

Traditional LTC Ins vs. Hybrid Life/LTC Ins

Hans and Tom use the following illustrations to discuss Long-Term Care in the video titled "Traditional LTC Ins vs. Hybrid Life/LTC Ins"

TRADITIONAL LTC INS. VS HYBRID LIFE/LTC INS.

LTC = LONG-TERM CARE

(65)	6000/MONTH	72,000/YR	288,000 MAX
(75)	7829/MONTH	93,948/YR	375,774 MAX
(85)	10,521/MONTH	126,252/YR	505,010 MAX
(95)	14,140/MONTH	169,680/YR	678,691 MAX

HOME HEALTH CARE, ASSISTED LIVING, NURSING HOME

TRADITIONAL LTC INS.	HYBRID LIFE/LTC INS.
65-MALE 4,528/YR	65-MALE 122,059 ONE TIME
65-FEMALE 8,067/YR	15,603 → 10 PAY
	10,924 → PAY TO 100
	65-FEMALE 137,031 ONE TIME
	17,525 → 10 PAY
	13,944 → PAY TO 100
	DEATH BENEFIT = 144,000
	RESIDUAL DEATH BENEFIT = 28,800

TRADITIONAL LTC INS. FEATURES:

- LEAST EXPENSIVE TO START
- REIMBURSEMENT BENEFIT
- RATES CAN INCREASE
- BENEFITS TAX FREE
- USE IT OR LOSE IT
- DISCOUNT COUPLES

HYBRID LIFE/LTC INS. FEATURES:

- MORE EXPENSIVE
- RATES CANNOT INCREASE
- INDEMNITY BENEFIT
- BENEFITS TAX FREE
- MULTIPLE PREMIUM OPTIONS
- DEATH BENEFIT
- DISCOUNT COUPLES

WHITEBOARD CATEGORIES:

- S.S. (Social Security)
- MED (Medicare)
- LTC (Long-Term Care)
- IRA/401K (Retirement Accounts)
- INCOME
- ESTATE
- TAXES

The information and opinions contained herein are provided by third parties and have been obtained from sources believed to be reliable, however, we make no representation as to its completeness or accuracy. The information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation. Content is provided for informational purposes only and is not a solicitation to buy or sell any products mentioned.

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.

MutualCare[®] Solutions

Tax Qualified Individual Long-Term Care Insurance Illustration



Prepared For:

Mr. Youtube

Presented By:

Default Agent

111-111-1111

March 02, 2026

Table of Contents

Plan 1

- Benefit and Premium Summary
- Optional Benefits Premium Summary
- Inflation Growth
- Base Coverage Overview
- Optional Benefits Overview

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

Mr. Youtube Age 65 Male

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

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

Calendar Day Elimination Period: 90 Days

Partnership Qualified: Yes**

Optional Benefits

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

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

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

MutualCare® Secure Solution Plan 1

Individual Long-Term Care Benefit and Premium Summary



Total Premium

Mr. Youtube

15% Preferred Rate Savings	\$799.13
Your Annual Premium	\$4,528.43

Other Modes of Payment

ANNUAL Premium	\$4,528.43
SEMI-ANNUAL Premium	\$2,309.49
QUARTERLY Premium	\$1,177.38
MONTHLY Premium	\$407.55

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Presented by: Default Agent

Underwritten by:

Date: 03/02/2026

Version: 3.22.1

Mutual of Omaha Insurance Company

Policy Form: LTC13

Item Number: ICC23618369

3300 Mutual of Omaha Plaza, Omaha, NE 68175

State: NC

Page 3 of 7



Mr. Youtube Age 65 Male

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

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

Calendar Day Elimination Period: 90 Days

Premium Summary

Base Policy Benefits	\$2,148.26
Inflation Protection Benefit	\$1,789.50
Waiver of Home Health Care Elimination	\$590.67
Total Annual Premium	\$4,528.43

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

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Mr. Youtube Age 65 Male

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

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

Calendar Day Elimination Period: 90 Days

Inflation Protection Benefit: 3% Compound (Lifetime)

Policy Year	Mr. Youtube Maximum Monthly Benefit	Mr. Youtube Policy Limit**
1	\$6,000	\$288,000
5	\$6,753	\$324,146
10	\$7,829	\$375,774
15	\$9,076	\$435,625
20	\$10,521	\$505,010
25	\$12,197	\$585,445
30	\$14,140	\$678,691

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

Your MutualCare® Solutions plan design includes these built-in benefits that give you the flexibility to get the care you need.

Policy Limit is the initial maximum dollar amount payable over the life of the policy.

Monthly Benefit Amount is the initial maximum dollar amount your policy will pay each month.

Elimination Period is the calendar-day waiting period before policy benefits begin.

Cash Benefit gives you the flexibility to pay for any service that supports your plan of care.

- The cash benefit pays 25 percent of the policy's home health care benefit, up to an initial maximum of \$2,000 each month
- There's no elimination period to satisfy before receiving the cash benefit

Reimbursement Benefit reimburses you for actual long-term care expenses you incur.

- The reimbursement benefit pays up to the policy's maximum monthly benefit amount
- The policy's elimination period must be satisfied before reimbursement benefits begin

Note: Days in which you receive a cash benefit don't count towards satisfying the policy's elimination period for reimbursement benefits.

Home Health Care pays up to 50, 75 or 100 percent** of the policy's monthly benefit for:

- Personal care services to assist with the activities of daily living
- Homemaker services to help with housekeeping, grocery shopping and meal preparation
- Professional services of a nurse, home health aide or therapist
- Adult day care

Care Coordination* includes the services of a licensed health care professional who will assess your needs, develop an individualized plan of care and help you arrange for services. In addition, the use of a care coordinator makes you eligible for additional benefits designed to help you remain safely in your home.

Assisted Living Facility Benefit pays up to 50, 75 or 100 percent** of the policy's monthly benefit for care received in an assisted living facility or nursing home.

Respite Care* pays to hire a temporary caregiver up to one month per calendar year to give your unpaid caregiver a needed break.

Hospice Care* pays for hospice care services in any setting.

International Benefit pays up to the policy's maximum monthly benefit for up to 12 months should you need covered services while traveling outside the United States, Canada or the United Kingdom.

Waiver of Premium waives your premium payment while you are receiving benefits for covered services at home, in an assisted living facility or in a nursing home.

Alternate Care may provide coverage for qualified treatments or services not specifically listed in the policy when recommended by a care coordinator.

*There's no elimination period to satisfy to be eligible for these benefits. **Percent options may vary by state.

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

These optional benefits may have been added to your MutualCare® Solutions plan design for an additional cost, allowing you to customize your coverage to meet your specific needs.

Inflation Protection allows your policy benefits to grow over time to keep up with the rising cost of long-term care services. Mutual of Omaha is required to offer you the option of a 5% annual compound inflation protection feature that automatically increases your previous year's Monthly Maximum and Lifetime Maximum Benefit amounts by 5%.

Waiver of Elimination Period for Home Health Care allows you to begin receiving benefits for home health care services immediately with no elimination period to satisfy. Days in which you receive home health care benefits may be used to satisfy the elimination period for assisted living and nursing home care.

This illustration provides an overview of your MutualCare® Solutions insurance policy. Your outline of coverage provides complete details, including exclusions, limitations, reductions and terms under which the policy may remain in force or be discontinued.

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Client Input Summary

Company: Mutual of Omaha - Health Advisor

March 2, 2026

Product: MutualCare Solutions - LTC

Client Info.

Partner Allowances?	None
Client Name	Mr. Youtube
Age	65
Sex	Male
Rate Class	Preferred
State Code	North Carolina

Plan Info.

Package Plan	MutualCare Secure Solution
Client Solve For	Premium
Maximum Monthly Benefit	6,000
Benefit Multiplier	48 Months (4 Year)
Calendar Day Elimination Period	90 Day
Assisted Living Facility	100%
Home Health Care	100%
Inflation Protection Option	3% Compound Lifetime Inflation Protection
Nonforfeiture Benefit - Shortened Benefit Period	N
Waiver of Elimination Period for Home Health Care	Y
Common Employer or Association Group Allowance	N
Mode	Annual
Premium Option	Lifetime
Duplicate Client's Benefits?	Duplicate
Click button to calculate premium	
Compute	Compute
Clear	Clear
Client ** Premium Result **	0
** Monthly Benefit Result **	0
Other Applicant ** Spouse Premium Result **	0
** Spouse Monthly Benefit Result **	0
Total ** Total Premium Result **	0

Optional Pages

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

Client Input Summary

Company: Mutual of Omaha - Health Advisor

March 2, 2026

Product: MutualCare Solutions - LTC

Agent Info.

Agent Name

Default Agent

Coverage written on self/partner?

N

Concept

Concept

None



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

Nationwide CareMatters® II

Prepared for: Mr. Youtube

Life Insurance Producer:

Prepared on: March 2, 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 nearly 25 years**. We run our business to make sure we'll be here to protect you whenever you need us.

Nearly
100
years as a
mutual company

Helping members protect
what's important since
1926

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



received: 10/17/02
affirmed: 12/22/21¹



received: 3/10/09
affirmed: 5/27/20¹



received: 12/22/08
affirmed: 4/19/22¹

FORTUNE
100 Best
Workplaces for
Diversity²

We are a
FORTUNE 100
company³

FORTUNE
100 Best
Companies to
Work For⁴

¹ These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

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

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

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



Your policy highlights

Mr. Youtube

(Male, 65 Single Nontobacco, North Carolina)

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

Guaranteed premium	Annual Planned Premium: \$10,923.77
Premium payment period	Pay to Age 100
Refund of Premium on surrender	Maximum LTC Benefit ⁵
Total LTC benefit	Day 1: \$301,221 Age 85: \$544,039
Maximum monthly LTC benefit	Day 1: \$6,000 Age 85: \$10,837
LTC specified benefit period	4 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$144,000.03 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$28,800.01
Is Sales Proposal a MEC?⁶	No

⁵ You have elected the Minimum Refund of Premium with Maximum LTC Benefit Option. The Refund of Premium value is equal to the Cash Surrender Value. This option provides the lowest Refund of Premium value in the early years and the most LTC benefit for a given Premium.

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

The benefits of your linked-benefit policy

Linked-benefit policies guarantee:



A premium that will never change



LTC benefits that will never go down⁷



A death benefit if you do not use your LTC benefit

What helps set CareMatters II apart

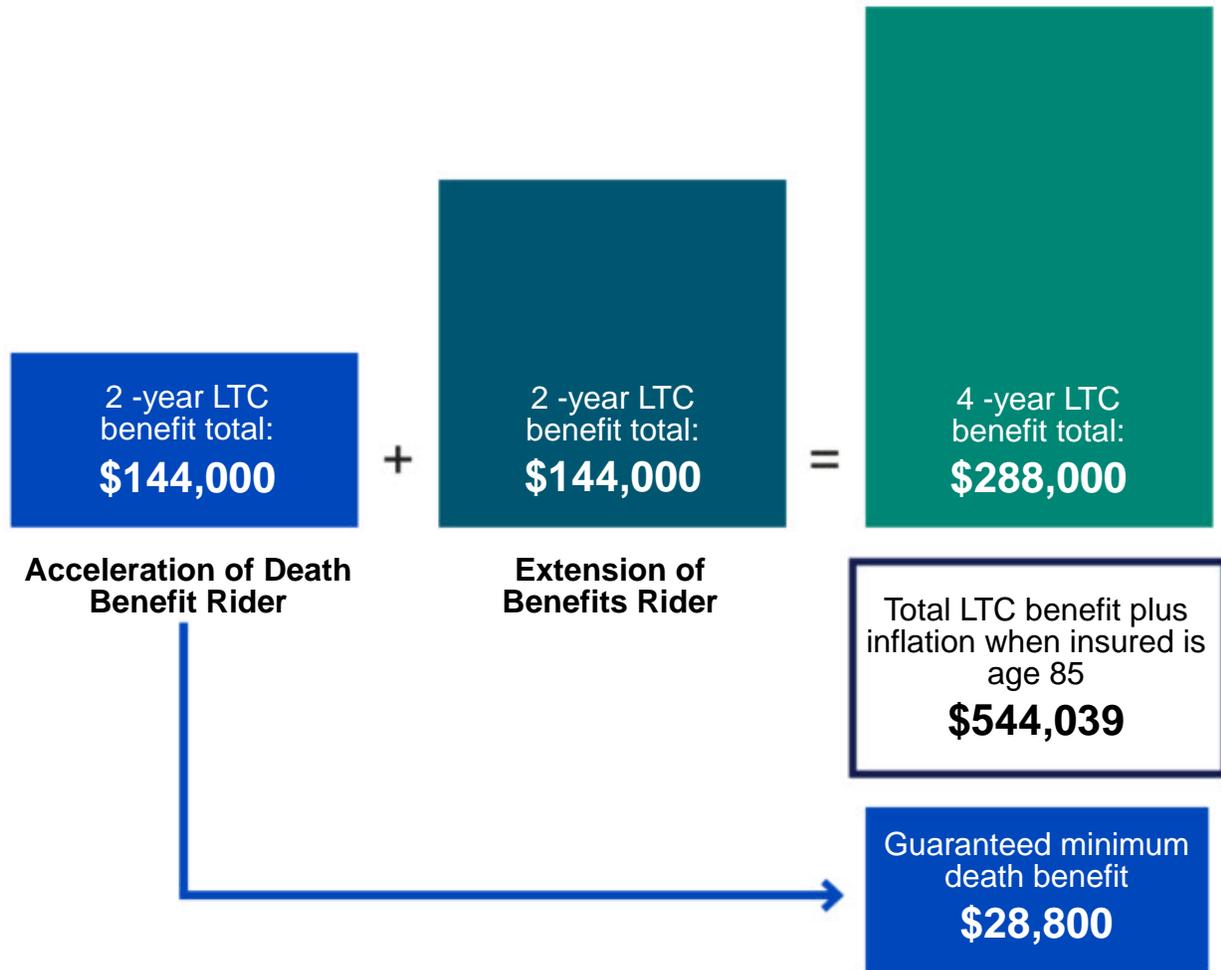
- ▶ Cash indemnity:
 - Clients may elect to receive up to 100% of their available monthly cash benefit
 - There's no need to submit monthly bills or receipts once the claim has been approved
 - 100% of the benefits can be used to pay for informal care⁸
 - Nationwide places no restrictions on how the benefit is used
- ▶ A guaranteed death benefit even if all LTC benefits have been paid
- ▶ Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4
- ▶ If you stop paying your scheduled premium, the policy will be converted to a paid-up policy with a reduced benefit
- ▶ International benefits (see key terms and definitions for details)
- ▶ Potential tax advantages because of separately identifiable LTC and life insurance premiums

⁷ LTC benefits will never go down unless you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.

