

CARDINAL ADVISORS

Long-Term Care Benefit - Relaxed Health Qualification

In the video titled "Long-Term Care Benefit - Relaxed Health Qualification" Hans and Tom use the following illustrations to discuss Long-Term Care.

LONG-TERM CARE BENEFIT-RELAXED HEALTH QUALIFICATION									
S.S. <input type="checkbox"/> MED <input type="checkbox"/> LTC <input type="checkbox"/> IRA/401K <input type="checkbox"/>	<ul style="list-style-type: none"> - CASH INDEMNITY LTC BENEFITS-RELAXED UNDERWRITING-1035 EXCHANGE - INFORMAL + FAMILY CAREGIVERS-3X + LTC BENEFIT-CAREGIVER ASSISTANCE - NON-QUALIFIED FUNDS <table border="1"> <tr> <th>INSURANCE COMPANY #1</th> <th>INSURANCE COMPANY #2</th> </tr> <tr> <td> 60 MONTH LTC BENEFIT 50,000 MINIMUM / 300,000 MAXIMUM VIDEO EXAM-(MOBILITY+COGNITIVE) ADD FUNDS FOR 5 YEARS AGE 50-80 </td> <td> 72 MONTH LTC BENEFIT 36,000 MINIMUM / 400,000 MAXIMUM HEALTH QUESTIONNAIRE (YES/NO (COGNITIVE 70+)) ALL FUNDS FROM BEGINNING-NO ADD AGE 40-74 3X 75-80 2X </td> </tr> <tr> <td> ① GCV=100,000 LTC=315,000 M=2518 PCV=100,000 LTC=315,000 M=2518 ⑩ GCV=102,769 LTC=423,334 M=7056 PCV=188,778 LTC=454,464 M=7574 ②⑩ GCV=85,750 LTC=568,925 M=9482 PCV=342,252 LTC=641,892 M=10,698 ③⑩ GCV=0 LTC=568,925 M=9482 PCV=624,776 LTC=641,892 M=10,698 </td> <td> ① GCV=100,000 LTC=300,000 M=4164 ⑩ GCV=126,184 LTC=378,552 M=5258 ②⑩ GCV=159,224 LTC=477,672 M=6634 ③⑩ GCV=200,916 LTC=602,747 M=8371 </td> </tr> <tr> <td> PARKINSON'S-MS-CIRRHOSIS OF THE LIVER RHEUMATOID ARTHRITIS-ANEURYSM DIABETES-STROKE TIA-OSTEOPOROSIS - NOT IN NY, CA, IN </td> <td> CANCER-HEART DISEASE -CHRONIC KIDNEY-STROKE/TIA -SOCIAL SECURITY DISABILITY -PERIPHERAL VASCULAR-TREMORS -ORGAN TRANSPLANT-BIPOLAR -PSYCHOSIS -FILED BUT NOT IN CA, CT, DE, DC, FL, IN, MT, NJ, NY, ND, SC, SD </td> </tr> </table>	INSURANCE COMPANY #1	INSURANCE COMPANY #2	60 MONTH LTC BENEFIT 50,000 MINIMUM / 300,000 MAXIMUM VIDEO EXAM-(MOBILITY+COGNITIVE) ADD FUNDS FOR 5 YEARS AGE 50-80	72 MONTH LTC BENEFIT 36,000 MINIMUM / 400,000 MAXIMUM HEALTH QUESTIONNAIRE (YES/NO (COGNITIVE 70+)) ALL FUNDS FROM BEGINNING-NO ADD AGE 40-74 3X 75-80 2X	① GCV=100,000 LTC=315,000 M=2518 PCV=100,000 LTC=315,000 M=2518 ⑩ GCV=102,769 LTC=423,334 M=7056 PCV=188,778 LTC=454,464 M=7574 ②⑩ GCV=85,750 LTC=568,925 M=9482 PCV=342,252 LTC=641,892 M=10,698 ③⑩ GCV=0 LTC=568,925 M=9482 PCV=624,776 LTC=641,892 M=10,698	① GCV=100,000 LTC=300,000 M=4164 ⑩ GCV=126,184 LTC=378,552 M=5258 ②⑩ GCV=159,224 LTC=477,672 M=6634 ③⑩ GCV=200,916 LTC=602,747 M=8371	PARKINSON'S-MS-CIRRHOSIS OF THE LIVER RHEUMATOID ARTHRITIS-ANEURYSM DIABETES-STROKE TIA-OSTEOPOROSIS - NOT IN NY, CA, IN	CANCER-HEART DISEASE -CHRONIC KIDNEY-STROKE/TIA -SOCIAL SECURITY DISABILITY -PERIPHERAL VASCULAR-TREMORS -ORGAN TRANSPLANT-BIPOLAR -PSYCHOSIS -FILED BUT NOT IN CA, CT, DE, DC, FL, IN, MT, NJ, NY, ND, SC, SD
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	INCOME <input type="checkbox"/> ESTATE <input type="checkbox"/> TAXES <input type="checkbox"/>								

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Insurance Company #1

The 5 Health Questions

x

1. Do you currently live and receive care in or use, have applied to, or have been advised to reside in a nursing home, assisted living facility, any other residential care facility, home health care or adult day care?
2. Do you currently need any assistance or supervision in performing any of the following activities of daily living: bathing, dressing, eating, walking, moving in or out of a bed or chair, toileting and/or bowel/bladder control?
3. Do you currently use a wheelchair, motorized scooter, stair lift, Hoyer lift or respirator?
4. Have you been diagnosed or advised by a member of the medical profession as having or been treated for any of the following conditions in the past five years: heart attack, bypass angioplasty, stent surgery of the heart or legs, COPD, chronic kidney failure, cancer of the bone/esophagus/liver/lung/ovary/pancreas/stomach/uterus, lymphoma, leukemia or any metastatic cancer?
5. In the past five years, have you received Social Security Disability Insurance benefits?



Bridge[®]

Index Annuity with Long-Term Care and Wellness Benefits

ANNUITY ILLUSTRATION PREPARED FOR
Mrs. Youtube

PREPARED BY REPRESENTATIVE
Hans Scheil
2530 Meridian Pkwy Ste 100
Durham, NC 27713

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Your product Disclosure Statement and Buyer's Guide contain additional information regarding your annuity. This illustration must be accompanied by the product Disclosure Statement.

