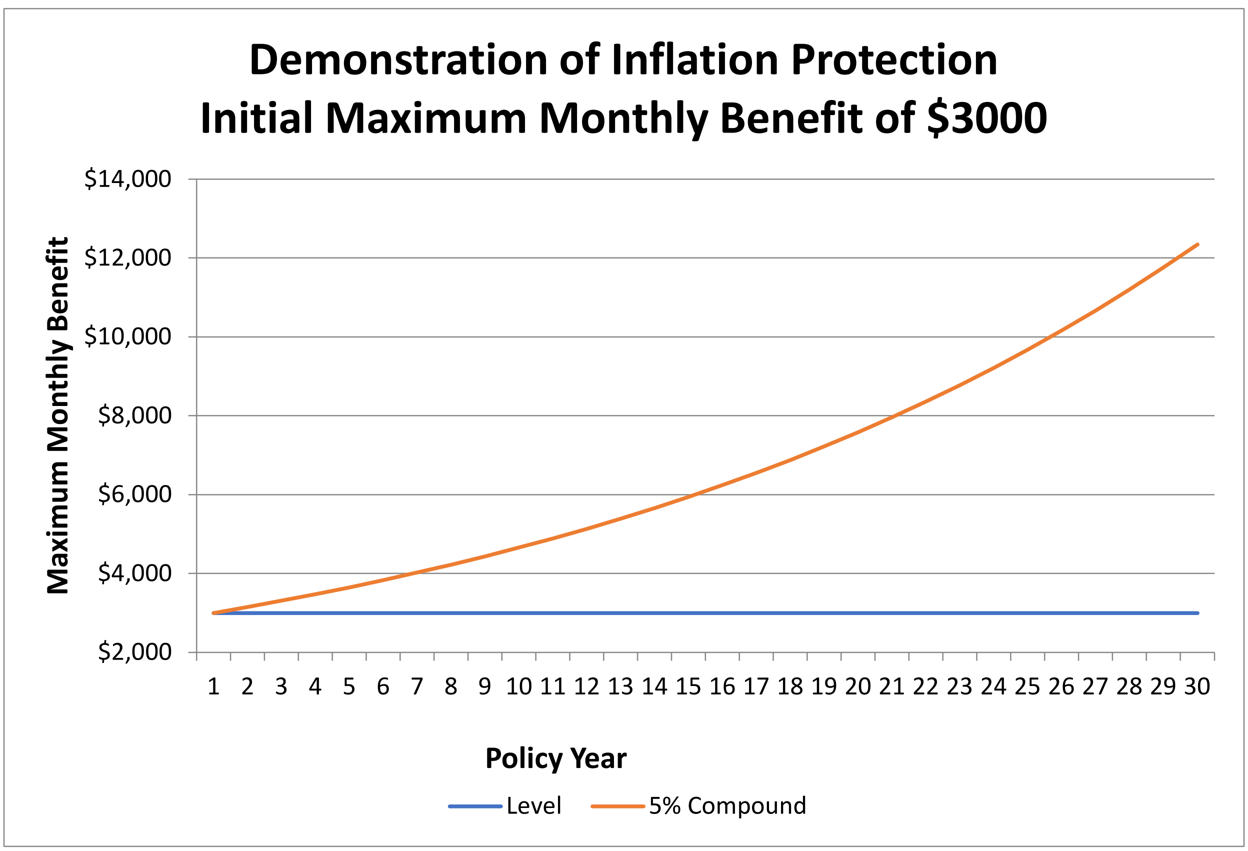
Preexisting condition refers to any condition for which the Insured received medical advice or treatment in the six months preceding the Date of Issue. The receipt of Qualified Long-Term Care Services, due to preexisting conditions stated in the application, are covered under the Riders, subject to the 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 Date of Issue.

THESE RIDERS MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

INTERNATIONAL BENEFITS. The LTC Rider and LTC With Inflation Rider provide 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 each Rider. However, the Licensed Health Care Practitioner providing the certification or recertification and Plan of Care must be licensed to practice in the United States, its territories, or possessions. All Claims information and medical records must be submitted in English.

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. The maximum monthly benefit provided by the Long-Term Care Benefits Rider does not increase by a fixed percentage; however, prior to the first benefit payment, the maximum monthly benefit may increase if the annuity Contract Value increases.