⁸ The plan of care provided by a U.S.-licensed health care provider must state that informal care is appropriate.

How CareMatters II works

Guaranteed premium: Pay to Age 100 \$10,924 Annual



Monthly LTC Benefit day 1 of \$6,000 and \$10,837 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 \$43,347 (which is **4 x \$10,837**) because of the retroactive payment.

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

Your policy guarantees

Guaranteed premium: Pay to Age 100 \$10,924 Annual



Guaranteed LTC benefits
if you ever need care

A \$6,000 total monthly LTC benefit on day 1

A \$10,837 total monthly LTC benefit at age 85



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

A \$144,000 guaranteed death benefit if you never need care

A guaranteed minimum death benefit of \$28,800, even if you use 100% of your LTC benefits



Guaranteed money back
if you ever cancel the policy

Year 20: \$89,510 total received on surrender

Year 30: \$118,847 total received on surrender



Guaranteed paid-up benefits
if you ever stop paying

Year 15: \$3,889.52 monthly LTC benefit
\$195,267.43 total LTC benefit

Year 25: \$8,711.97 monthly LTC benefit
\$437,371.83 total LTC benefit

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



Prepared For: Mr. Youtube // Male/65/Single Non-Tobacco
Specified Amount: \$144,000.03
Maximum Monthly LTC Benefit: \$6,000.00
LTC Benefit Period: 4 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Pay to Age 100
Scheduled Premium: \$10,923.77 Annual

Separately identifiable LTC and life insurance premiums

Annual Planned Premium: \$10,924

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium: \$5,654.51

2. Total LTC Premium: \$5,269.26
 - LTC Rider Premium: \$833.95
 - LTC Extension of Benefits Premium: \$899.64
 - LTC Inflation Protection Rider Premium: \$3,535.67



Prepared For: Mr. Youtube // Male/65/Single Non-Tobacco
 Specified Amount: \$144,000.03
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
 Premium Payment Period: Pay to Age 100
 Scheduled Premium: \$10,923.77 Annual

Tabular Detail

			All Values and Benefits Guaranteed							
			Guaranteed 1.00% Interest Rate							
End of Year	Age	Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
1	65	10,924	7,613	7,613	144,000	288,000	6,000	0	6,000	301,221
2	66	10,924	11,717	11,717	144,000	288,000	6,000	180	6,180	310,258
3	67	10,924	15,892	15,892	144,000	288,000	6,000	365	6,365	319,566
4	68	10,924	20,137	20,137	144,000	288,000	6,000	556	6,556	329,152
5	69	10,924	24,449	24,449	144,000	288,000	6,000	753	6,753	339,027
Total		54,619								
6	70	10,924	28,819	28,819	144,000	288,000	6,000	956	6,956	349,198
7	71	10,924	33,235	33,235	144,000	288,000	6,000	1,164	7,164	359,674
8	72	10,924	37,680	37,680	144,000	288,000	6,000	1,379	7,379	370,464
9	73	10,924	42,138	42,138	144,000	288,000	6,000	1,601	7,601	381,578
10	74	10,924	46,593	46,593	144,000	288,000	6,000	1,829	7,829	393,025
Total		109,238								
11	75	10,924	51,037	51,037	144,000	288,000	6,000	2,063	8,063	404,816
12	76	10,924	55,465	55,465	144,000	288,000	6,000	2,305	8,305	416,961
13	77	10,924	59,877	59,877	144,000	288,000	6,000	2,555	8,555	429,469
14	78	10,924	64,269	64,269	152,933	288,000	6,000	2,811	8,811	442,353
15	79	10,924	68,635	68,635	163,857	288,000	6,000	3,076	9,076	455,624
Total		163,857								
16	80	10,924	72,960	72,960	174,780	288,000	6,000	3,348	9,348	469,293
17	81	10,924	77,225	77,225	185,704	288,000	6,000	3,628	9,628	483,372
18	82	10,924	81,417	81,417	196,628	288,000	6,000	3,917	9,917	497,873
19	83	10,924	85,519	85,519	207,552	288,000	6,000	4,215	10,215	512,809
20	84	10,924	89,510	89,510	218,475	288,000	6,000	4,521	10,521	528,193
Total		218,475								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

**The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 4 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$404,816, is what will be paid over the 4 years.



Prepared For: Mr. Youtube // Male/65/Single Non-Tobacco
 Specified Amount: \$144,000.03
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
 Premium Payment Period: Pay to Age 100
 Scheduled Premium: \$10,923.77 Annual

Tabular Detail

			All Values and Benefits Guaranteed							
			Guaranteed 1.00% Interest Rate							
End of Year	Age	Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
21	85	10,924	93,362	93,362	229,399	288,000	6,000	4,837	10,837	544,039
22	86	10,924	97,047	97,047	240,323	288,000	6,000	5,162	11,162	560,360
23	87	10,924	100,534	100,534	251,247	288,000	6,000	5,497	11,497	577,171
24	88	10,924	103,793	103,793	262,170	288,000	6,000	5,842	11,842	594,486
25	89	10,924	106,808	106,808	273,094	288,000	6,000	6,197	12,197	612,321
Total		273,094								
26	90	10,924	109,579	109,579	284,018	288,000	6,000	6,563	12,563	630,690
27	91	10,924	112,123	112,123	294,942	288,000	6,000	6,940	12,940	649,611
28	92	10,924	114,475	114,475	305,866	288,000	6,000	7,328	13,328	669,099
29	93	10,924	116,690	116,690	316,789	288,000	6,000	7,728	13,728	689,172
30	94	10,924	118,847	118,847	327,713	288,000	6,000	8,139	14,139	709,847
Total		327,713								
31	95	10,924	121,082	121,082	338,637	288,000	6,000	8,564	14,564	731,143
32	96	10,924	123,492	123,492	349,561	288,000	6,000	9,000	15,000	753,077
33	97	10,924	126,163	126,163	360,484	288,000	6,000	9,450	15,450	775,669
34	98	10,924	129,315	129,315	371,408	288,000	6,000	9,914	15,914	798,939
35	99	10,924	133,343	133,343	382,332	288,000	6,000	10,391	16,391	822,908
Total		382,332								
36	100	0	133,997	133,998	382,332	288,000	6,000	10,883	16,883	847,595
37	101	0	134,584	134,584	382,332	288,000	6,000	11,390	17,390	873,023
38	102	0	135,118	135,118	382,332	288,000	6,000	11,911	17,911	899,213
39	103	0	135,604	135,604	382,332	288,000	6,000	12,449	18,449	926,190
40	104	0	136,051	136,051	382,332	288,000	6,000	13,002	19,002	953,975
Total		382,332								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

**The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 4 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$404,816, is what will be paid over the 4 years.



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 Specified Amount: \$144,000.03
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
 Premium Payment Period: Pay to Age 100
 Scheduled Premium: \$10,923.77 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate							
End of Year	Age	Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
41	105	0	136,474	136,474	382,332	288,000	6,000	13,572	19,572	982,595
42	106	0	136,911	136,911	382,332	288,000	6,000	14,159	20,159	1,012,073
43	107	0	137,374	137,374	382,332	288,000	6,000	14,764	20,764	1,042,435
44	108	0	137,823	137,823	382,332	288,000	6,000	15,387	21,387	1,073,708
45	109	0	138,258	138,258	382,332	288,000	6,000	16,029	22,029	1,105,919
Total		382,332								
46	110	0	138,679	138,679	382,332	288,000	6,000	16,690	22,690	1,139,097
47	111	0	139,089	139,089	382,332	288,000	6,000	17,370	23,370	1,173,270
48	112	0	139,488	139,488	382,332	288,000	6,000	18,071	24,071	1,208,468
49	113	0	139,878	139,878	382,332	288,000	6,000	18,794	24,794	1,244,722
50	114	0	140,261	140,261	382,332	288,000	6,000	19,537	25,537	1,282,063
Total		382,332								
51	115	0	140,640	140,640	382,332	288,000	6,000	20,303	26,303	1,320,525
52	116	0	141,019	141,019	382,332	288,000	6,000	21,093	27,093	1,360,141
53	117	0	141,406	141,406	382,332	288,000	6,000	21,905	27,905	1,400,945
54	118	0	141,819	141,819	382,332	288,000	6,000	22,742	28,742	1,442,974
55	119	0	142,327	142,327	382,332	288,000	6,000	23,605	29,605	1,486,263
Total		382,332								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

**The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 4 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$404,816, is what will be paid over the 4 years.



Prepared For: Mr. Youtube // Male/65/Single Non-Tobacco
Specified Amount: \$144,000.03
Maximum Monthly LTC Benefit: \$6,000.00
LTC Benefit Period: 4 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Pay to Age 100
Scheduled Premium: \$10,923.77 Annual

Signature Page

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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



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Premium Payment Period: Pay to Age 100
Scheduled Premium: \$10,923.77 Annual

Total Received on Surrender

- A. Guaranteed Cash Value
- B. Accumulated Value Less Surrender Charges
- C. Net Surrender Value (the greater of A or B)
- D. Refund of Premium Value
- E. Total Received On Surrender - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender. For example:
 - If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
 - If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
1	65	7,613	826	7,613	N/A	7,613
2	66	11,717	1,580	11,717	N/A	11,717
3	67	15,892	2,264	15,892	N/A	15,892
4	68	20,137	2,882	20,137	N/A	20,137
5	69	24,449	3,423	24,449	N/A	24,449
6	70	28,819	3,864	28,819	N/A	28,819
7	71	33,235	4,171	33,235	N/A	33,235
8	72	37,680	4,543	37,680	N/A	37,680
9	73	42,138	4,817	42,138	N/A	42,138
10	74	46,593	4,997	46,593	N/A	46,593
11	75	51,037	5,703	51,037	N/A	51,037
12	76	55,465	5,055	55,465	N/A	55,465
13	77	59,877	4,155	59,877	N/A	59,877
14	78	64,269	2,976	64,269	N/A	64,269
15	79	68,635	1,508	68,635	N/A	68,635
16	80	72,960	0	72,960	N/A	72,960
17	81	77,225	0	77,225	N/A	77,225
18	82	81,417	0	81,417	N/A	81,417
19	83	85,519	0	85,519	N/A	85,519
20	84	89,510	0	89,510	N/A	89,510



Prepared For: Mr. Youtube // Male/65/Single Non-Tobacco
 Specified Amount: \$144,000.03
 Maximum Monthly LTC Benefit: \$6,000.00
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 - If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
21	85	93,362	0	93,362	N/A	93,362
22	86	97,047	0	97,047	N/A	97,047
23	87	100,534	0	100,534	N/A	100,534
24	88	103,793	0	103,793	N/A	103,793
25	89	106,808	0	106,808	N/A	106,808
26	90	109,579	0	109,579	N/A	109,579
27	91	112,123	0	112,123	N/A	112,123
28	92	114,475	0	114,475	N/A	114,475
29	93	116,690	0	116,690	N/A	116,690
30	94	118,847	0	118,847	N/A	118,847
31	95	121,082	0	121,082	N/A	121,082
32	96	123,492	0	123,492	N/A	123,492
33	97	126,163	0	126,163	N/A	126,163
34	98	129,315	0	129,315	N/A	129,315
35	99	133,343	0	133,343	N/A	133,343
36	100	133,997	0	133,998	N/A	133,998
37	101	134,584	0	134,584	N/A	134,584
38	102	135,118	0	135,118	N/A	135,118
39	103	135,604	0	135,604	N/A	135,604
40	104	136,051	0	136,051	N/A	136,051



Prepared For: Mr. Youtube // Male/65/Single Non-Tobacco
Specified Amount: \$144,000.03
Maximum Monthly LTC Benefit: \$6,000.00
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Total Received on Surrender

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 - If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
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End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
41	105	136,474	0	136,474	N/A	136,474
42	106	136,911	0	136,911	N/A	136,911
43	107	137,374	0	137,374	N/A	137,374
44	108	137,823	0	137,823	N/A	137,823
45	109	138,258	0	138,258	N/A	138,258
46	110	138,679	0	138,679	N/A	138,679
47	111	139,089	0	139,089	N/A	139,089
48	112	139,488	0	139,488	N/A	139,488
49	113	139,878	0	139,878	N/A	139,878
50	114	140,261	0	140,261	N/A	140,261
51	115	140,640	0	140,640	N/A	140,640
52	116	141,019	0	141,019	N/A	141,019
53	117	141,406	0	141,406	N/A	141,406
54	118	141,819	0	141,819	N/A	141,819
55	119	142,327	0	142,327	N/A	142,327



Prepared For: Mr. Youtube // Male/65/Single Non-Tobacco
Specified Amount: \$144,000.03
Maximum Monthly LTC Benefit: \$6,000.00
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Premium Payment Period: Pay to Age 100
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7702 / 7702a

MEP: **\$11,867.06**

NSP: **\$72,498.77**

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

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

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

Single Pay Equivalent for Nationwide Home Office use = \$122,059.44



Prepared For: Mr. Youtube // Male/65/Single Non-Tobacco
 Specified Amount: \$144,000.03
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
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Current sales proposal

LTC Benefit Period	Premium schedule	Inflation protection option	Refund Of Premium	Day 1: Total LTC Benefit	Age 85: Total LTC Benefit
4 Years	Pay to Age 100	3% Compound	Maximum LTC Benefit	\$301,221	\$544,039

Alternative Premium Schedules

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

Payment Schedule	Annualized Scheduled Premium	Total Premium
Single Premium	\$122,059	\$122,059
5-Pay	\$26,916	\$134,582
10-Pay	\$15,603	\$156,029
Pay to Age 65	N/A	N/A
Pay to Age 100	\$10,924	\$382,332

Alternative Inflation Options

The table below illustrates the same Pay to Age 100 of \$10,924 being paid, and how the benefit pool will change with each inflation option elected. Includes any specified 1035 and Lump Sum.