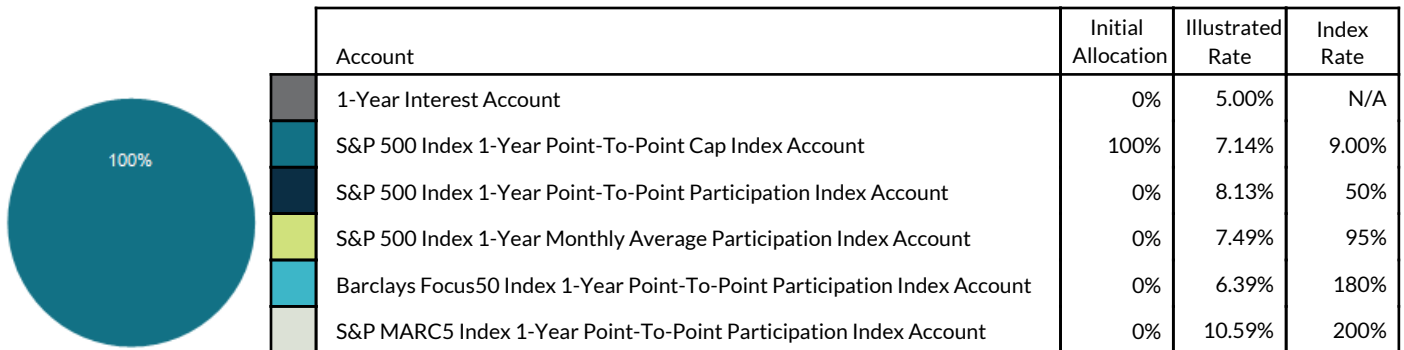
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DATE PREPARED
01/30/2026 09:42 PM



7100 Westown Parkway Suite 200
West Des Moines IA 50266-2521
866-598-3692

Account Allocation



1-YEAR INTEREST ACCOUNT

The interest rate is declared at issue and guaranteed for one year. The interest rate may change each year, subject to a 1% minimum guaranteed rate.

S&P 500® INDEX ACCOUNTS

- 1-Year Point-to-Point Cap Index Account**
 Annual index credits are based on the percentage change in the index from the previous contract anniversary, subject to a cap. The cap may change each year, subject to a 1.00% minimum.
- 1-Year Point-to-Point Participation Index Account**
 Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by the participation rate. The participation rate may change each year subject to a 10% minimum.
- 1-Year Monthly Average Participation Index Account**
 Percentage change based on the monthly average S&P 500 over a one-year period, multiplied by the Participation Rate. The Participation Rate may change each year subject to a 10% minimum.

BARCLAYS FOCUS50 INDEX™ ACCOUNTS

1-Year Point-to-Point Participation Index Account

Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum.

S&P MARC5 INDEX ACCOUNTS

1-Year Point-to-Point Participation Index Account

Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum.

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Narrative Summary

Account Accumulation Value

The Account Accumulation Value is equal to the premium allocated to the Account, less the premium load, plus interest credited or index credits, less any Partial Surrenders and rider charges.

Accumulation Value

The Accumulation Value is the total of the individual Account Accumulation Values.

Cash Surrender Value

The Cash Surrender Value is the Accumulation Value less any applicable Surrender Charge, and adjusted for any applicable MVA. In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.

Minimum Guaranteed Contract Value

The Minimum Guaranteed Contract Value will be 87.50% of premium(s) paid, less any Partial Surrenders, plus interest earned at a rate of 2.40%.

Death Benefit

The Death Benefit is the greater of the Accumulation Value or the Minimum Guaranteed Contract Value.

Interest Earned

Interest Earned will be based on a declared Interest Rate and credited to the 1-Year Interest Account.

Index Change

The Index Change will be based on the changes in the underlying index over the indexing period and the crediting method of the Index Account.

Credited Rate

The Credited Rate will be based on the Index Change over the one-year indexing period, and the Index Cap or Participation Rate applicable for the Index Account.

Index Credits

Index Credits are calculated based on the Account Accumulation Value and the Credited Rate for the individual Index Account. The Index Credits in any period will never be less than zero.

Surrender Charges

This annuity product is a long-term contract with substantial penalties for early surrender. A Surrender Charge is assessed, according to the schedule below, on any amount withdrawn as a partial or full surrender that is in excess of the penalty-free amount. The Surrender Charges are for 10 years and decline as follows:

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
9.00%	8.00%	7.00%	6.50%	5.50%	4.50%	3.50%	2.50%	1.50%	0.50%

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Market Value Adjustment

We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered. It may result in either an increase or a decrease to the amount withdrawn or surrendered. A MVA will be made only when a Surrender Charge is deducted. Generally, the MVA decreases the Accumulation Value surrendered when interest rates rise, and increases it when interest rates fall. The MVA will not reduce the amount surrendered below the Minimum Guaranteed Contract Value. The MVA is not applicable in all states.

Withdrawals

The total of any Partial Surrenders taken. Each contract year after the first, you may withdraw up to 10% of the Accumulation Value without being subject to a Surrender Charge or MVA. If the Contract is subsequently surrendered during the contract year, the Surrender Charge and MVA will be applied to any previously uncharged Partial Surrender amounts taken in the same contract year.

Nursing Home Waiver Rider

After the first contract year, you may make a partial or a full surrender without incurring a Surrender Charge or MVA if you become confined to a Hospital or Nursing Care Center for at least 90 consecutive days. Nursing Home Waiver availability may vary by state.

Terminal Illness Rider

You may withdraw up to 75% of the Accumulation Value without charges if you are diagnosed with a terminal illness. Terminal Illness availability may vary by state. The annuity contract contains complete details.

Tax Treatment

You may be subject to a 10% Federal penalty tax if you make withdrawals or surrender your annuity before age 59½. Long-Term Care Benefits are typically tax-free under IRC Section 7702B. Generally, the maximum tax-free Long-Term Care Benefit payable from all coverage on the same insured is limited to the greater of the actual qualified long-term care expenses or the per diem rate established by the IRS. EquiTrust Life Insurance Company cannot give legal, tax, or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation.

Annuitization

You may choose to have the proceeds of this contract paid under a payment option on your maturity date. This is called annuitizing your contract. When you annuitize, you can choose from several options, including lifetime income and/or a specified period of years. Once you annuitize your contract, you may not surrender it or have access to any values of your annuity, other than your income payments. The maturity date is age 100.

Important Information about Your Illustration

This illustration is not intended as a complete discussion of this annuity contract. The annuity contract contains complete details. This illustration is not intended to be a substitute for the annuity contract, nor is it part of the contract. The terms of the annuity contract are controlling in all cases. For any non-guaranteed elements presented in this illustration, (a) the benefits and values are not guaranteed; (b) the assumptions on which they are based are subject to change by the insurer; and (c) actual results may be higher or lower.

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LTC Narrative Summary

The **Long-Term Care Rider** is included with all Bridge contracts and is fully guaranteed to not lapse. Rider benefits are intended to be used for long-term care services.

Rider Charges in the form of a premium load and monthly rider fees are deducted from your Accumulation Value.

The **Coverage Ratio** is a percentage elected at issue and may range between 100% and a maximum percentage determined by issue age and underwriting class. The Coverage Ratio applies to premiums received through contract year five.