INFLATION PROTECTION. Nationwide offers the Long-Term Care Benefits With Inflation Rider. If you elect the optional LTC With Inflation Rider, the monthly long-term care benefit and remaining long-term care benefits available will increase as described in the LTC With Inflation Rider description of the Benefits Provided by These Riders section of this disclosure. This optional inflation protection coverage can help long-term care benefits keep up with long-term care expenses as they increase over time. If you reject the optional LTC With Inflation Rider by indicating so in the application, you will not be able to increase your benefits later. An additional Premium will be charged if the LTC With Inflation Rider is elected. A demonstration of the increase to the monthly LTC With Inflation Rider benefit is shown below.



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.

LONG-TERM CARE PREMIUM AND RIDER CHARGE. A charge for these Riders is deducted monthly from the Contract Value. In addition, if the LTC With Inflation Rider and/or optional nonforfeiture rider are elected, there will be additional Premium due on the Contract's Date of Issue. See the Sales Proposal provided at the point of sale for details.

ADDITIONAL FEATURES. These Riders will be medically underwritten.

TERMINATION OF COVERAGE: Coverage under the LTC Rider or LTC With Inflation Rider will terminate upon the earliest of the following to occur:

1. the date the Remaining Maximum Amount of LTC Extension Benefits Payable is equal to zero;
2. we receive your written request to terminate a Rider, which will also result in the automatic termination of the Contract;
3. the Annuitization Date; and
4. the date the Contract terminates for any reason.

CONTACT THE STATE AGENCY LISTED IN *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 BENEFITS RIDER OR LONG-TERM CARE BENEFITS WITH INFLATION PROTECTION RIDER.

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

Nationwide®

Nationwide CareMatters® Annuity

Your plan for a confident retirement

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

ICC25-FAM-1757AO

Take control of your future

You deserve to feel confident about your future. A key way to do that is to have a comprehensive plan in place to cover the expenses you may encounter during retirement — including potential long-term care (LTC) costs.

Having a plan gives you more control over where you receive care and who provides it. And Nationwide CareMatters® Annuity provides a straightforward experience to get the LTC protection you need.

It's an annuity-based linked-benefit LTC solution that has minimal underwriting requirements and a 1-time payment, allowing you to convert an existing nonqualified annuity[1] and/or make a single payment to secure LTC coverage.

82%

of people say they'd prefer to receive care **in a home-based setting**.[2]

[1] The Pension Protection Act's regulations do not allow for long-term care benefits to be owned within qualified products.

[2] "The Nationwide Retirement Institute® 2025 Long-Term Care Consumer Survey," conducted by The Harris Poll on behalf of Nationwide (March 2025).

What's inside?

All guarantees and benefits of the insurance contract are backed by the claims-paying ability of the issuing insurance company.

Why long-term care planning matters

People are living longer. In fact, the number of people living to age 100+ is projected to quadruple by 2054.[3]

And the longer we live, the more likely it is that we'll need some form of long-term care. That makes LTC planning an important part of a comprehensive retirement plan.

Having a plan for addressing these potential costs in retirement can help protect:

- Your retirement assets and income
- Your legacy
- Your family's lifestyle
- The physical and emotional health of your caregiver(s)

Long-term care basics

If you mention long-term care, many people immediately think of a nursing home. In reality, the majority of care takes place in the home.[4] So thinking about long-term care as an event to plan for, not just a place, can help you have more options in the future.

What it is

Long-term care includes a variety of services that can help if you lose the ability to independently perform at least 2 activities of daily living (ADLs)[5] for at least 90 days or have severe cognitive impairment.

Where it can take place

Planning now can give you more freedom in the future to get care where you prefer, such as in your own home, an assisted living facility, adult day care, a nursing home or alternative care services.

How costs are covered

LTC costs can add up quickly, and a common misconception is that Medicare or Medicaid will pay for all expenses. The truth is that you may need to be able to cover much of the cost yourself with either cash or private insurance.