Inflation Protection Option	Day 1: Total Monthly LTC benefit	Age 85: Total Monthly LTC Benefit	Day 1: Total LTC Benefit	Age 85: Total LTC Benefit
None	\$8,871	\$8,871	\$425,827	\$425,827
3% Simple	\$6,470	\$10,351	\$324,518	\$510,844
3% Compound	\$6,000	\$10,837	\$301,221	\$544,039
5% Compound	\$3,998	\$10,607	\$206,758	\$548,590

Not valid without compliance ledgers dated 3/2/2026



Nationwide[®]

Nationwide CareMatters[®] II

Prepared For: Mr. Youtube // Male/65/Single Non-Tobacco
 Specified Amount: \$144,000.03
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
 Premium Payment Period: Pay to Age 100
 Scheduled Premium: \$10,923.77 Annual

Quick View

All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day One)	Max Monthly LTC Benefit (Day One)	Total Monthly* Benefit (Age 85)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 85)	Inflation Crossover Age**
2 Years	None	\$242,434	\$242,434	\$10,101	\$10,101	\$242,434	
2 Years	3% Simple	\$203,085	\$206,131	\$8,462	\$13,539	\$327,982	72
2 Years	3% Compound	\$186,466	\$189,263	\$7,769	\$14,032	\$341,829	74
2 Years	5% Compound	\$139,977	\$143,477	\$5,832	\$15,475	\$380,686	77
3 Years	None	\$222,457	\$333,685	\$9,269	\$9,269	\$333,685	
3 Years	3% Simple	\$172,449	\$266,433	\$7,185	\$11,497	\$421,637	75
3 Years	3% Compound	\$157,394	\$243,245	\$6,558	\$11,845	\$439,327	77
3 Years	5% Compound	\$110,531	\$174,224	\$4,605	\$12,220	\$462,269	80
4 Years	None	\$212,913	\$425,827	\$8,871	\$8,871	\$425,827	
4 Years	3% Simple	\$155,272	\$324,518	\$6,470	\$10,351	\$510,844	78
4 Years	3% Compound	\$144,000	\$301,221	\$6,000	\$10,837	\$544,039	79
4 Years	5% Compound	\$95,940	\$206,758	\$3,998	\$10,607	\$548,590	82
5 Years	None	\$206,180	\$515,450	\$8,591	\$8,591	\$515,450	
5 Years	3% Simple	\$145,424	\$385,373	\$6,059	\$9,695	\$603,509	79
5 Years	3% Compound	\$133,862	\$355,347	\$5,578	\$10,074	\$641,796	80
5 Years	5% Compound	\$89,157	\$246,323	\$3,715	\$9,857	\$653,569	83
6 Years	None	\$201,312	\$603,937	\$8,388	\$8,388	\$603,937	
6 Years	3% Simple	\$139,102	\$448,604	\$5,796	\$9,273	\$698,988	80
6 Years	3% Compound	\$130,982	\$423,622	\$5,458	\$9,857	\$765,109	80
6 Years	5% Compound	\$84,910	\$288,777	\$3,538	\$9,387	\$766,212	83
7 Years	None	\$197,814	\$692,348	\$8,242	\$8,242	\$692,348	
7 Years	3% Simple	\$134,773	\$514,161	\$5,616	\$8,985	\$797,185	81
7 Years	3% Compound	\$121,965	\$467,277	\$5,082	\$9,178	\$843,953	82
7 Years	5% Compound	\$81,222	\$330,656	\$3,384	\$8,979	\$877,329	84

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

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

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

Key terms and definitions

<p>Scheduled Premium</p>	<p>The amount of Life Insurance Premium and LTC Premium required on the first day of the Premium Payment Frequency for the Premium Payment Period you selected. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61-day grace period after the date we mail the grace period notice in which to make the premium payment.</p>																																																																												
<p>Refund of Premium options</p>	<p>1. Minimum Refund of Premium with Maximum LTC Benefit Option The refund of premium value is equal to the Cash Surrender Value.</p> <p>The following two options include a refund of premium on surrender, which ensures that if the total premium paid multiplied by the premium refund percentages (less any partial surrenders) exceeds the policy Cash Surrender Value, then the excess will be refunded upon surrender.</p> <p>2. One-Time Step-Up Option The premium refund percentages are as follows:</p> <table border="1" data-bbox="542 997 964 1066"> <tr> <td>Years 1 - 10</td> <td>80%</td> </tr> <tr> <td>Years 11+</td> <td>100%</td> </tr> </table> <p>3. Vested Option The premium refund percentages are as follows:</p> <table border="1" data-bbox="542 1186 1507 1598"> <thead> <tr> <th>Policy Year</th> <th>Single-Pay</th> <th>5-Pay</th> <th>10-Pay</th> <th>Pay to age 65</th> <th>Pay to age 100</th> </tr> </thead> <tbody> <tr><td>1</td><td>85%</td><td>85%</td><td>85%</td><td>85%</td><td>N/A</td></tr> <tr><td>2</td><td>88%</td><td>88%</td><td>86.5%</td><td>86.5%</td><td>N/A</td></tr> <tr><td>3</td><td>91%</td><td>91%</td><td>88%</td><td>88%</td><td>N/A</td></tr> <tr><td>4</td><td>94%</td><td>94%</td><td>89.5%</td><td>89.5%</td><td>N/A</td></tr> <tr><td>5</td><td>97%</td><td>97%</td><td>91%</td><td>91%</td><td>N/A</td></tr> <tr><td>6</td><td>100%</td><td>100%</td><td>92.5%</td><td>92.5%</td><td>N/A</td></tr> <tr><td>7</td><td>100%</td><td>100%</td><td>94%</td><td>94%</td><td>N/A</td></tr> <tr><td>8</td><td>100%</td><td>100%</td><td>95.5%</td><td>95.5%</td><td>N/A</td></tr> <tr><td>9</td><td>100%</td><td>100%</td><td>97%</td><td>97%</td><td>N/A</td></tr> <tr><td>10</td><td>100%</td><td>100%</td><td>98.5%</td><td>98.5%</td><td>N/A</td></tr> <tr><td>11+</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>N/A</td></tr> </tbody> </table>	Years 1 - 10	80%	Years 11+	100%	Policy Year	Single-Pay	5-Pay	10-Pay	Pay to age 65	Pay to age 100	1	85%	85%	85%	85%	N/A	2	88%	88%	86.5%	86.5%	N/A	3	91%	91%	88%	88%	N/A	4	94%	94%	89.5%	89.5%	N/A	5	97%	97%	91%	91%	N/A	6	100%	100%	92.5%	92.5%	N/A	7	100%	100%	94%	94%	N/A	8	100%	100%	95.5%	95.5%	N/A	9	100%	100%	97%	97%	N/A	10	100%	100%	98.5%	98.5%	N/A	11+	100%	100%	100%	100%	N/A
Years 1 - 10	80%																																																																												
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1	85%	85%	85%	85%	N/A																																																																								
2	88%	88%	86.5%	86.5%	N/A																																																																								
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4	94%	94%	89.5%	89.5%	N/A																																																																								
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7	100%	100%	94%	94%	N/A																																																																								
8	100%	100%	95.5%	95.5%	N/A																																																																								
9	100%	100%	97%	97%	N/A																																																																								
10	100%	100%	98.5%	98.5%	N/A																																																																								
11+	100%	100%	100%	100%	N/A																																																																								

Key terms and definitions

Specified Amount	An amount used to determine LTC benefits and the death benefits. It is also used to determine policy charges and deductions from the Accumulated Value. The Specified Amount is not always the same amount as the Net Death Benefit. Please refer to the Net Death Benefit description below or to the tabular detail.
LTC Specified Benefit Period	This represents the total time LTC benefits may be paid under your policy if the Maximum Monthly LTC Benefit is taken continuously
Inflation protection options	Nationwide CareMatters II offers inflation protection options of 3% Simple, 3% Compound, or 5% Compound. The monthly Inflation Protection Rider amount is in addition to the maximum monthly LTC Benefit amount provided by the LTC Rider or the LTCEB Rider, if elected.
Total long-term care (LTC) benefit	<p>The total maximum amount of LTC benefits available to you from your Nationwide CareMatters II policy. This amount does not include the inflation protection option you may have elected.</p> <p>Once all LTC benefits have been paid, no further LTC benefits will be available. However, the guaranteed minimum death benefit will be paid to beneficiaries upon the death of the insured.</p> <p>The lifetime maximum of LTC benefits and any death benefit will decrease if you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.</p>
Maximum Monthly LTC Benefit	The amount you will be paid every month if you choose to receive the full LTC benefit amount. It does not include amounts that might be provided by any inflation protection option you might have elected.
Maximum Monthly Inflation Rider Benefit	The full amount of the benefit available under the inflation protection option after the Maximum Monthly LTC Benefit is taken. This amount is in addition to the Maximum Monthly LTC Benefit.
Total monthly benefit	The total benefit amount available to you every month. If an inflation protection option is elected, the total monthly benefit you receive will be the Maximum Monthly LTC Benefit plus the Maximum Monthly Inflation Benefit available. The full Maximum Monthly LTC Benefit must be taken before the Inflation Protection Rider Benefit is available.
Cash Value	The amount equal to the greater of the Accumulated Value of this policy or the Guaranteed Cash Value.
Total received on surrender	The total dollar amount that will be paid upon surrender of the policy. The total received on surrender is equal to the Net Surrender Value plus any refund of premium.

Key terms and definitions

<p>Net Death Benefit</p>	<p>The death benefit amount that will be paid to your beneficiary if the insured dies while the policy is in force. This amount is net of any outstanding policy indebtedness and LTC benefits paid. Assuming no loans, partial surrenders or LTC benefits have been paid, this amount will never be less than the total premiums paid. The Net Death Benefit may be higher in some years based on the Specified Amount, Accumulated Value, Guaranteed Cash Value and IRC 7702 corridor factors.</p>
<p>Guaranteed minimum death benefit</p>	<p>As long as your policy stays in force, we guarantee we will pay your beneficiaries a death benefit of at least 20% of the Specified Amount, even if the death benefit amount quoted is exhausted by the payment of LTC benefits. This death benefit will be lower if loans or partial surrenders are taken.</p>
<p>Reduced paid-up benefit</p>	<p>If a lapse occurs due to failure to pay scheduled premium, the policy will be converted to a paid-up policy in which the Specified Amount is reduced based on the percentage of the total required premium that has been paid.</p>
<p>Qualification for LTC benefits</p>	<p>To be considered a "chronically ill individual", a licensed health care practitioner must certify within the preceding 12-month period that the insured:</p> <ul style="list-style-type: none"> • Is unable to perform, without substantial assistance from another person, at least 2 activities of daily living (bathing, dressing, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment • Services that meet the requirements of §7702(B)(c)(1) of the Internal Revenue Code of 1986, as amended, as follows: necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services, and Maintenance or Personal Care Services which are required by a Chronically Ill individual, and are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner <p>Before benefits begin, the insured must satisfy a 90-calendar-day elimination period. Upon meeting the elimination period, it is satisfied for life of the policy in the event you have more than one LTC claim.</p>