Net Amount at Risk is equal to the LTC Benefit Base less the Accumulation Value.

The **LTC Benefit Base** is equal to the Premium multiplied by the Coverage Ratio, then increased by 3.00% annually for up to 20 years or time of claim. The LTC Benefit Base is reduced proportionately for Withdrawals and dollar-for-dollar for LTC Benefit amounts.

The **LTC Monthly Benefit** is payable for up to 60 months, as long as benefit qualification continues to be met.

A **Vesting Schedule** is applied to benefits received during the first four years. The schedule is 20%, 40%, 60%, 80% in years 1 through 4.

Wellness Credits offer additional LTC Benefits through active participation in a personalized wellness program. Maximum available credits every 2 years for up to 20 years are equal to 1.75% of the LTC Benefit Base at the beginning of each 2-year period. A \$100 Wellness Rider fee is deducted from the Accumulation Value annually.

Illustrations included in this material are based on the information and assumptions that you and your Representative discussed, and do not reflect any suggestion or recommendation by EquiTrust for you or your investment situation.

Prepared For: Mrs. Youtube
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$100,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$315,000

Total Projected Values

Guaranteed Values										
End of Year	Age	Premium	Withdrawals	Rider Charges	Interest & Index Credits	Accumulation Value	Cash Surrender Value	Death Benefit	Minimum Guaranteed Contract Value	LTC Monthly Benefit
1	66	100,000	0	1,132	0	98,868	89,970	98,868	88,671	2,400
2	67	0	0	187	0	98,680	90,786	98,680	90,711	3,215
3	68	0	0	278	0	98,402	92,708	98,402	92,708	4,098
4	69	0	0	413	0	97,989	94,616	97,989	94,616	5,054
5	70	0	0	615	0	97,374	96,365	97,374	96,365	6,086
6	71	0	0	723	0	96,652	98,047	98,047	98,047	6,269
7	72	0	0	921	0	95,731	99,568	99,568	99,568	6,457
8	73	0	0	1,186	0	94,545	100,858	100,858	100,858	6,651
9	74	0	0	1,420	0	93,125	101,943	101,943	101,943	6,850
10	75	0	0	1,700	0	91,426	102,769	102,769	102,769	7,056
11	76	0	0	1,851	0	89,575	103,462	103,462	103,462	7,267
12	77	0	0	2,225	0	87,350	103,792	103,792	103,792	7,485
13	78	0	0	2,683	0	84,667	103,668	103,668	103,668	7,710
14	79	0	0	3,150	0	81,517	103,066	103,066	103,066	7,941
15	80	0	0	3,704	0	77,812	101,889	101,889	101,889	8,179
16	81	0	0	3,868	0	73,945	100,518	100,518	100,518	8,425
17	82	0	0	4,302	0	69,643	98,674	98,674	98,674	8,677
18	83	0	0	5,079	0	64,564	96,000	96,000	96,000	8,938
19	84	0	0	6,474	0	58,090	91,848	91,848	91,848	9,206
20	85	0	0	8,297	0	49,793	85,750	85,750	85,750	9,482
30	95	0	0	0	0	0	0	0	0	9,482
35	100	0	0	0	0	0	0	0	0	9,482

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PREPARED by your Representative
 Hans Scheil on 01/30/2026 09:42 PM
 For Mrs. Youtube, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(01-26)

Prepared For: Mrs. Youtube
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$100,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$315,000

Total Projected Values

Non-Guaranteed Values										Gtd
End of Year	Age	Premium	Withdrawals	Rider Charges	Interest & Index Credits	Accumulation Value	Cash Surrender Value	Death Benefit	LTC Monthly Benefit	LTC Monthly Benefit
1	66	100,000	0	1,132	8,898	107,766	98,067	107,766	2,518	2,400
2	67	0	0	184	9,682	117,264	107,883	117,264	3,437	3,215
3	68	0	0	264	0	117,000	108,810	117,000	4,277	4,098
4	69	0	0	390	10,495	127,105	118,843	127,105	5,302	5,054
5	70	0	0	558	11,389	137,937	130,350	137,937	6,276	6,086
6	71	0	0	630	12,358	149,664	142,929	149,664	6,562	6,269
7	72	0	0	768	0	148,896	143,685	148,896	6,750	6,457
8	73	0	0	991	13,311	161,216	157,186	161,216	7,053	6,651
9	74	0	0	1,136	14,407	174,488	171,870	174,488	7,253	6,850
10	75	0	0	1,297	15,587	188,778	187,834	188,778	7,574	7,056
11	76	0	0	1,346	16,869	204,300	204,300	204,300	7,786	7,267
12	77	0	0	1,533	18,249	221,015	221,015	221,015	8,128	7,485
13	78	0	0	1,745	0	219,271	219,271	219,271	8,352	7,710
14	79	0	0	2,082	19,547	236,736	236,736	236,736	8,714	7,941
15	80	0	0	2,311	21,098	255,523	255,523	255,523	8,953	8,179
16	81	0	0	2,273	22,793	276,043	276,043	276,043	9,337	8,425
17	82	0	0	2,365	0	273,678	273,678	273,678	9,590	8,677
18	83	0	0	2,862	24,373	295,189	295,189	295,189	9,997	8,938
19	84	0	0	3,406	26,261	318,044	318,044	318,044	10,266	9,206
20	85	0	0	4,051	28,259	342,252	342,252	342,252	10,698	9,482
30	95	0	0	100	51,587	624,776	624,776	624,776	10,698	9,482
35	100	0	0	100	72,768	881,306	881,306	881,306	14,688	9,482

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PREPARED by your Representative
 Hans Scheil on 01/30/2026 09:42 PM
 For Mrs. Youtube, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(01-26)

Prepared For: Mrs. Youtube
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$100,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$315,000

Long-Term Care Projected Values

		Guaranteed Values		Non-Guaranteed Values			
End of Year	Age	LTC Vested Benefit Base	LTC Monthly Benefit	Wellness Credits	Cumulative Wellness Credits	LTC Vested Benefit Base Incl Wellness Credits	LTC Monthly Benefit Incl Wellness Credits
1	66	143,984	2,400	0	0	151,103	2,518
2	67	192,882	3,215	5,513	5,513	206,237	3,437
3	68	245,886	4,098	0	5,513	256,633	4,277
4	69	303,226	5,054	5,848	11,361	318,138	5,302
5	70	365,171	6,086	0	11,361	376,532	6,276
6	71	376,126	6,269	6,204	17,565	393,692	6,562
7	72	387,410	6,457	0	17,565	404,975	6,750
8	73	399,033	6,651	6,582	24,147	423,180	7,053
9	74	411,004	6,850	0	24,147	435,151	7,253
10	75	423,334	7,056	6,983	31,130	454,464	7,574
11	76	436,034	7,267	0	31,130	467,164	7,786
12	77	449,115	7,485	7,408	38,539	487,653	8,128
13	78	462,588	7,710	0	38,539	501,127	8,352
14	79	476,466	7,941	7,860	46,398	522,864	8,714
15	80	490,760	8,179	0	46,398	537,158	8,953
16	81	505,483	8,425	8,338	54,736	560,219	9,337
17	82	520,647	8,677	0	54,736	575,383	9,590
18	83	536,266	8,938	8,846	63,582	599,849	9,997
19	84	552,354	9,206	0	63,582	615,937	10,266
20	85	568,925	9,482	9,385	72,967	641,892	10,698
30	95	568,925	9,482	0	72,967	641,892	10,698
35	100	568,925	9,482	0	72,967	881,306	14,688