Coverage	What LTC costs it covers
Health insurance	Doesn't cover any long-term care expenses
Medicare	• Generally covers only temporary skilled care • May cover a portion of LTC expenses, but only up to 100 days • Requires a 3-consecutive day stay in a hospital under treatment, as well as other qualifiers
Medicaid	• Covers long-term expenses for individuals with countable assets of $2,000 or less (the asset limit varies by state) • Care may be limited to a nursing home • You might not be able to choose where you receive care

[3] "U.S. centenarian population is projected to quadruple over the next 30 years," Katherine Schaeffer, Pew Research Center (Jan. 9, 2024).
[4] American Association for Long-Term Care Insurance, aaltci.org (2022).
[5] Activities of daily living are bathing, continence, dressing, eating, toileting and transferring.

Why Nationwide CareMatters® Annuity?

In 2010, The Pension Protection Act of 2006 (PPA) became effective, allowing LTC benefits to be received tax free from a nonqualified annuity.[6]

We created Nationwide CareMatters Annuity as a simple way to help you maximize your assets for LTC coverage, while protecting the other resources you've built for retirement or your legacy.

We'll explain all the details and how it works, but below are 3 important benefits that CareMatters Annuity offers:

1. Simplicity	With a single payment and/or an exchange of an existing nonqualified annuity, you can receive double or triple your contract value for LTC expenses.
2. Guarantees	A guaranteed fixed crediting rate provides you with a guaranteed LTC benefit.[7] And if you never need care, any remaining contract value is available to your beneficiaries as a death benefit.
3. Flexibility	Cash indemnity benefits put you in control to choose the care that works best for you, without the need to submit monthly bills and receipts.

Next, let's take a look at how Nationwide CareMatters Annuity was designed to offer you simplicity, guarantees and flexibility as you prepare for the future.

[6] Benefits are tax free up to the greater of the HIPAA daily limit in the year of claim or the actual qualifying long-term care cost incurred. Benefits may be taxable under certain circumstances. Consult your tax advisor.

[7] Subject to reductions for any partial withdrawals.

Simplicity

Double or triple your contract value for LTC coverage

Receive 2 to 3 times your CareMatters Annuity contract value for LTC coverage.

Tax advantages

Your contract value grows tax deferred and pays out tax-free LTC benefits.[6] CareMatters Annuity can also be funded through tax-free exchanges from existing nonqualified annuities (also known as a 1035 exchange).