Key terms and definitions

<p>Qualification for LTC benefits continued</p>	<p>The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.</p> <p>Exclusions</p> <ol style="list-style-type: none"> 1. Intentionally self-inflicted injuries or attempts at suicide (either while sane or insane) 2. Committing or attempting to commit a felony 3. Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician 4. War or any act of war, whether declared or undeclared <p>Preexisting conditions limitations</p> <p>A preexisting condition is any condition for which the Insured received medical advice, or treatment was recommended by, or received from, a health care services provider in the 6 months preceding the Policy Date. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first 6 months after the Policy Date.</p>
<p>Tax Qualification</p>	<p>CareMatters II is designed to qualify as life insurance under laws of the United States of America, including the Internal Revenue Code of 1986, as amended. This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different.</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>International benefits</p>	<p>100% of the maximum monthly benefit amount from the LTC Rider and 100% of any LTC Inflation Protection Rider benefit while benefits are paid under the LTC Acceleration Rider. This is available while the insured is living outside of the U.S.; no international benefits are available under the LTC Extension of Benefits Rider or any LTC Inflation Protection Rider benefit associated with it.</p> <p>Extension of benefits availability will resume if the insured returns to the U.S. and the maximum lifetime benefit amount is not exhausted.</p>
<p>LTC Rider</p>	<p>(Form ICC18-NWLA-584) This rider provides LTC benefits as an acceleration of the death benefit.</p>

Key terms and definitions

<p>LTC Extension of Benefits Rider</p>	<p>(Form ICC18-NWLA-585) This rider provides benefits once the benefits provided by the LTC rider are exhausted.</p> <p>Note: The issuance of the Long-Term Care Rider ("LTC Rider") and Long-Term Care Extension of Benefits Rider ("LTCEB Rider") (together, "Riders") described in this outline is based upon your responses to the questions on your application.</p>
<p>LTC Fixed Rate Inflation Protection Rider</p>	<p>(Form ICC18-NWLA-586) This rider provides for a monthly inflation protection benefit. The monthly benefit provided by the Inflation Protection Rider is not included in the Total LTC Benefit Amount. The monthly Inflation Protection Rider amount is in addition to the Maximum Monthly LTC Benefit amount provided by the LTC Rider, or the LTCEB Rider if elected. This rider must be selected at the time of application and can't be changed after issue.</p> <p>Note: The issuance of the Long-Term Care Fixed Inflation Protection Rider is based upon your responses to the questions on your application.</p>
<p>Renewal and Termination</p>	<p>The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.</p> <p>Election of the LTC Rider and LTCEB Rider is irrevocable. Termination of the riders will result in the automatic termination of the policy. The Riders will also terminate upon termination of the Policy or the date of the second Insured's death.</p>

Key terms and definitions

Accelerated Death Benefit (ADB) for Terminal Illness Rider

(Form ICC13-NWLA-495)

- The ADB Rider advances a portion of the policy's death benefit in the event of a terminal illness (with a life expectancy of 12 months or less).
- The rider is attached to the policy at the time the policy is issued.
- There is no upfront charge for this rider; however, charges and adjustments will apply at the time the claim is approved.
- The receipt of an accelerated death benefit payment may be taxable or may affect Medicaid or public assistance eligibility. Nationwide does not provide tax or legal advice, so you should consult your personal financial advisor to assess the impact of this benefit.
- Nationwide reserves the right to require the base policy Specified Amount be at least \$50,000 on the Benefit Effective Date; the remaining Specified Amount, after payment of the ADB Rider Benefit, must be at least the minimum Specified Amount.
- The maximum amount of the ADB Rider Benefit to be paid if the insured meets the requirements of the Eligibility and Conditions for Payment section of the ADB Rider cannot exceed 50% of the base policy Eligible Specified Amount.

Key terms and definitions

Accelerated Death Benefit for Critical Illness Rider

(Form ICC20-NWLA-606)

This rider is automatically added to eligible policies at issue. A charge will only occur if the rider benefit is paid.

This rider permits a request for an elected portion of the base policy's Specified Amount when the Insured is diagnosed with any of the following as described in the rider, including any required period of survival or treatment:

- Cancer
- Heart attack
- Heart valve replacement
- Kidney failure
- Major organ transplant
- Paralysis
- Stroke
- Sudden cardiac arrest

The maximum annual benefit is the lesser of 10% of the specified amount or \$25,000 per event and is paid as a lump sum. A maximum of 5 claims are allowed.

An administrative charge of up to \$250 dollars, and any due and unpaid premium or policy charges and a loan repayment for any outstanding policy loan, are deducted from the benefit payment. In addition, the Specified Amount and other policy values are reduced each time an accelerated death benefit payment is made. The reduction in the Specified Amount will be more than one dollar for each dollar of benefit received by the Policy Owner based on factors that exist at the time of claim including interest rates and age of insured at the time of claim. The reduction factor includes the cost of accessing the death benefit early. Benefits provided by other riders may also be impacted or require termination when a benefit under the Critical Illness Rider is paid.

Benefits may be taxable under certain circumstances. Consult your tax advisor.

Limitations on availability and the amount of the benefit apply. If the policy specified amount at the time of claim is at or near the minimum stated specified amount in the policy, benefits may not be available. Please request a copy of the rider for details.



**Input Summary - Ledger
Case File: Mr Youtube**

Screen: Insured

Revised Illustration?	No	Issue Age or D.O.B. (mm/dd/yyyy)	65
Issue State	NC	Tobacco User?	No
First Name	Mr.	Married / Civil Union / Domestic Partnership?	No
Last Name	Youtube		
Sex	Male		

Screen: Face Amount and Premium

Specify Premium or Benefit	Monthly LTC Benefit	Benefit Duration	4
Premium or Benefit Amount	6,000.00	Inflation Benefit Option	3% Compound
Scheduled Premium	Pay to Age 100	Future LTC Benefit Age	85
Refund of Premium	Maximum LTC Benefit	Lump Sum Premium	0.00
Premium Mode	Annual	1035 Exchange?	No
Year to Begin Scheduled Premium	1	Internal 1035 Exchange?	No

Screen: Interest Rate and Income

Guaranteed Rate	1.00%
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Screen: Output Design

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



Nationwide CareMatters® II

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

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

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

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

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

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

The insurance professional or company may contact you in response to your request for additional information. Approval for coverage under the policy and riders is subject to underwriting and may require a medical exam. Nationwide CareMatters II may not be available in every state. Please contact Nationwide to determine product availability in your state.

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.

The Medical Care Component of the Consumer Price Index for All Urban Consumers, Unadjusted (the "Index"), is maintained by the U.S. Bureau of Labor Statistics. Nationwide's use of the Index is not sponsored, endorsed or promoted by the U.S. Bureau of Labor Statistics, the U.S. government or any of its agencies. Inclusion of the Index in an insurance product is not a recommendation by the U.S. government to buy such a product. Neither the U.S. government nor the U.S. Bureau of Labor Statistics guarantees the adequacy, accuracy, timeliness or the completeness of Nationwide's use of the Index. The actual rate of inflation in long-term care costs may be different than the experience of the Index.

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 II and CareMatters II are service marks of Nationwide Mutual Insurance Company. © 2022 Nationwide



**Long-Term Care Insurance Outline of Coverage
for Long-Term Care Rider (ICC18-NWLA-584)
and Long-Term Care Extension of
Benefits Rider (ICC18-NWLA-585)
Nationwide Life And Annuity Insurance Company**
PO Box 182835, Columbus, Ohio 43218-2835 • 1-800-848-6331

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

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

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

PURPOSE OF OUTLINE OF COVERAGE. This Outline of Coverage provides a very brief description of the important features of the LTC Rider and LTCEB Rider. You should compare this Outline of Coverage to outlines of coverage for other riders available to you. This Outline of Coverage is not the insurance contract, but only a summary of coverage. Only the Riders, and the individual life insurance Policy to which they are attached, contain governing contractual provisions. This means both the Policy and Riders themselves set forth, in detail, the rights and obligations of both you and Nationwide. It is, therefore, important that you **READ YOUR POLICY AND RIDERS CAREFULLY.**

FEDERAL TAX CONSEQUENCES. THE LTC RIDER AND LTCEB RIDER ARE BOTH INTENDED TO BE A FEDERALLY TAX-QUALIFIED LONG-TERM CARE INSURANCE CONTRACT UNDER SECTION 7702B OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED. **Benefits paid under these Riders may be taxable, depending on your specific circumstances. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.**

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

RENEWABILITY. The Policy these Riders are attached to is noncancellable. This means you have the right, subject to the terms of your Policy, to continue your Policy as long as you pay your Scheduled Premium on time. Nationwide cannot change any of the terms of your Policy on its own and cannot change the Scheduled Premium you currently pay.

WAIVER OF PREMIUM. These Riders do not contain a waiver of premium provision. However, if the Accumulated Value has been reduced to less than the required monthly deductions while Rider benefits are being received, any monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived. Depending on the Premium Payment Period elected, the Waiver of Premium Endorsement may be available at time of issue. This endorsement waives Premium for the LTC Rider, LTCEB Rider, and LTC Inflation Protection Rider while the Insured is receiving long-term care benefits.

TERMS UNDER WHICH THE COMPANY MAY CHANGE PREMIUMS. These Riders are attached to a fixed premium universal life insurance policy which requires payment of all Scheduled Premium as stated in the Policy Specification Pages. The amount of the Scheduled Premium is fixed at issue, so we can never increase the Scheduled Premium for the Policy and attached Riders.

TERMS UNDER WHICH THESE RIDERS MAY BE RETURNED AND PREMIUM REFUNDED. To be certain that you are satisfied with these Riders, you have a thirty day “free look.” Within thirty days after you receive these Riders, you may return it to our Home Office or to the representative who delivered it. We will then void these Riders and the Policy as if it had never been in force and refund to the payor all Life Insurance Premium and Total LTC Premium paid, including any fees and charges, within thirty days.

Partial Refund of LTC Premium on Surrender

Based on the refund of premium option elected, you may be entitled to a partial refund of premium upon Surrender, if the total Scheduled Premium paid less partial Surrenders multiplied by the Premium Refund Percentage, exceeds the greater of the Cash Surrender Value or the LTC Benefits Paid, the excess amount is refunded up to the Total LTC Premium paid.

Partial Refund of LTC Premium on Death

Based on the refund of premium option elected, you may be entitled to a partial refund of premium upon the death of the Insured, if the total Scheduled Premium less partial Surrenders, exceeds the greater of the death benefit or LTC Benefits Paid, the excess amount will be refunded up to the Total LTC Premium paid.

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

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

BENEFITS PROVIDED BY THESE RIDERS. These Riders interact with the Policy to which they are attached. Upon meeting the eligibility requirements for payment of benefits, we will pay a monthly benefit for the elected period, to the Policy Owner while the Insured is receiving Qualified Long-Term Care Services. The monthly benefit amount is not based on the number of days of services received and is not based on actual expenses incurred.

The LTC Rider provides for acceleration of the Policy Specified Amount until that Rider’s benefit limit has been reached. The LTCEB Rider, if elected, extends the benefits provided by the LTC Rider after the LTC Rider’s benefit limit has been reached, up to the Lifetime Total Maximum Amount of LTC Benefits. The Policy Owner has the option to receive a monthly Rider benefit payment equal to or less than the maximum monthly Rider benefit amount. However, the monthly Rider benefit payment requested must be greater than or equal to the minimum monthly Rider benefit amount stated on the Policy Specification Pages, or no less than as required by applicable laws and regulations in the State of Issue.

LTC Rider Benefit Amounts:

Maximum Lifetime LTC Rider Benefit Amount. The maximum benefit payable under the LTC Rider. It is the Policy Specified Amount multiplied by the quantity (Cash Surrender Value minus Indebtedness) divided by the Cash Surrender Value. The initial Maximum Lifetime LTC Rider Benefit Amount is stated on the initial Policy Specification Pages.

Maximum Monthly LTC Rider Benefit Amount. The maximum monthly benefit payable under the LTC Rider. The Maximum Monthly LTC Rider Benefit Amount is based on the Policy Specified Amount, and is calculated by dividing the Maximum Lifetime LTC Rider Benefit Amount by the number of months you elected on the application to receive LTC Rider benefit payments. It is stated on the Policy Specification Pages. The initial Maximum Monthly LTC Rider Benefit Amount is set on the Policy Date.

LTCEB Rider Benefit Amounts:

Maximum Lifetime LTCEB Rider Benefit Amount. The maximum benefit payable under the LTCEB Rider. It is equal to the number of months you elected on the application to receive LTCEB Rider benefit payments multiplied by the initial Maximum Monthly LTC Rider Benefit Amount. The initial Maximum Lifetime LTCEB Rider Benefit Amount is stated on the initial Policy Specification Pages.

Maximum Monthly LTCEB Rider Benefit Amount. The maximum monthly benefit available under the LTCEB Rider. The Maximum Monthly LTCEB Rider Benefit Amount is equal to the Maximum Monthly LTC Rider Benefit Amount. It is stated on the Policy Specification Pages. The initial Maximum Monthly LTCEB Rider Benefit Amount is set on the Policy Date. The Maximum Monthly LTCEB Rider Benefit Amount is recalculated any time the Maximum Lifetime LTCEB Rider Benefit Amount is recalculated.

Lifetime Total Maximum Amount of LTC Benefits. The maximum benefit payable under the LTC Rider, and the LTCEB Rider, if elected. This amount is equal to the Maximum Lifetime LTC Rider Benefit Amount, plus the Maximum Lifetime LTCEB Rider Benefit Amount if the LTCEB Rider is elected. The Lifetime Total Maximum Amount of LTC Benefits is stated on the Policy Specification Pages.

Lapse Protection Feature. While benefits are being received under the Riders, coverage under the Policy and attached Riders will not lapse; however, you must continue to pay your Scheduled Premium to maintain current Policy and rider benefit amounts. If the Accumulated Value is insufficient to cover all monthly deductions, any monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived for the Rider benefit payment period. If there is Policy Indebtedness, as soon as you are no longer receiving LTC benefits, you may have to make sufficient loan repayment to prevent your Policy from lapsing.