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PREPARED by your Representative
 Hans Scheil on 01/30/2026 09:42 PM
 For Mrs. Youtube, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(01-26)

Prepared For: Mrs. Youtube
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$100,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$315,000

Explanation of Fees

		Guaranteed Values					Non-Guaranteed Values				
End of Year	Age	Premium Load	LTC Charges	Wellness	Total	% of beginning AV	Premium Load	LTC Charges	Wellness	Total	% of beginning AV
1	66	1,000	32	100	1,132	1.13%	1,000	32	100	1,132	1.13%
2	67	0	87	100	187	0.19%	0	84	100	184	0.17%
3	68	0	178	100	278	0.28%	0	164	100	264	0.23%
4	69	0	313	100	413	0.42%	0	290	100	390	0.33%
5	70	0	515	100	615	0.63%	0	458	100	558	0.44%
6	71	0	623	100	723	0.74%	0	530	100	630	0.46%
7	72	0	821	100	921	0.95%	0	668	100	768	0.51%
8	73	0	1,086	100	1,186	1.24%	0	891	100	991	0.67%
9	74	0	1,320	100	1,420	1.50%	0	1,036	100	1,136	0.70%
10	75	0	1,600	100	1,700	1.82%	0	1,197	100	1,297	0.74%
11	76	0	1,751	100	1,851	2.02%	0	1,246	100	1,346	0.71%
12	77	0	2,125	100	2,225	2.48%	0	1,433	100	1,533	0.75%
13	78	0	2,583	100	2,683	3.07%	0	1,645	100	1,745	0.79%
14	79	0	3,050	100	3,150	3.72%	0	1,982	100	2,082	0.95%
15	80	0	3,604	100	3,704	4.54%	0	2,211	100	2,311	0.98%
16	81	0	3,768	100	3,868	4.97%	0	2,173	100	2,273	0.89%
17	82	0	4,202	100	4,302	5.82%	0	2,265	100	2,365	0.86%
18	83	0	4,979	100	5,079	7.29%	0	2,762	100	2,862	1.05%
19	84	0	6,374	100	6,474	10.03%	0	3,306	100	3,406	1.15%
20	85	0	8,197	100	8,297	14.28%	0	3,951	100	4,051	1.27%
30	95	0	0	0	0	0.00%	0	0	100	100	0.02%
35	100	0	0	0	0	0.00%	0	0	100	100	0.01%

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PREPARED by your Representative
 Hans Scheil on 01/30/2026 09:42 PM
 For Mrs. Youtube, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(01-26)

Prepared For: Mrs. Youtube
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$100,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$315,000

Explanation of Vested Benefit Base

Guaranteed Values								Non-Guaranteed Values
End of Year	Age	Benefit Base before Vesting	Accumulation Value	Net Amount at Risk*	Vesting%	LTC Vested Benefit Base**	LTC Monthly Benefit	Accumulation Value
1	66	324,450	98,868	225,582	20%	143,984	2,400	107,766
2	67	334,184	98,680	235,503	40%	192,882	3,215	117,264
3	68	344,209	98,402	245,807	60%	245,886	4,098	117,000
4	69	354,535	97,989	256,546	80%	303,226	5,054	127,105
5	70	365,171	97,374	267,797	100%	365,171	6,086	137,937
6	71	376,126	96,652	279,475	100%	376,126	6,269	149,664
7	72	387,410	95,731	291,680	100%	387,410	6,457	148,896
8	73	399,033	94,545	304,488	100%	399,033	6,651	161,216
9	74	411,004	93,125	317,878	100%	411,004	6,850	174,488
10	75	423,334	91,426	331,908	100%	423,334	7,056	188,778
11	76	436,034	89,575	346,459	100%	436,034	7,267	204,300
12	77	449,115	87,350	361,765	100%	449,115	7,485	221,015
13	78	462,588	84,667	377,921	100%	462,588	7,710	219,271
14	79	476,466	81,517	394,949	100%	476,466	7,941	236,736
15	80	490,760	77,812	412,947	100%	490,760	8,179	255,523
16	81	505,483	73,945	431,538	100%	505,483	8,425	276,043
17	82	520,647	69,643	451,004	100%	520,647	8,677	273,678
18	83	536,266	64,564	471,702	100%	536,266	8,938	295,189
19	84	552,354	58,090	494,265	100%	552,354	9,206	318,044
20	85	568,925	49,793	519,132	100%	568,925	9,482	342,252
30	95	568,925	0	568,925	100%	568,925	9,482	624,776
35	100	568,925	0	568,925	100%	568,925	9,482	881,306

*Net Amount at Risk = Benefit Base before Vesting - Accumulation Value

**LTC Vested Benefit Base = Accumulation Value + NAR x Vesting%

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PREPARED by your Representative
 Hans Scheil on 01/30/2026 09:42 PM
 For Mrs. Youtube, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(01-26)

Comparison of Historical Periods

S&P 500 Index 1-Year Point-To-Point Cap Index Account

These examples indicate how this account would have operated in three different 10-year periods. These examples use S&P 500 Index performance to calculate the values. These examples assume you allocated an initial premium of \$100,000 to the 1-Year Point-To-Point Cap Index Account on January 1st, you did not take any withdrawals during the period and **THERE ARE NO LTC CHARGES.**

Best 10 Year Period

12/31/2011 - 12/31/2021

Annualized Return over the period: 7.14%

End of Year	Index Change	Credited Rate	Accumulation Value
1	13.41%	9.00%	\$109,000
2	29.60%	9.00%	\$118,810
3	11.39%	9.00%	\$129,503
4	-0.73%	0.00%	\$129,503
5	9.54%	9.00%	\$141,158
6	19.42%	9.00%	\$153,862
7	-6.24%	0.00%	\$153,862
8	28.88%	9.00%	\$167,710
9	16.26%	9.00%	\$182,804
10	26.89%	9.00%	\$199,256