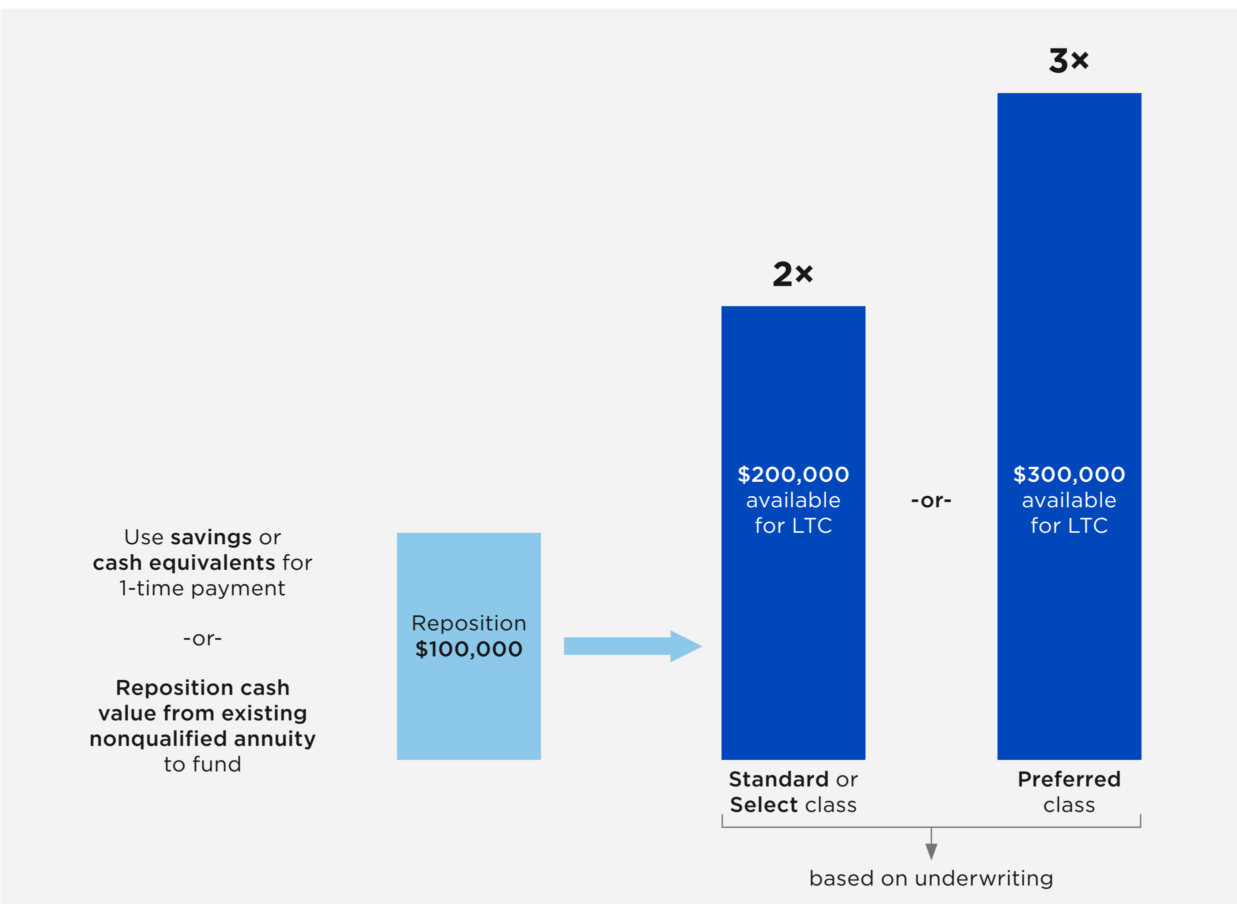
Simplified underwriting

Complete a brief questionnaire regarding your medical history to quickly determine the level of LTC coverage you may qualify for.

How it works

If you were to reposition $100,000 or exchange an existing nonqualified annuity with $100,000 in contract value into CareMatters Annuity, your starting coverage would be:

- $200,000 for LTC coverage with Standard or Select class
- $300,000 for LTC coverage with Preferred class



Guarantees

Principal protection

Your contract value will never go below your initial investment.[8]

Guaranteed LTC benefits

The guaranteed crediting rate doesn't change provides you with guaranteed LTC benefits.

Death benefit

If care is not needed or benefits are not used in full, any remaining contract value will be paid to your beneficiaries.[9]

[8] Less any withdrawals. If you elect the optional Inflation Protection Benefit and/or the LTC Nonforfeiture Benefit, there are upfront premiums for each rider that will also reduce the contract value. Monthly rider charges are guaranteed not to exceed interest credited in the prior month.

[9] Gains in the contract are taxable upon death.

Flexibility

Benefits that put you in control of your future

Some LTC coverage requires monthly bills and receipts to be submitted for specific long-term care services and then reimburse for the bills that qualify under the contract, but only up to the benefit limit, meaning you may have to cover out-of-pocket LTC expenses.

In contrast, CareMatters Annuity has cash indemnity benefits, 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, your full available monthly LTC benefit can be accessed without limitations from Nationwide on how you spend your benefits.

How LTC benefit models compare

Cash indemnity	Reimbursement
No need to submit monthly bills or receipts once your claim is approved	Bills and receipts must be submitted every month
100% of the monthly LTC cash benefit is available	Every month, you must wait to see what services qualify, and you'll receive only what the insurance company covers under the contract, up to your benefit limits
The tax-free monthly cash benefit can be used for LTC expenses without restrictions from the insurance company[10]	Services not covered under your contract have to be paid out of pocket

Choose the care that works for you

A cash indemnity contract can help pay for the care or services that are right for your needs, including:[10]

- Home care
- Assisted living
- Adult day care
- Nursing home care
- Hospice
- 100% informal care:[11]
  - Receive care from those you know and trust by paying a family member or friend to care for you
  - Receive care from less expensive, unlicensed caregivers
- Alternative LTC services
- LTC coverage options developed in the future

International benefits

100% of LTC benefits are payable if you reside internationally.[12]

[10] Benefits are tax-free up to the greater of the HIPAA daily limit in the year of claim or the actual qualifying long-term care cost incurred. Benefits may be taxable under certain circumstances. Consult your tax advisor.

[11] The plan of care prepared by a U.S.-licensed health care practitioner must state that care from informal caregivers is appropriate.

[12] Regulations and qualifications may apply.