ELIGIBILITY FOR PAYMENT OF BENEFITS. In order for Rider benefits to be payable, the total amount of benefits paid under the applicable Rider must not have reached the maximum lifetime Rider benefit amount under that Rider. 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 Policy Owner or Insured, as:
 - a. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living (i.e., Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for a period of at least ninety days due to a loss of functional capacity; or
 - b. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment;
2. the Insured must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
3. the Elimination Period has been 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 Policy Owner may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Policy, including, but not limited to assignees.

Recertification

At least once every twelve months, but no more frequently than every ninety days, a Licensed Health Care Practitioner must certify that the Insured requires Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment and/or is unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living for at least ninety days due to a loss of functional capacity. Additionally, the Licensed Health Care Practitioner must either prescribe a new Plan of Care or reconfirm the existing Plan of Care.

DEFINED TERMS USED IN THIS OUTLINE OF COVERAGE

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

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

Adult Day Care Services/Facility. A state licensed or certified program for a specified number of individuals providing Qualified Long-Term Care Services, including social or health-related or both types of services. These services are provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside the home.

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

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

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

Hands-On Assistance. The physical assistance of another person without which the individual would be unable to perform the Activities of Daily Living.

Home Health Care Agency. A public or private entity, with a valid operating certificate, in states where required, that provides in-home Qualified Long-Term Care Services delivered through licensed practical nurses, registered nurses, or other skilled or unskilled medical personnel. If the jurisdiction does not license or certify such facilities, then the Home Health Care Agency must: (1) be primarily engaged in providing residential health care services; and (2) operate under policies and procedures established by a group of professionals, including at least one Physician and one nurse.

Home Health Care Services. Medical or non-medical Maintenance or Personal Care Services, Homemaker Services, and Hospice Care delivered in a private home, as part of the Insured's Plan of Care. Home Health Care Services can include Qualified Long-Term Care Services provided by skilled or unskilled medical personnel of a Hospital or Home Health Care Agency, or by unskilled individuals in the Insured's home.

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

Licensed Health Care Practitioner. A Physician, as defined in §1861(r)(1) of the Social Security Act, as amended; a registered professional nurse; licensed social worker; or other individual who meets requirements prescribed by the Secretary of the Treasury. The Licensed Health Care Practitioner must be acting within the scope of his or her license when providing: (a) a certification and/or recertification that the Insured is Chronically Ill; or (b) an individualized Plan of Care for the Insured.

Long-Term Care Facility. Any facility, other than a Hospital, which provides Skilled Nursing Care, Intermediate Care, or Custodial Care, and is licensed or certified by the appropriate state licensing agency. If the jurisdiction does not license or certify such facilities, then it must also have: (1) a registered graduate nurse on duty at all times to supervise 24-hour nursing service; (2) a Physician to supervise the operation of the facility; (3) a planned program of policies and procedures developed with the advice of a professional group of at least one Physician and one nurse; and (4) a Physician available to furnish emergency medical care.

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

Period of Care. A Period of Care begins immediately following the Insured being certified as Chronically Ill and receiving Qualified Long-Term Care Services. Instances where the Insured's condition improves and then relapses will be deemed a single Period of Care if the receipt of Qualified Long-Term Care Services:

1. is for the same condition;
2. is not separated by more than ninety days; and
3. occurs while this Rider is In Force.

A new Period of Care begins each time the Insured begins receiving Qualified Long-Term Care Services for a new condition or one unrelated to the current certification.

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

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

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

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

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

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

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

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

Preexisting condition refers to any condition for which the Insured received medical advice or treatment in the six months preceding the Policy Date. 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 Policy Date.

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

INTERNATIONAL BENEFITS. The LTC Rider provides benefits for Qualified Long-Term Care Services received outside of the United States or its territories or possessions, according to the requirements of the International Claims section of the LTC Rider. The available International LTC Rider Benefits are 100% of the Maximum Monthly LTC Rider Benefit Amount, until the Maximum Lifetime LTC Rider Benefit Amount is exhausted, while the Insured is receiving care outside of the United States. The LTCEB Rider does not provide benefits for Qualified Long-Term Care Services received outside of the United States, its territories or possessions.

As long as the Insured is receiving Qualified Long-Term Care Services outside of the United States, its territories or possessions, and is receiving International LTC Rider benefit payments, International LTC Inflation Protection Rider Benefit Payments are available if the Long-Term Care Fixed Rate Inflation Protection Rider is elected. International LTC Inflation Protection Rider Benefits available are 100% of the Maximum Monthly LTC Inflation Protection Rider Benefit Amount.

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

RELATIONSHIP OF COST OF CARE AND BENEFITS. Because the costs of Qualified Long-Term Care Services will likely increase over time, you should consider how the benefits of this plan may be adjusted, and whether you desire to adjust them. These Riders do not provide for inflation protection coverage; however, the optional Long-Term Care Fixed Rate Inflation Protection Rider is available.

INFLATION PROTECTION. Nationwide offers the Long-Term Care Fixed Rate Inflation Protection Rider. If you elect the optional Inflation Protection Rider at application, a monthly inflation benefit is paid in addition to the maximum monthly LTC Rider benefit, or maximum monthly LTCEB Rider benefit if the LTCEB Rider is elected. This optional Inflation Protection coverage can help long-term care benefits keep up with long-term care expenses as they increase over time. The maximum monthly inflation protection benefit available depends on the Inflation Protection Option that is in effect. You can choose 5% Compound Inflation Protection, 3% Compound Inflation Protection or 3% Simple Inflation Protection as described below. Benefits under the Long-Term Care Inflation Protection Rider are noncumulative. If you reject the optional Long-Term Care Inflation Protection Rider by indicating so in the application, you will not be able to increase your benefits later. An additional premium will be charged based on the inflation option selected.

3% Simple Inflation Protection:

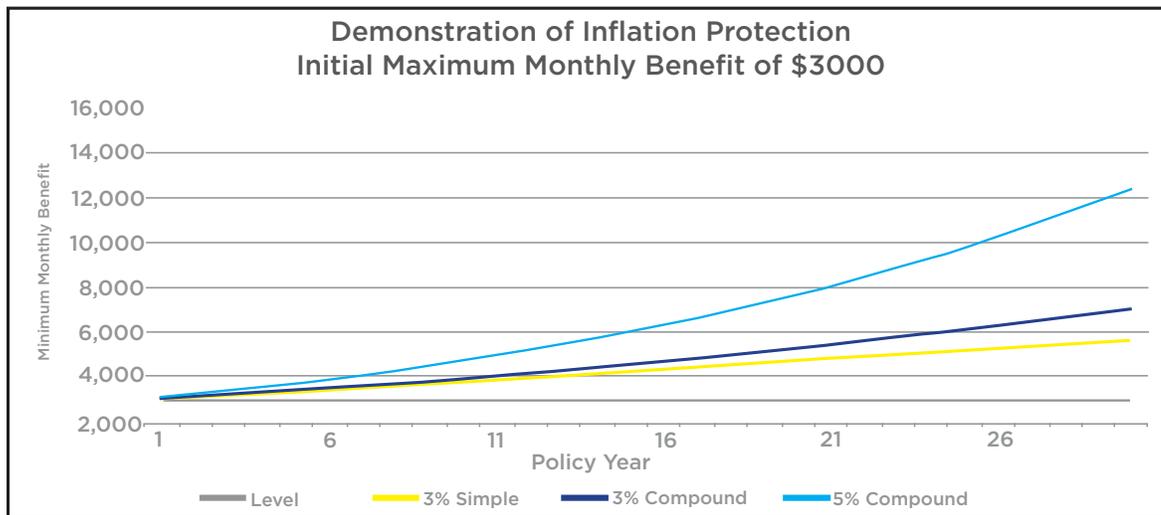
Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount will increase on each Policy Anniversary by 3% of the Maximum Monthly LTC Rider Benefit Amount (or Maximum Monthly LTCEB Rider Benefit Amount, if applicable).

3% Compound Inflation Protection:

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

5% Compound Inflation Protection:

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



ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS. These Riders provide coverage for Insureds clinically diagnosed as having Alzheimer's Disease or related degenerative and dementing illnesses.

PREMIUM. In addition to the fixed premium for the life insurance Policy, there are fixed premiums for the LTC Rider, LTCEB Rider, if elected, and Long-Term Care Fixed Rate Inflation Protection Rider, if elected. This Policy is noncancellable, meaning we guarantee that the Policy and all attached riders will not lapse as long as all Scheduled Premiums are paid and no Policy loans are taken. Please refer to your Policy for details on how deductions taken from the Accumulated Value may affect your Net Surrender Value and your Death Benefit Proceeds. Please refer to your sales proposal to see Scheduled Premiums for each benefit period and inflation protection option available.

ADDITIONAL FEATURES. These Riders will be medically underwritten.

Nonforfeiture Benefit. If the Policy enters the grace period due to nonpayment of Scheduled Premium, the Policy Owner will have the option to Surrender the Policy or elect the reduced paid-up insurance option of the Nonforfeiture section of the Policy, as long as the Minimum Specified Amount, as stated on the Policy Specification Pages, is met. Electing the reduced paid-up insurance option may result in a reduction in the Policy Specified Amount. This reduction in the Specified Amount will cause a reduction to the following values as of the effective date of that reduction: the Maximum Monthly LTC Rider Benefit Amount; the Maximum Lifetime LTC Rider Benefit Amount; Maximum Monthly LTCEB Rider Benefit Amount; the Maximum Lifetime LTCEB Rider Benefit Amount; and the Lifetime Total Maximum Amount of LTC Benefits.

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 RIDER OR LONG-TERM CARE EXTENSION OF BENEFITS RIDER.



Nationwide®
is on your side

Nationwide CareMatters® II Nationwide CareMatters® II
Frequently asked questions

Frequently asked questions

What is the difference between cash indemnity and reimbursement policies?

Cash indemnity policies provide a monthly check for the amount you elect up to the maximum amount of long-term care (LTC) benefit you qualify for, even if your expenses are less or you are not paying a caregiver, because it is not based on actual expenses incurred. No bills, receipts or any other type of monthly paperwork is required once a claim is approved, unlike reimbursement policies. Nationwide CareMatters® II is a cash indemnity policy.

Reimbursement policies require the submission of bills and receipts each month for LTC costs incurred. These policies specify which types of LTC expenses are covered, and you (or the facility) will be reimbursed only for the exact amount of qualifying expenses up to the maximum benefit amount.

Are there any limits on how I can spend my monthly LTC benefit?

No. Once you qualify for benefits, payments (up to the maximum amount you qualify for) are sent each month to the policyowner. Nationwide® places no restrictions on how LTC benefit payments are used. Under certain circumstances, benefits may be taxable. Please consult a tax advisor.

Do I have to take the maximum LTC benefit amount?

No. You may take less than the maximum monthly LTC benefit amount that you qualify for in your policy. Taking less money can help extend the length of time your benefit is available. However, if inflation protection is elected, the maximum monthly LTC benefit amount must be requested in order to receive the inflation protection benefit. Please be aware that a minimum allowable amount also applies to what you may request each month. Benefit planning decisions can be complex and have consequences. Please consult your LTC benefit planning advisor.¹

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

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

¹ The available lifetime maximum LTC benefit amount is the maximum monthly LTC benefit dollar amount paid over the total benefit period in years you select at issue. The maximum monthly benefit available is the sum of the benefits paid by the LTC Rider, the LTC Extension of Benefits Rider and any Inflation Protection Rider option selected at issue.

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

How does inflation protection affect my policy?

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

Can the policy lapse while I am collecting LTC benefits?

While the insured is receiving LTC benefits, your policy will not lapse. However, if you are in the premium payment period and scheduled premium is not paid, then the policy will be converted to reduced paid-up insurance and the monthly LTC benefit will be reduced. Note that if you elected the pay to age 100 premium payment option, the portion of the premium that pays for long-term care (i.e., LTC Rider, LTCEB Rider, Inflation Protection Rider) will be waived while LTC benefits are being paid. Please refer to the premium summary page for premium detail.

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

Can I use my CareMatters benefits for more than one LTC claim?

Yes. If you receive benefits for an LTC claim and then recover, you may use any remaining available LTC benefits for future LTC claims. Future claims do not have to be related to the original claim. Each claim must meet the eligibility requirements of the LTC Rider or LTCEB Rider. You may use your LTC benefits multiple times until they are exhausted.

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

Upon recovering from a claim, your remaining available LTC benefits will continue to increase annually following the inflation protection option you selected when you purchased your policy.

What is HIPAA?

HIPAA stands for the Health Insurance Portability and Accountability Act. HIPAA establishes a per diem amount. The HIPAA per diem amount usually increases each year. For 2026, it is \$430 per day (or \$12,900 in a 30-day month).

How much of my LTC benefit will be tax free?

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

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

Do I have access to my cash value?

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

Why is the death benefit higher at issue?

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

How do I qualify for LTC benefits?

The following things must happen in order for you to qualify for monthly LTC benefits:

1. A U.S.-licensed health care practitioner must certify the insured as:
 - a. requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment, and/or
 - b. being unable to perform, without substantial assistance from another individual, two or more of the activities of daily living for at least 90 days due to a loss of functional capacity; the activities of daily living are bathing, continence, dressing, eating, toileting and transferring
2. Upon filing a claim, a plan of care must be created describing the LTC services needed for treatment (whether formal or informal); the plan of care and condition(s) in item 1 must be recertified at least once annually by a U.S.-licensed health care practitioner.