Worst 10 Year Period

12/31/2006 - 12/31/2016

Annualized Return over the period: 5.67%

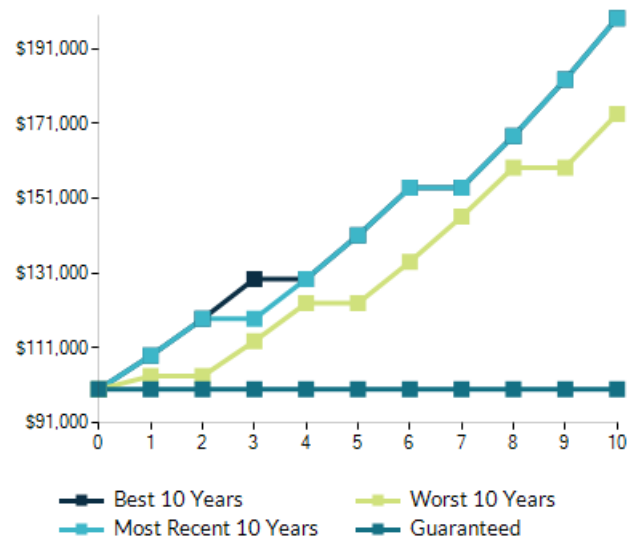
End of Year	Index Change	Credited Rate	Accumulation Value
1	3.53%	3.53%	\$103,530
2	-38.49%	0.00%	\$103,530
3	23.45%	9.00%	\$112,847
4	12.78%	9.00%	\$123,003
5	0.00%	0.00%	\$123,003
6	13.41%	9.00%	\$134,074
7	29.60%	9.00%	\$146,140
8	11.39%	9.00%	\$159,293
9	-0.73%	0.00%	\$159,293
10	9.54%	9.00%	\$173,629

Most Recent 10 Year Period

12/31/2015 - 12/31/2025

Annualized Return over the period: 7.14%

End of Year	Index Change	Credited Rate	Accumulation Value
1	9.54%	9.00%	\$109,000
2	19.42%	9.00%	\$118,810
3	-6.24%	0.00%	\$118,810
4	28.88%	9.00%	\$129,503
5	16.26%	9.00%	\$141,158
6	26.89%	9.00%	\$153,862
7	-19.44%	0.00%	\$153,862
8	24.23%	9.00%	\$167,710
9	23.31%	9.00%	\$182,804
10	16.39%	9.00%	\$199,256



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Projected Values

S&P 500 Index 1-Year Point-To-Point Cap Index Account

Premium Allocation: 100% Initial Cap Rate: 9.00%

		Guaranteed Values					Non-Guaranteed Values				
End of Year	Age	Premium	Credited Rate	Withdrawals/Charges	Index Credits	Accumulation Value	Credited Rate	Withdrawals/Charges	Index Credits	Accumulation Value	
1	66	99,000	0.00%	132	0	98,868	9.00%	132	8,898	107,766	
2	67	0	0.00%	187	0	98,680	9.00%	184	9,682	117,264	
3	68	0	0.00%	278	0	98,402	0.00%	264	0	117,000	
4	69	0	0.00%	413	0	97,989	9.00%	390	10,495	127,105	
5	70	0	0.00%	615	0	97,374	9.00%	558	11,389	137,937	
6	71	0	0.00%	723	0	96,652	9.00%	630	12,358	149,664	
7	72	0	0.00%	921	0	95,731	0.00%	768	0	148,896	
8	73	0	0.00%	1,186	0	94,545	9.00%	991	13,311	161,216	
9	74	0	0.00%	1,420	0	93,125	9.00%	1,136	14,407	174,488	
10	75	0	0.00%	1,700	0	91,426	9.00%	1,297	15,587	188,778	
11	76	0	0.00%	1,851	0	89,575	9.00%	1,346	16,869	204,300	
12	77	0	0.00%	2,225	0	87,350	9.00%	1,533	18,249	221,015	
13	78	0	0.00%	2,683	0	84,667	0.00%	1,745	0	219,271	
14	79	0	0.00%	3,150	0	81,517	9.00%	2,082	19,547	236,736	
15	80	0	0.00%	3,704	0	77,812	9.00%	2,311	21,098	255,523	
16	81	0	0.00%	3,868	0	73,945	9.00%	2,273	22,793	276,043	
17	82	0	0.00%	4,302	0	69,643	0.00%	2,365	0	273,678	
18	83	0	0.00%	5,079	0	64,564	9.00%	2,862	24,373	295,189	
19	84	0	0.00%	6,474	0	58,090	9.00%	3,406	26,261	318,044	
20	85	0	0.00%	8,297	0	49,793	9.00%	4,051	28,259	342,252	
30	95	0	0.00%	0	0	0	9.00%	100	51,587	624,776	
35	100	0	0.00%	0	0	0	9.00%	100	72,768	881,306	

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PREPARED by your Representative
 Hans Scheil on 01/30/2026 09:42 PM
 For Mrs. Youtube, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(01-26)

Annuitization Report

This page provides hypothetical annuity income quotes based on annuitization taking place at the maturity date. The maturity date is age 100. This example illustrates a 10-Year Fixed Period. Other annuity options are available, such as Interest Only, Lifetime Income and Lifetime Income with a Fixed Period. Actual annuity payments will depend on the option selected and when you elect to begin payments. The annuity contract contains complete details.

Annuitant	Mrs. Youtube
Gender	Female
Maturity Date	Age 100
Annuity Payment Type	10-Year Fixed Period
Annuity Payment Frequency	Monthly

Guaranteed Values	
Account Value at Maturity	\$0
Annuity Payment Rate per \$1,000	\$8.96
Annuity Payment Amount	\$0.00

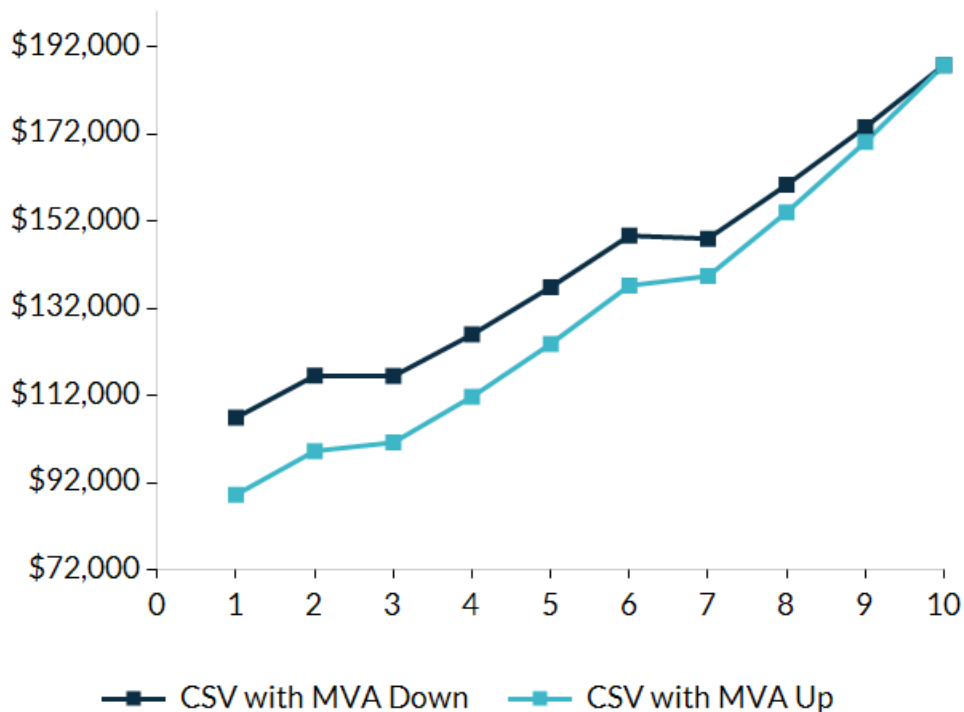
Non-Guaranteed Values	
Account Value at Maturity	\$881,306
Annuity Payment Rate per \$1,000	\$9.61
Annuity Payment Amount	\$8,469.35