Product highlights

Benefit type	Cash indemnity LTC benefits
Ownership	The owner must be the annuitant/insured, the spouse of the annuitant/insured or a trust with an insurable interest in the annuitant/insured.
Underwriting classes and corresponding LTC benefits	See table below
Payment/1035 options	The contract owner has the option to pay a lump-sum premium, 1035 exchange a currently owned nonqualified annuity or a combination of both.
Guaranteed crediting rate	3%
Optional benefits	• **Inflation Protection Benefit:** 5% compound • **LTC Nonforfeiture Benefit:** Provides a paid-up LTC benefit with a shortened benefit period upon annuitization or full surrender while the insured is alive
Contingent deferred sales charge[13] (CDSC)	10-year schedule: Year 1: 9.0%, Year 2: 8.0%, Year 3: 7.5%, Year 4: 6.5%, Year 5: 5.5%, Year 6: 4.5%, Year 7: 3.5%, Year 8: 2.5%, Year 9: 1.5%, Year 10: 0.5%, Year 11: 0%
Free withdrawals	10% of the beginning of year contract value, available starting year 2.
Elimination period	90 calendar days. Once the elimination period is met, it's met for life. Upon completion, benefits for the first 90 days will be paid retroactively along with benefits for month 4.
Using LTC benefits	Once the insured qualifies for benefits and satisfies the elimination period, Nationwide places no restrictions on how benefits can be used. 100% of LTC benefits can be used for informal care, including family members and any LTC service existing today or developed in the future.
Qualification for benefits	• To qualify for benefits, the insured must be certified by a U.S.-licensed health care practitioner to have a severe cognitive impairment or not be able to perform 2 of 6 activities of daily living (ADLs) for at least 90 days; ADLs are bathing, continence, dressing, eating, toileting and transferring • The 90-calendar-day elimination period must be met • Regulations require that a plan of care be prepared by a U.S.-licensed health care practitioner will be created at time of claim[14] • Regulations require that the LTC claim must be recertified at least every 12 months; this means a U.S.-licensed health care practitioner must recertify the insured's qualifications for claim; an updated plan of care must also be created or confirm the current plan of care is still appropriate
International benefits	100% of LTC benefits are payable if you reside internationally.[12]

Underwriting classes and corresponding LTC benefits:

Class	Issue ages	LTC benefit multiple times contract value	LTC benefit period
Preferred	40–74	3	72 months (24 acceleration, 48 extension)
Standard	40–74	2	48 months (24 acceleration, 24 extension)
Select	75–80	2	72 months (36 acceleration, 36 extension)

CareMatters Annuity provides a multiple of 2 or 3 times the contract value as available LTC benefits, based on underwriting class. Any remaining LTC benefits in excess of the contract value will not be added to the contract value or death benefit. Withdrawals will reduce the amount of available LTC benefits.

[13] The amount of this charge may vary by state.

[14] Nationwide currently has a 3rd-party administrator who can write the plan of care at the time of the claim, but there is no guarantee that this service will always be available.

Nationwide is on your side® every step of the way

If you eventually need LTC, we offer personalized support with the claims process, including helping you with the following:

- **Understanding** how the process works to get your benefit
- **Filing** the claim for benefits
- **Creating** a plan of care that is appropriate for you
- **Helping** you find local care services, such as home care services, the right facility for your needs, adult day care, community services and more
- **Providing** ongoing support as your needs change

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 more than 25 years.** We run our business in such a way as to make sure we'll be here to protect you whenever you need us.

Nearly
100
years as a mutual company
Nationwide Mutual Insurance Co.

Helping members protect what's important since
1926

Offering
LTC solutions
since 1999

A+[15]
Standard & Poor's
Affirmed: 04/12/25
Fifth highest of 21 ratings

A+[15]
AM Best
Affirmed: 11/07/24
Second highest of 16 ratings

A1[15]
Moody's
Affirmed: 11/10/23
Fifth highest of 21 ratings

[15] Ratings apply to Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. Such ratings refer only to the overall financial status and is not a recommendation of the company.
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.

Your next steps

Talk with your financial professional today to find out how Nationwide CareMatters Annuity can help you take control of your future.

Nationwide®

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

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

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

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

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

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

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

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

Approval for long-term care coverage under the contract and attached riders is subject to underwriting based on questions in the application and a cognitive screening for applicants age 70 and older.

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

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.

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

ICC25-FAM-1757AO (10/25)