When will I start receiving my LTC benefits?

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

Is special pricing available if both my spouse and I buy a policy?

Individuals who are married or in a legally recognized domestic partnership or civil union receive a lower rate that will result in a larger pool of LTC benefits for the same cost or the same pool of LTC benefits at a lower cost, depending on which is requested. This rate is applied if one or both spouses purchase a policy.

Can I pool benefits with my spouse or transfer benefits?

No. Each spouse must purchase his or her own policy, and no benefits can be transferred between policies.

What if I use only some of my LTC benefits?

Your beneficiaries will receive either the remaining policy death benefit not used for LTC benefits or the minimum death benefit, whichever is greater.

Are any expenses excluded from coverage?

Nationwide places no restrictions on how the benefits are spent.



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

Nationwide CareMatters II 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 policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. Taxpayers should consult with their tax and legal advisors about their specific situation.

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

Keep in mind that the payment of long-term care rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and cash surrender value of the policy. Additionally, loans and withdrawals will also reduce both the cash value and the death benefit.

Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full or after money is taken from the policy. Costs for long-term care vary by person, and there is no guarantee that the rider will cover all long-term care costs. Nationwide pays the long-term care benefit to the policyowner. If the insured is not the policyowner, there is no guarantee that benefits will be used to pay for long-term care.

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

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

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

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

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.

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

MutualCare[®] Solutions

Tax Qualified Individual Long-Term Care Insurance Illustration



Prepared For:

Mrs. Youtube

Presented By:

Default Agent

111-111-1111

March 02, 2026

Table of Contents

Plan 1

- Benefit and Premium Summary
- Optional Benefits Premium Summary
- Inflation Growth
- Base Coverage Overview
- Optional Benefits Overview

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

Mrs. Youtube Age 65 Female

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

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

Calendar Day Elimination Period: 90 Days

Partnership Qualified: Yes**

Optional Benefits

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

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

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

MutualCare® Secure Solution Plan 1

Individual Long-Term Care Benefit and Premium Summary



Total Premium

Mrs. Youtube

15% Preferred Rate Savings	\$1,423.67
Your Annual Premium	\$8,067.48

Other Modes of Payment

ANNUAL Premium	\$8,067.48
SEMI-ANNUAL Premium	\$4,114.41
QUARTERLY Premium	\$2,097.54
MONTHLY Premium	\$726.08

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

Presented by: Default Agent

Underwritten by:

Date: 03/02/2026

Version: 3.22.1

Mutual of Omaha Insurance Company

Policy Form: LTC13

Item Number: ICC23618369

3300 Mutual of Omaha Plaza, Omaha, NE 68175

State: NC

Page 3 of 7

Mrs. Youtube Age 65 Female

Rate Class: Preferred

Policy Limit: \$288,000/48 Months

Maximum Monthly Benefit: \$6,000

Assisted Living: 100%

Home Health Care: 100%

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

Calendar Day Elimination Period: 90 Days

Premium Summary

Base Policy Benefits	\$3,603.08
Inflation Protection Benefit	\$3,412.12
Waiver of Home Health Care Elimination	\$1,052.28
Total Annual Premium	\$8,067.48

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

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

Mrs. Youtube Age 65 Female

Rate Class: Preferred
Policy Limit: \$288,000/48 Months
Maximum Monthly Benefit: \$6,000
Assisted Living: 100%
Home Health Care: 100%
Cash Benefit - 25% of Home Health Care: \$1,500
Calendar Day Elimination Period: 90 Days
Inflation Protection Benefit: 3% Compound (Lifetime)

Policy Year	Mrs. Youtube Maximum Monthly Benefit	Mrs. Youtube Policy Limit**
1	\$6,000	\$288,000
5	\$6,753	\$324,146
10	\$7,829	\$375,774
15	\$9,076	\$435,625
20	\$10,521	\$505,010
25	\$12,197	\$585,445
30	\$14,140	\$678,691

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

Your MutualCare® Solutions plan design includes these built-in benefits that give you the flexibility to get the care you need.

Policy Limit is the initial maximum dollar amount payable over the life of the policy.

Monthly Benefit Amount is the initial maximum dollar amount your policy will pay each month.

Elimination Period is the calendar-day waiting period before policy benefits begin.

Cash Benefit gives you the flexibility to pay for any service that supports your plan of care.

- The cash benefit pays 25 percent of the policy's home health care benefit, up to an initial maximum of \$2,000 each month
- There's no elimination period to satisfy before receiving the cash benefit

Reimbursement Benefit reimburses you for actual long-term care expenses you incur.

- The reimbursement benefit pays up to the policy's maximum monthly benefit amount
- The policy's elimination period must be satisfied before reimbursement benefits begin

Note: Days in which you receive a cash benefit don't count towards satisfying the policy's elimination period for reimbursement benefits.

Home Health Care pays up to 50, 75 or 100 percent** of the policy's monthly benefit for:

- Personal care services to assist with the activities of daily living
- Homemaker services to help with housekeeping, grocery shopping and meal preparation
- Professional services of a nurse, home health aide or therapist
- Adult day care

Care Coordination* includes the services of a licensed health care professional who will assess your needs, develop an individualized plan of care and help you arrange for services. In addition, the use of a care coordinator makes you eligible for additional benefits designed to help you remain safely in your home.

Assisted Living Facility Benefit pays up to 50, 75 or 100 percent** of the policy's monthly benefit for care received in an assisted living facility or nursing home.

Respite Care* pays to hire a temporary caregiver up to one month per calendar year to give your unpaid caregiver a needed break.

Hospice Care* pays for hospice care services in any setting.

International Benefit pays up to the policy's maximum monthly benefit for up to 12 months should you need covered services while traveling outside the United States, Canada or the United Kingdom.

Waiver of Premium waives your premium payment while you are receiving benefits for covered services at home, in an assisted living facility or in a nursing home.

Alternate Care may provide coverage for qualified treatments or services not specifically listed in the policy when recommended by a care coordinator.

*There's no elimination period to satisfy to be eligible for these benefits. **Percent options may vary by state.

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

These optional benefits may have been added to your MutualCare® Solutions plan design for an additional cost, allowing you to customize your coverage to meet your specific needs.

Inflation Protection allows your policy benefits to grow over time to keep up with the rising cost of long-term care services. Mutual of Omaha is required to offer you the option of a 5% annual compound inflation protection feature that automatically increases your previous year's Monthly Maximum and Lifetime Maximum Benefit amounts by 5%.

Waiver of Elimination Period for Home Health Care allows you to begin receiving benefits for home health care services immediately with no elimination period to satisfy. Days in which you receive home health care benefits may be used to satisfy the elimination period for assisted living and nursing home care.

This illustration provides an overview of your MutualCare® Solutions insurance policy. Your outline of coverage provides complete details, including exclusions, limitations, reductions and terms under which the policy may remain in force or be discontinued.

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

Client Input Summary

Company: Mutual of Omaha - Health Advisor

March 2, 2026

Product: MutualCare Solutions - LTC

Client Info.

Partner Allowances?	None
Client Name	Mrs. Youtube
Age	65
Sex	Female
Rate Class	Preferred
State Code	North Carolina

Plan Info.

Package Plan	MutualCare Secure Solution
Client Solve For	Premium
Maximum Monthly Benefit	6,000
Benefit Multiplier	48 Months (4 Year)
Calendar Day Elimination Period	90 Day
Assisted Living Facility	100%
Home Health Care	100%
Inflation Protection Option	3% Compound Lifetime Inflation Protection
Nonforfeiture Benefit - Shortened Benefit Period	N
Waiver of Elimination Period for Home Health Care	Y
Common Employer or Association Group Allowance	N
Mode	Annual
Premium Option	Lifetime
Duplicate Client's Benefits?	Duplicate
Click button to calculate premium	
Compute	Compute
Clear	Clear
Client ** Premium Result **	0
** Monthly Benefit Result **	0
Other Applicant ** Spouse Premium Result **	0
** Spouse Monthly Benefit Result **	0
Total ** Total Premium Result **	0

Optional Pages

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

Client Input Summary

Company: Mutual of Omaha - Health Advisor

March 2, 2026

Product: MutualCare Solutions - LTC

Agent Info.

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

Concept

Concept	None
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Nationwide Life and Annuity Insurance Company
One Nationwide Plaza
Columbus, OH 43215-2221

Nationwide CareMatters® II

Prepared for: Mrs. Youtube

Life Insurance Producer:

Prepared on: March 2, 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 nearly 25 years**. We run our business to make sure we'll be here to protect you whenever you need us.

Nearly
100
years as a
mutual company

Helping members protect
what's important since
1926

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



received: 10/17/02
affirmed: 12/22/21¹



received: 3/10/09
affirmed: 5/27/20¹



received: 12/22/08
affirmed: 4/19/22¹

FORTUNE
100 Best
Workplaces for
Diversity²

We are a
FORTUNE 100
company³

FORTUNE
100 Best
Companies to
Work For⁴

¹ These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

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

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

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



Your policy highlights

Mrs. Youtube

(Female, 65 Single Nontobacco, North Carolina)

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

Guaranteed premium	Annual Planned Premium: \$13,944.40
Premium payment period	Pay to Age 100
Refund of Premium on surrender	Maximum LTC Benefit ⁵
Total LTC benefit	Day 1: \$301,221 Age 85: \$544,039
Maximum monthly LTC benefit	Day 1: \$6,000 Age 85: \$10,837
LTC specified benefit period	4 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$144,000.02 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$28,800.00
Is Sales Proposal a MEC?⁶	No

⁵ You have elected the Minimum Refund of Premium with Maximum LTC Benefit Option. The Refund of Premium value is equal to the Cash Surrender Value. This option provides the lowest Refund of Premium value in the early years and the most LTC benefit for a given Premium.

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

The benefits of your linked-benefit policy

Linked-benefit policies guarantee:



A premium that will never change



LTC benefits that will never go down⁷



A death benefit if you do not use your LTC benefit

What helps set CareMatters II apart

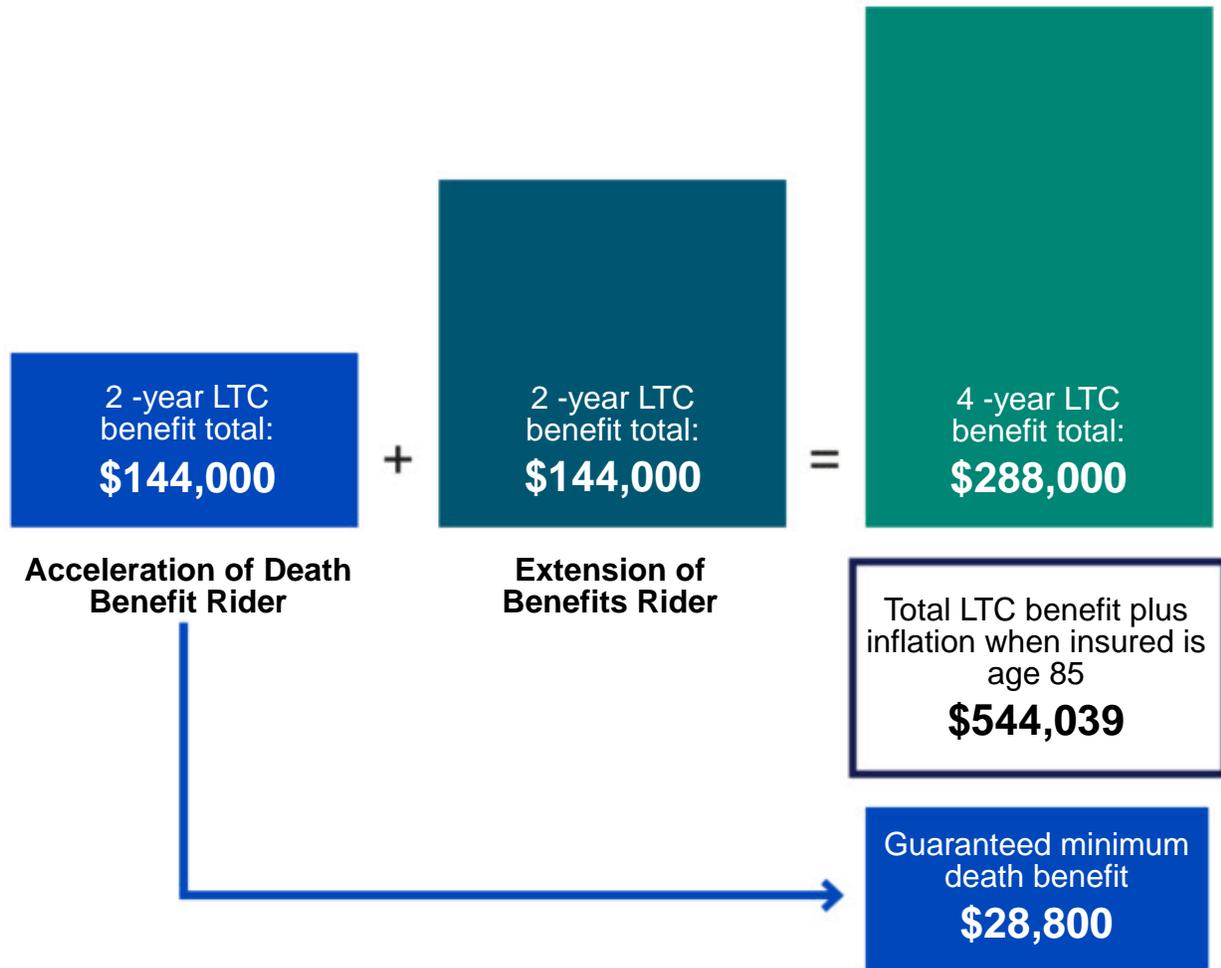
- ▶ Cash indemnity:
 - Clients may elect to receive up to 100% of their available monthly cash benefit
 - There's no need to submit monthly bills or receipts once the claim has been approved
 - 100% of the benefits can be used to pay for informal care⁸
 - Nationwide places no restrictions on how the benefit is used
- ▶ A guaranteed death benefit even if all LTC benefits have been paid
- ▶ Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4
- ▶ If you stop paying your scheduled premium, the policy will be converted to a paid-up policy with a reduced benefit
- ▶ International benefits (see key terms and definitions for details)
- ▶ Potential tax advantages because of separately identifiable LTC and life insurance premiums

⁷ LTC benefits will never go down unless you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.