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PREPARED by your Representative
 Hans Scheil on 01/30/2026 09:42 PM
 For Mrs. Youtube, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(01-26)

MVA Impact on Cash Surrender Value (CSV)

Projected on a Non-Guaranteed Basis



The CSV with MVA Down scenario assumes that the starting MVA rate is 5.00% and then increases to 6.00% in the first year. The CSV with MVA Up scenario assumes that the MVA rate decreases to 4.00% in the first year.

When you make a withdrawal the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA will likely decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive.

The MVA does not apply upon death. The MVA is applied only during the surrender charge period to full surrenders and any partial surrenders in excess of the Penalty-Free amount. It is important to note that these are hypothetical examples to illustrate how the MVA could affect the surrender value under increasing and decreasing interest rate scenarios. It is not intended to represent actual performance. Actual MVA values are based on actual movements of interest rates and cannot be predicted.

Illustrations included in this material are based on the information and assumptions that you and your Representative discussed, and do not reflect any suggestion or recommendation by EquiTrust for you or your investment situation.

Disclosure Page

This contract does not directly participate in any stock, debt or other instruments. The contract illustrated is designed for accumulation of funds for your future needs or retirement. Only holding this contract for a short period of time may not be in the buyer's best interest.

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Product issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(12-21), ICC17-ET-FIXED-MVA(02-17), ICC18-430-NHW(06-18) or 430-NHW(08-03), ICC16-ET-TI(10-16) or ET-TI(10-16), ICC23-ET-LTC(07-23) or ET-LTC(01-24), ET-WEL(01-24).

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PREPARED by your Representative
Hans Scheil on 01/30/2026 09:42 PM
For Mrs. Youtube, Age 65, North Carolina
ET-LTC-ILLUSTRATION(01-26)

THIS ILLUSTRATION IS NOT VALID WITHOUT ALL PAGES

PAGE 15 OF 15

Insurance Company #2

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)

- | | |
|--|--|
| <input type="checkbox"/> Hospitalization | <input type="checkbox"/> Receiving any home health care services |
| <input type="checkbox"/> Confinement to a bed | <input type="checkbox"/> Receiving any adult day care services |
| <input type="checkbox"/> Residing in an assisted living facility | <input type="checkbox"/> Receiving care in a nursing facility |
| <input type="checkbox"/> 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)-

- | | | |
|---|---------------------------------------|---|
| <input type="checkbox"/> Walker | <input type="checkbox"/> Hospital bed | <input type="checkbox"/> Dialysis treatment |
| <input type="checkbox"/> Wheelchair | <input type="checkbox"/> Stair lift | <input type="checkbox"/> Hospice care |
| <input type="checkbox"/> Multi-prong cane | <input type="checkbox"/> Oxygen | <input type="checkbox"/> Motorized scooter |
| <input type="checkbox"/> 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)

- | | | |
|--|---|--|
| <input type="checkbox"/> Taking medication | <input type="checkbox"/> Eating | <input type="checkbox"/> Walking |
| <input type="checkbox"/> Dressing | <input type="checkbox"/> Use of the restroom | <input type="checkbox"/> Managing bowel or bladder |
| <input type="checkbox"/> Bathing | <input type="checkbox"/> Getting in or out of bed | |
| <input type="checkbox"/> 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)

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

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)

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



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: Mrs. Youtube

Life Insurance Producer:

Prepared on: January 30, 2026

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

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

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

Rely on Nationwide[®] to be here for you

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

Nearly
100
years as a
mutual company

Helping members protect
what's important since
1926

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



received: 10/17/02
affirmed: 11/07/24¹



received: 3/10/09
affirmed: 11/10/23¹



received: 12/22/08
affirmed: 4/12/25¹

We are a
FORTUNE 100
company²

FORTUNE
100 Best
Companies to
Work For³

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](https://www.greatplacetowork.com/best-workplaces/100-best/2022) (2022).



Your contract highlights

Mrs. Youtube

(Female, 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: \$299,843 Age 85: \$488,912
Maximum Monthly LTC benefit	Day 1: \$4,164 Age 85: \$6,790
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

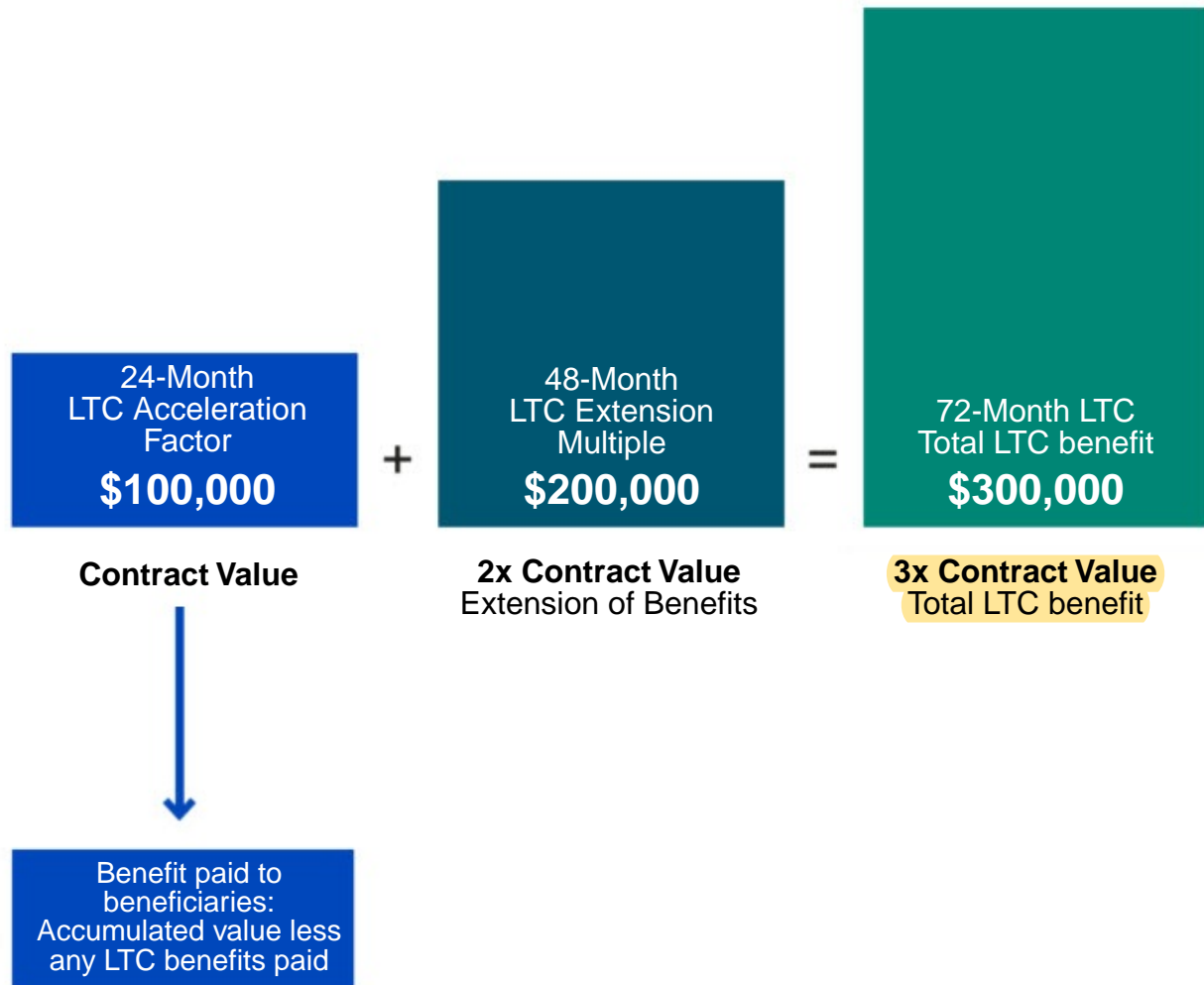
- Tax free 1035 exchanges accepted from Life or Annuity
- Tax deferred growth
- Tax free distributions for qualifying LTC expenses allowed by Pension Protection Act (PPA) of 2006

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 \$4,164 and \$6,790 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 \$27,162 (which is **4 x \$6,790**) because of the retroactive payment.

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



Prepared For: Mrs. Youtube // Female/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	2,990	637	102,353	93,141	307,059	4,265
2	66	0	3,060	652	104,761	97,199	314,284	4,365
3	67	0	3,132	667	107,226	99,970	321,679	4,468
4	68	0	3,206	683	109,749	103,313	329,248	4,573
5	69	0	3,281	699	112,332	106,757	336,995	4,680
Total		100,000		3,337				
6	70	0	3,358	715	114,975	110,306	344,925	4,791
7	71	0	3,437	732	117,680	113,964	353,040	4,903
8	72	0	3,518	749	120,449	117,732	361,347	5,019
9	73	0	3,601	767	123,283	121,615	369,850	5,137
10	74	0	3,686	785	126,184	125,615	378,552	5,258
Total		100,000		7,086				
11	75	0	3,773	803	129,153	129,153	387,459	5,381
12	76	0	3,861	822	132,192	132,192	396,576	5,508
13	77	0	3,952	842	135,303	135,303	405,907	5,638
14	78	0	4,045	862	138,486	138,486	415,459	5,770
15	79	0	4,140	882	141,745	141,745	425,234	5,906
Total		100,000		11,297				
16	80	0	4,238	903	145,080	145,080	435,240	6,045
17	81	0	4,338	924	148,494	148,494	445,481	6,187
18	82	0	4,440	946	151,988	151,988	455,963	6,333
19	83	0	4,544	968	155,564	155,564	466,692	6,482
20	84	0	4,651	991	159,224	159,224	477,672	6,634
Total		100,000		16,027				
21	85	0	4,760	1,014	162,971	162,971	488,912	6,790
22	86	0	4,872	1,038	166,805	166,805	500,416	6,950
23	87	0	4,987	1,062	170,730	170,730	512,191	7,114
24	88	0	5,104	1,087	174,747	174,747	524,242	7,281
25	89	0	5,224	1,113	178,859	178,859	536,578	7,452
Total		100,000		21,341				

*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 \$387,459 is what will be paid over the 72 months.



Prepared For: Mrs. Youtube // Female/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	5,347	1,139	183,068	183,068	549,203	7,628	
27	91	0	5,473	1,166	187,375	187,375	562,126	7,807	
28	92	0	5,602	1,193	191,784	191,784	575,352	7,991	
29	93	0	5,734	1,221	196,297	196,297	588,890	8,179	
30	94	0	5,869	1,250	200,916	200,916	602,747	8,371	
Total		100,000		27,310					
31	95	0	6,007	1,279	205,643	205,643	616,929	8,568	
32	96	0	6,148	1,309	210,482	210,482	631,445	8,770	
33	97	0	6,293	1,340	215,434	215,434	646,303	8,976	
34	98	0	6,441	1,372	220,503	220,503	661,510	9,188	
35	99	0	6,592	1,404	225,692	225,692	677,076	9,404	
Total		100,000		34,015					
36	100	0	6,748	1,437	231,002	231,002	693,007	9,625	
37	101	0	6,906	1,471	236,438	236,438	709,313	9,852	
38	102	0	7,069	1,506	242,001	242,001	726,003	10,083	
39	103	0	7,235	1,541	247,695	247,695	743,085	10,321	
40	104	0	7,405	1,577	253,523	253,523	760,570	10,563	
Total		100,000		41,547					
41	105	0	7,580	1,614	259,489	259,489	778,466	10,812	
42	106	0	7,758	1,652	265,594	265,594	796,783	11,066	
43	107	0	7,941	1,691	271,844	271,844	815,531	11,327	
44	108	0	8,127	1,731	278,240	278,240	834,720	11,593	
45	109	0	8,319	1,772	284,787	284,787	854,361	11,866	
Total		100,000		50,007					
46	110	0	8,514	1,813	291,488	291,488	874,464	12,145	
47	111	0	8,715	1,856	298,347	298,347	895,040	12,431	
48	112	0	8,920	1,900	305,367	305,367	916,100	12,724	
49	113	0	9,130	1,944	312,552	312,552	937,655	13,023	
50	114	0	9,344	1,990	319,906	319,906	959,718	13,329	
Total		100,000		59,511					
51	115	0	9,564	2,037	327,433	327,433	982,300	13,643	
Total		100,000		61,548					

*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 \$387,459 is what will be paid over the 72 months.