⁸ The plan of care provided by a U.S.-licensed health care provider must state that informal care is appropriate.

How CareMatters II works

Guaranteed premium: Pay to Age 100 \$13,944 Annual



Monthly LTC Benefit day 1 of \$6,000 and \$10,837 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 \$43,347 (which is **4 x \$10,837**) because of the retroactive payment.

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

Your policy guarantees

Guaranteed premium: Pay to Age 100 \$13,944 Annual



Guaranteed LTC benefits
if you ever need care

A \$6,000 total monthly LTC benefit on day 1

A \$10,837 total monthly LTC benefit at age 85



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

A \$144,000 guaranteed death benefit if you never need care

A guaranteed minimum death benefit of \$28,800, even if you use 100% of your LTC benefits



Guaranteed money back
if you ever cancel the policy

Year 20: \$84,527 total received on surrender

Year 30: \$117,068 total received on surrender



Guaranteed paid-up benefits
if you ever stop paying

Year 15: \$3,889.52 monthly LTC benefit
\$195,267.43 total LTC benefit

Year 25: \$8,711.97 monthly LTC benefit
\$437,371.83 total LTC benefit

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



Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
Specified Amount: \$144,000.02
Maximum Monthly LTC Benefit: \$6,000.00
LTC Benefit Period: 4 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Pay to Age 100
Scheduled Premium: \$13,944.40 Annual

Separately identifiable LTC and life insurance premiums

Annual Planned Premium: \$13,944

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium: \$4,907.92

2. Total LTC Premium: \$9,036.48
 - LTC Rider Premium: \$1,470.74
 - LTC Extension of Benefits Premium: \$1,523.69
 - LTC Inflation Protection Rider Premium: \$6,042.05



Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
 Specified Amount: \$144,000.02
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
 Premium Payment Period: Pay to Age 100
 Scheduled Premium: \$13,944.40 Annual

Tabular Detail

			All Values and Benefits Guaranteed							
			Guaranteed 1.00% Interest Rate							
End of Year	Age	Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
1	65	13,944	6,649	6,649	144,000	288,000	6,000	0	6,000	301,221
2	66	13,944	10,313	10,313	144,000	288,000	6,000	180	6,180	310,258
3	67	13,944	14,059	14,059	144,000	288,000	6,000	365	6,365	319,566
4	68	13,944	17,889	17,889	144,000	288,000	6,000	556	6,556	329,152
5	69	13,944	21,803	21,803	144,000	288,000	6,000	753	6,753	339,027
Total		69,722								
6	70	13,944	25,796	25,796	144,000	288,000	6,000	956	6,956	349,198
7	71	13,944	29,862	29,862	144,000	288,000	6,000	1,164	7,164	359,674
8	72	13,944	33,991	33,991	144,000	288,000	6,000	1,379	7,379	370,464
9	73	13,944	38,176	38,176	144,000	288,000	6,000	1,601	7,601	381,578
10	74	13,944	42,406	42,406	144,000	288,000	6,000	1,829	7,829	393,025
Total		139,444								
11	75	13,944	46,671	46,671	153,388	288,000	6,000	2,063	8,063	404,816
12	76	13,944	50,961	50,961	167,333	288,000	6,000	2,305	8,305	416,961
13	77	13,944	55,268	55,268	181,277	288,000	6,000	2,555	8,555	429,469
14	78	13,944	59,577	59,577	195,222	288,000	6,000	2,811	8,811	442,353
15	79	13,944	63,870	63,870	209,166	288,000	6,000	3,076	9,076	455,624
Total		209,166								
16	80	13,944	68,118	68,118	223,110	288,000	6,000	3,348	9,348	469,293
17	81	13,944	72,296	72,296	237,055	288,000	6,000	3,628	9,628	483,372
18	82	13,944	76,414	76,414	250,999	288,000	6,000	3,917	9,917	497,873
19	83	13,944	80,495	80,495	264,944	288,000	6,000	4,215	10,215	512,809
20	84	13,944	84,527	84,527	278,888	288,000	6,000	4,521	10,521	528,193
Total		278,888								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

**The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 4 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$404,816, is what will be paid over the 4 years.



Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
 Specified Amount: \$144,000.02
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
 Premium Payment Period: Pay to Age 100
 Scheduled Premium: \$13,944.40 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate							
End of Year	Age	Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
21	85	13,944	88,411	88,411	292,832	288,000	6,000	4,837	10,837	544,039
22	86	13,944	92,124	92,124	306,777	288,000	6,000	5,162	11,162	560,360
23	87	13,944	95,721	95,721	320,721	288,000	6,000	5,497	11,497	577,171
24	88	13,944	99,182	99,182	334,666	288,000	6,000	5,842	11,842	594,486
25	89	13,944	102,488	102,488	348,610	288,000	6,000	6,197	12,197	612,321
Total		348,610								
26	90	13,944	105,638	105,638	362,554	288,000	6,000	6,563	12,563	630,690
27	91	13,944	108,648	108,648	376,499	288,000	6,000	6,940	12,940	649,611
28	92	13,944	111,537	111,537	390,443	288,000	6,000	7,328	13,328	669,099
29	93	13,944	114,326	114,326	404,388	288,000	6,000	7,728	13,728	689,172
30	94	13,944	117,068	117,068	418,332	288,000	6,000	8,139	14,139	709,847
Total		418,332								
31	95	13,944	119,839	119,839	432,276	288,000	6,000	8,564	14,564	731,143
32	96	13,944	122,675	122,675	446,221	288,000	6,000	9,000	15,000	753,077
33	97	13,944	125,637	125,637	460,165	288,000	6,000	9,450	15,450	775,669
34	98	13,944	128,892	128,892	474,110	288,000	6,000	9,914	15,914	798,939
35	99	13,944	132,752	132,752	488,054	288,000	6,000	10,391	16,391	822,908
Total		488,054								
36	100	0	133,554	133,554	488,054	288,000	6,000	10,883	16,883	847,595
37	101	0	134,240	134,240	488,054	288,000	6,000	11,390	17,390	873,023
38	102	0	134,855	134,855	488,054	288,000	6,000	11,911	17,911	899,213
39	103	0	135,405	135,405	488,054	288,000	6,000	12,449	18,449	926,190
40	104	0	135,901	135,901	488,054	288,000	6,000	13,002	19,002	953,975
Total		488,054								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

**The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 4 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$404,816, is what will be paid over the 4 years.



Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
 Specified Amount: \$144,000.02
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
 Premium Payment Period: Pay to Age 100
 Scheduled Premium: \$13,944.40 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate							
End of Year	Age	Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
41	105	0	136,361	136,361	488,054	288,000	6,000	13,572	19,572	982,595
42	106	0	136,819	136,819	488,054	288,000	6,000	14,159	20,159	1,012,073
43	107	0	137,292	137,292	488,054	288,000	6,000	14,764	20,764	1,042,435
44	108	0	137,749	137,749	488,054	288,000	6,000	15,387	21,387	1,073,708
45	109	0	138,192	138,192	488,054	288,000	6,000	16,029	22,029	1,105,919
Total		488,054								
46	110	0	138,621	138,621	488,054	288,000	6,000	16,690	22,690	1,139,097
47	111	0	139,038	139,038	488,054	288,000	6,000	17,370	23,370	1,173,270
48	112	0	139,444	139,444	488,054	288,000	6,000	18,071	24,071	1,208,468
49	113	0	139,840	139,840	488,054	288,000	6,000	18,794	24,794	1,244,722
50	114	0	140,229	140,229	488,054	288,000	6,000	19,537	25,537	1,282,063
Total		488,054								
51	115	0	140,614	140,614	488,054	288,000	6,000	20,303	26,303	1,320,525
52	116	0	140,998	140,998	488,054	288,000	6,000	21,093	27,093	1,360,141
53	117	0	141,390	141,390	488,054	288,000	6,000	21,905	27,905	1,400,945
54	118	0	141,808	141,808	488,054	288,000	6,000	22,742	28,742	1,442,974
55	119	0	142,321	142,321	488,054	288,000	6,000	23,605	29,605	1,486,263
Total		488,054								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

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

**The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 4 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$404,816, is what will be paid over the 4 years.



Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
Specified Amount: \$144,000.02
Maximum Monthly LTC Benefit: \$6,000.00
LTC Benefit Period: 4 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Pay to Age 100
Scheduled Premium: \$13,944.40 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.



Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
 Specified Amount: \$144,000.02
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 Premium Payment Period: Pay to Age 100
 Scheduled Premium: \$13,944.40 Annual

Total Received on Surrender

- A. Guaranteed Cash Value
- B. Accumulated Value Less Surrender Charges
- C. Net Surrender Value (the greater of A or B)
- D. Refund of Premium Value
- E. Total Received On Surrender - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender. For example:
 - If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
 - If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
1	65	6,649	963	6,649	N/A	6,649
2	66	10,313	1,899	10,313	N/A	10,313
3	67	14,059	2,799	14,059	N/A	14,059
4	68	17,889	3,658	17,889	N/A	17,889
5	69	21,803	4,471	21,803	N/A	21,803
6	70	25,796	5,229	25,796	N/A	25,796
7	71	29,862	5,918	29,862	N/A	29,862
8	72	33,991	6,733	33,991	N/A	33,991
9	73	38,176	7,521	38,176	N/A	38,176
10	74	42,406	8,278	42,406	N/A	42,406
11	75	46,671	9,540	46,671	N/A	46,671
12	76	50,961	9,685	50,961	N/A	50,961
13	77	55,268	9,689	55,268	N/A	55,268
14	78	59,577	9,555	59,577	N/A	59,577
15	79	63,870	9,282	63,870	N/A	63,870
16	80	68,118	8,828	68,118	N/A	68,118
17	81	72,296	8,149	72,296	N/A	72,296
18	82	76,414	7,262	76,414	N/A	76,414
19	83	80,495	6,193	80,495	N/A	80,495
20	84	84,527	4,941	84,527	N/A	84,527



Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
 Specified Amount: \$144,000.02
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
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Total Received on Surrender

- A. Guaranteed Cash Value
- B. Accumulated Value Less Surrender Charges
- C. Net Surrender Value (the greater of A or B)
- D. Refund of Premium Value
- E. Total Received On Surrender - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender. For example:
 - If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
 - If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
21	85	88,411	3,543	88,411	N/A	88,411
22	86	92,124	1,967	92,124	N/A	92,124
23	87	95,721	161	95,721	N/A	95,721
24	88	99,182	0	99,182	N/A	99,182
25	89	102,488	0	102,488	N/A	102,488
26	90	105,638	0	105,638	N/A	105,638
27	91	108,648	0	108,648	N/A	108,648
28	92	111,537	0	111,537	N/A	111,537
29	93	114,326	0	114,326	N/A	114,326
30	94	117,068	0	117,068	N/A	117,068
31	95	119,839	0	119,839	N/A	119,839
32	96	122,675	0	122,675	N/A	122,675
33	97	125,637	0	125,637	N/A	125,637
34	98	128,892	0	128,892	N/A	128,892
35	99	132,752	0	132,752	N/A	132,752
36	100	133,554	0	133,554	N/A	133,554
37	101	134,240	0	134,240	N/A	134,240
38	102	134,855	0	134,855	N/A	134,855
39	103	135,405	0	135,405	N/A	135,405
40	104	135,901	0	135,901	N/A	135,901



Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
 Specified Amount: \$144,000.02
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
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 Scheduled Premium: \$13,944.40 Annual

Total Received on Surrender

- A. Guaranteed Cash Value
- B. Accumulated Value Less Surrender Charges
- C. Net Surrender Value (the greater of A or B)
- D. Refund of Premium Value
- E. Total Received On Surrender - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender. For example:
 - If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
 - If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
41	105	136,361	0	136,361	N/A	136,361
42	106	136,819	0	136,819	N/A	136,819
43	107	137,292	0	137,292	N/A	137,292
44	108	137,749	0	137,749	N/A	137,749
45	109	138,192	0	138,192	N/A	138,192
46	110	138,621	0	138,621	N/A	138,621
47	111	139,038	0	139,038	N/A	139,038
48	112	139,444	0	139,444	N/A	139,444
49	113	139,840	0	139,840	N/A	139,840
50	114	140,229	0	140,229	N/A	140,229
51	115	140,614	0	140,614	N/A	140,614
52	116	140,998	0	140,998	N/A	140,998
53	117	141,390	0	141,390	N/A	141,390
54	118	141,808	0	141,808	N/A	141,808
55	119	142,321	0	142,321	N/A	142,321



Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
Specified Amount: \$144,000.02
Maximum Monthly LTC Benefit: \$6,000.00
LTC Benefit Period: 4 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: Pay to Age 100
Scheduled Premium: \$13,944.40 Annual

7702 / 7702a

MEP: **\$10,806.91**

NSP: **\$66,597.13**

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

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

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

Single Pay Equivalent for Nationwide Home Office use = \$137,030.98



Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
 Specified Amount: \$144,000.02
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
 Premium Payment Period: Pay to Age 100
 Scheduled Premium: \$13,944.40 Annual

Current sales proposal

LTC Benefit Period	Premium schedule	Inflation protection option	Refund Of Premium	Day 1: Total LTC Benefit	Age 85: Total LTC Benefit
4 Years	Pay to Age 100	3% Compound	Maximum LTC Benefit	\$301,221	\$544,039

Alternative Premium Schedules

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

Payment Schedule	Annualized Scheduled Premium	Total Premium
Single Premium	\$137,031	\$137,031
5-Pay	\$29,593	\$147,965
10-Pay	\$17,525	\$175,255
Pay to Age 65	N/A	N/A
Pay to Age 100	\$13,944	\$488,054

Alternative Inflation Options

The table below illustrates the same Pay to Age 100 of \$13,944 being paid, and how the benefit pool will change with each inflation option elected. Includes any specified 1035 and Lump Sum.