Prepared For: Mrs. Youtube // Female/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.

Key terms and definitions

Long-term care benefit type	Nationwide pays cash indemnity LTC benefits										
Long-term care benefits rider	<p>This rider is part of the contract and provides for payment of a monthly benefit to the contract owner when the qualifications for benefits are met.</p> <p>The maximum monthly benefit is equal to the contract value on the date of the first benefit payment divided by the LTC Acceleration Factor 24. Payment of the monthly benefit will reduce the contract value until the contract value is zero. Thereafter, subject to continued eligibility, monthly benefit payments will continue until the remaining maximum amount of LTC extension benefits payable is equal to zero. The maximum amount of LTC Extension benefits payable is equal to the maximum monthly benefit multiplied by the LTC Extension Multiple 48.</p> <p>Taking partial withdrawals will reduce the maximum monthly benefit and the remaining maximum amount of LTC extension benefits payable.</p>										
CDSC	<p>10-year Schedule:</p> <table border="0"> <tr> <td>Year 1: 9%</td> <td>Year 3: 7.5%</td> <td>Year 5: 5.5%</td> <td>Year 7: 3.5%</td> <td>Year 9: 1.5%</td> </tr> <tr> <td>Year 2: 8%</td> <td>Year 4: 6.5%</td> <td>Year 6: 4.5%</td> <td>Year 8: 2.5%</td> <td>Year 10: 0.5%</td> </tr> </table>	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%
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

<p>Tax Qualification</p>	<p>This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different.</p> <p>Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.</p>
<p>Chronically Ill (as defined by IRC 7702B)</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 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 <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>Eligibility requirements</p>	<p>Eligibility requirements include all of the following:</p> <ol style="list-style-type: none"> 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.
<p>International benefits</p>	<p>100% of the LTC benefit amount is available for LTC claims paid while the insured is living outside of the U.S.</p>

**Nationwide CareMatters Annuity****Input Summary - Ledger
Case File: Mrs Youtube**

Screen: Policy Design

Revised Illustration?	No	5% Compound Inflation?	No
Issue State	NC	Nonforfeiture?	No
First Name	Mrs.	Future LTC Benefit Age	85
Last Name	Youtube	Single Premium Amount	100,000.00
Sex	Female	1035 Exchange?	No
Issue Age or D.O.B. (mm/dd/yyyy)	65	Internal 1035 Exchange?	No
Risk Class	Preferred	Additional Insured/Annuitant	No
Tax Bracket	30%		

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

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide CareMatters, Nationwide CareMatters Annuity and CareMatters Annuity are service marks of Nationwide Mutual Insurance Company. © 2025 Nationwide



**Long-Term Care Insurance Outline of Coverage
for Long-Term Care Benefits Rider (ICC25-NWLA-681
for one Insured, ICC25-NWLA-683 for two Insureds)
or Long-Term Care Benefits With Inflation
Protection Rider (ICC25-NWLA-682 for one Insured,
ICC25-NWLA-684 for two Insureds) and Long-Term
Care Nonforfeiture Benefit Rider (ICC25-NWLA-685 for
one Insured, ICC25-NWLA-688 for two Insureds)
Nationwide Life And Annuity Insurance Company**

PO Box 182835, Columbus, Ohio 43218-2835 • Phone: 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, and Long-Term Care Nonforfeiture Benefit Rider (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. 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, LTC With Inflation Rider, and Long-Term Care Nonforfeiture Benefit 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, LTC WITH INFLATION RIDER, AND LONG-TERM CARE NONFORFEITURE RIDER ARE 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 Riders, 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 an Insured or surrender of the Contract.

THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE. If an 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 an Insured is receiving Qualified Long-Term Care Services.

LTC Rider: If the LTC Rider (without inflation protection benefits) is elected, the maximum monthly benefit for an Insured for whom a Claim has been approved 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 for an Insured for whom a Claim has been approved 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.

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, an Insured for Riders that cover two Insureds, is alive and the eligibility requirements for payment of benefits are met.

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

ELIMINATION PERIOD. A ninety-day elimination period will begin the day after an 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 an Insured does not remain Chronically Ill for ninety consecutive calendar days, that 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 must be satisfied by each Insured. The Elimination Period only has to be satisfied once by an Insured 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. an Insured for whom a Claim is made is Chronically Ill. This means, that 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 Member of the Contract Owner or an 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. an Insured for whom a Claim is 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 by an Insured, each Insured when two Insureds are covered, for whom a Claim is made. The Elimination Period only has to be satisfied once by an Insured for whome a Claim is made 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.

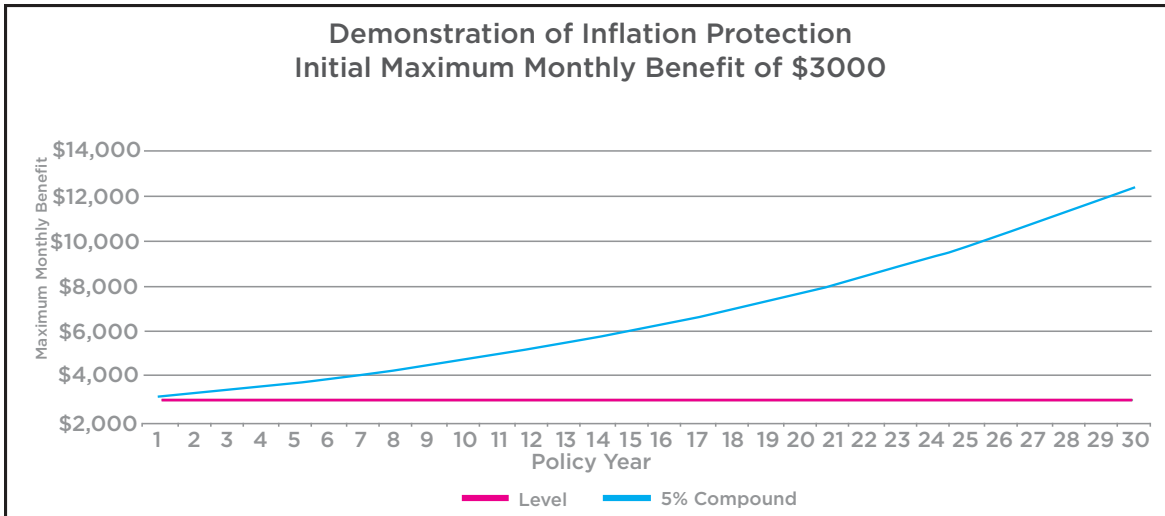
Preexisting condition refers to any condition for which an Insured received medical advice or treatment in the six months preceding the Date of Issue. The receipt of Qualified Long-Term Care Services, due to preexisting conditions stated in the application, are covered under the Riders, subject to the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