Inflation Protection Option	Day 1: Total Monthly LTC benefit	Age 85: Total Monthly LTC Benefit	Day 1: Total LTC Benefit	Age 85: Total LTC Benefit
None	\$10,588	\$10,588	\$508,201	\$508,201
3% Simple	\$6,962	\$11,139	\$349,215	\$549,722
3% Compound	\$6,000	\$10,837	\$301,221	\$544,039
5% Compound	\$3,850	\$10,215	\$199,115	\$528,311

Not valid without compliance ledgers dated 3/2/2026



Nationwide[®]

Nationwide CareMatters[®] II

Prepared For: Mrs. Youtube // Female/65/Single Non-Tobacco
 Specified Amount: \$144,000.02
 Maximum Monthly LTC Benefit: \$6,000.00
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
 Premium Payment Period: Pay to Age 100
 Scheduled Premium: \$13,944.40 Annual

Quick View

All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day One)	Max Monthly LTC Benefit (Day One)	Total Monthly* Benefit (Age 85)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 85)	Inflation Crossover Age**
2 Years	None	\$314,798	\$314,798	\$13,117	\$13,117	\$314,798	
2 Years	3% Simple	\$252,510	\$256,298	\$10,521	\$16,834	\$407,804	74
2 Years	3% Compound	\$212,823	\$216,016	\$8,868	\$16,016	\$390,148	79
2 Years	5% Compound	\$160,486	\$164,498	\$6,687	\$17,742	\$436,463	79
3 Years	None	\$275,906	\$413,859	\$11,496	\$11,496	\$413,859	
3 Years	3% Simple	\$205,697	\$317,801	\$8,571	\$13,713	\$502,928	77
3 Years	3% Compound	\$171,635	\$265,253	\$7,151	\$12,916	\$479,077	82
3 Years	5% Compound	\$120,515	\$189,961	\$5,021	\$13,323	\$504,023	82
4 Years	None	\$254,101	\$508,201	\$10,588	\$10,588	\$508,201	
4 Years	3% Simple	\$167,089	\$349,215	\$6,962	\$11,139	\$549,722	83
4 Years	3% Compound	\$144,000	\$301,221	\$6,000	\$10,837	\$544,039	85
4 Years	5% Compound	\$92,394	\$199,115	\$3,850	\$10,215	\$528,311	86
5 Years	None	\$239,015	\$597,539	\$9,959	\$9,959	\$597,539	
5 Years	3% Simple	\$148,010	\$392,228	\$6,167	\$9,867	\$614,243	86
5 Years	3% Compound	\$124,785	\$331,251	\$5,199	\$9,391	\$598,277	87
5 Years	5% Compound	\$82,048	\$226,683	\$3,419	\$9,071	\$601,458	87
6 Years	None	\$228,005	\$684,017	\$9,500	\$9,500	\$684,017	
6 Years	3% Simple	\$137,368	\$443,013	\$5,724	\$9,158	\$690,276	87
6 Years	3% Compound	\$118,935	\$384,659	\$4,956	\$8,950	\$694,737	88
6 Years	5% Compound	\$75,355	\$256,279	\$3,140	\$8,331	\$679,984	88
7 Years	None	\$219,519	\$768,318	\$9,147	\$9,147	\$768,318	
7 Years	3% Simple	\$129,114	\$492,572	\$5,380	\$8,608	\$763,712	89
7 Years	3% Compound	\$105,339	\$403,579	\$4,389	\$7,927	\$728,908	90
7 Years	5% Compound	\$69,623	\$283,434	\$2,901	\$7,697	\$752,034	89

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

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

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

Key terms and definitions

Scheduled Premium	<p>The amount of Life Insurance Premium and LTC Premium required on the first day of the Premium Payment Frequency for the Premium Payment Period you selected. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61-day grace period after the date we mail the grace period notice in which to make the premium payment.</p>																																																																												
Refund of Premium options	<p>1. Minimum Refund of Premium with Maximum LTC Benefit Option The refund of premium value is equal to the Cash Surrender Value.</p> <p>The following two options include a refund of premium on surrender, which ensures that if the total premium paid multiplied by the premium refund percentages (less any partial surrenders) exceeds the policy Cash Surrender Value, then the excess will be refunded upon surrender.</p> <p>2. One-Time Step-Up Option The premium refund percentages are as follows:</p> <table border="1" style="margin-left: 20px;"> <tr> <td>Years 1 - 10</td> <td>80%</td> </tr> <tr> <td>Years 11+</td> <td>100%</td> </tr> </table> <p>3. Vested Option The premium refund percentages are as follows:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Policy Year</th> <th>Single-Pay</th> <th>5-Pay</th> <th>10-Pay</th> <th>Pay to age 65</th> <th>Pay to age 100</th> </tr> </thead> <tbody> <tr><td>1</td><td>85%</td><td>85%</td><td>85%</td><td>85%</td><td>N/A</td></tr> <tr><td>2</td><td>88%</td><td>88%</td><td>86.5%</td><td>86.5%</td><td>N/A</td></tr> <tr><td>3</td><td>91%</td><td>91%</td><td>88%</td><td>88%</td><td>N/A</td></tr> <tr><td>4</td><td>94%</td><td>94%</td><td>89.5%</td><td>89.5%</td><td>N/A</td></tr> <tr><td>5</td><td>97%</td><td>97%</td><td>91%</td><td>91%</td><td>N/A</td></tr> <tr><td>6</td><td>100%</td><td>100%</td><td>92.5%</td><td>92.5%</td><td>N/A</td></tr> <tr><td>7</td><td>100%</td><td>100%</td><td>94%</td><td>94%</td><td>N/A</td></tr> <tr><td>8</td><td>100%</td><td>100%</td><td>95.5%</td><td>95.5%</td><td>N/A</td></tr> <tr><td>9</td><td>100%</td><td>100%</td><td>97%</td><td>97%</td><td>N/A</td></tr> <tr><td>10</td><td>100%</td><td>100%</td><td>98.5%</td><td>98.5%</td><td>N/A</td></tr> <tr><td>11+</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>N/A</td></tr> </tbody> </table>	Years 1 - 10	80%	Years 11+	100%	Policy Year	Single-Pay	5-Pay	10-Pay	Pay to age 65	Pay to age 100	1	85%	85%	85%	85%	N/A	2	88%	88%	86.5%	86.5%	N/A	3	91%	91%	88%	88%	N/A	4	94%	94%	89.5%	89.5%	N/A	5	97%	97%	91%	91%	N/A	6	100%	100%	92.5%	92.5%	N/A	7	100%	100%	94%	94%	N/A	8	100%	100%	95.5%	95.5%	N/A	9	100%	100%	97%	97%	N/A	10	100%	100%	98.5%	98.5%	N/A	11+	100%	100%	100%	100%	N/A
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Key terms and definitions

Specified Amount	An amount used to determine LTC benefits and the death benefits. It is also used to determine policy charges and deductions from the Accumulated Value. The Specified Amount is not always the same amount as the Net Death Benefit. Please refer to the Net Death Benefit description below or to the tabular detail.
LTC Specified Benefit Period	This represents the total time LTC benefits may be paid under your policy if the Maximum Monthly LTC Benefit is taken continuously
Inflation protection options	Nationwide CareMatters II offers inflation protection options of 3% Simple, 3% Compound, or 5% Compound. The monthly Inflation Protection Rider amount is in addition to the maximum monthly LTC Benefit amount provided by the LTC Rider or the LTCEB Rider, if elected.
Total long-term care (LTC) benefit	<p>The total maximum amount of LTC benefits available to you from your Nationwide CareMatters II policy. This amount does not include the inflation protection option you may have elected.</p> <p>Once all LTC benefits have been paid, no further LTC benefits will be available. However, the guaranteed minimum death benefit will be paid to beneficiaries upon the death of the insured.</p> <p>The lifetime maximum of LTC benefits and any death benefit will decrease if you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.</p>
Maximum Monthly LTC Benefit	The amount you will be paid every month if you choose to receive the full LTC benefit amount. It does not include amounts that might be provided by any inflation protection option you might have elected.
Maximum Monthly Inflation Rider Benefit	The full amount of the benefit available under the inflation protection option after the Maximum Monthly LTC Benefit is taken. This amount is in addition to the Maximum Monthly LTC Benefit.
Total monthly benefit	The total benefit amount available to you every month. If an inflation protection option is elected, the total monthly benefit you receive will be the Maximum Monthly LTC Benefit plus the Maximum Monthly Inflation Benefit available. The full Maximum Monthly LTC Benefit must be taken before the Inflation Protection Rider Benefit is available.
Cash Value	The amount equal to the greater of the Accumulated Value of this policy or the Guaranteed Cash Value.
Total received on surrender	The total dollar amount that will be paid upon surrender of the policy. The total received on surrender is equal to the Net Surrender Value plus any refund of premium.

Key terms and definitions

<p>Net Death Benefit</p>	<p>The death benefit amount that will be paid to your beneficiary if the insured dies while the policy is in force. This amount is net of any outstanding policy indebtedness and LTC benefits paid. Assuming no loans, partial surrenders or LTC benefits have been paid, this amount will never be less than the total premiums paid. The Net Death Benefit may be higher in some years based on the Specified Amount, Accumulated Value, Guaranteed Cash Value and IRC 7702 corridor factors.</p>
<p>Guaranteed minimum death benefit</p>	<p>As long as your policy stays in force, we guarantee we will pay your beneficiaries a death benefit of at least 20% of the Specified Amount, even if the death benefit amount quoted is exhausted by the payment of LTC benefits. This death benefit will be lower if loans or partial surrenders are taken.</p>
<p>Reduced paid-up benefit</p>	<p>If a lapse occurs due to failure to pay scheduled premium, the policy will be converted to a paid-up policy in which the Specified Amount is reduced based on the percentage of the total required premium that has been paid.</p>
<p>Qualification for LTC benefits</p>	<p>To be considered a "chronically ill individual", a licensed health care practitioner must certify within the preceding 12-month period that the insured:</p> <ul style="list-style-type: none"> • Is unable to perform, without substantial assistance from another person, at least 2 activities of daily living (bathing, dressing, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment • Services that meet the requirements of §7702(B)(c)(1) of the Internal Revenue Code of 1986, as amended, as follows: necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services, and Maintenance or Personal Care Services which are required by a Chronically Ill individual, and are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner <p>Before benefits begin, the insured must satisfy a 90-calendar-day elimination period. Upon meeting the elimination period, it is satisfied for life of the policy in the event you have more than one LTC claim.</p>

Key terms and definitions

<p>Qualification for LTC benefits continued</p>	<p>The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.</p> <p>Exclusions</p> <ol style="list-style-type: none"> 1. Intentionally self-inflicted injuries or attempts at suicide (either while sane or insane) 2. Committing or attempting to commit a felony 3. Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician 4. War or any act of war, whether declared or undeclared <p>Preexisting conditions limitations</p> <p>A preexisting condition is any condition for which the Insured received medical advice, or treatment was recommended by, or received from, a health care services provider in the 6 months preceding the Policy Date. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first 6 months after the Policy Date.</p>
<p>Tax Qualification</p>	<p>CareMatters II is designed to qualify as life insurance under laws of the United States of America, including the Internal Revenue Code of 1986, as amended. This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different.</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>International benefits</p>	<p>100% of the maximum monthly benefit amount from the LTC Rider and 100% of any LTC Inflation Protection Rider benefit while benefits are paid under the LTC Acceleration Rider. This is available while the insured is living outside of the U.S.; no international benefits are available under the LTC Extension of Benefits Rider or any LTC Inflation Protection Rider benefit associated with it.</p> <p>Extension of benefits availability will resume if the insured returns to the U.S. and the maximum lifetime benefit amount is not exhausted.</p>
<p>LTC Rider</p>	<p>(Form ICC18-NWLA-584) This rider provides LTC benefits as an acceleration of the death benefit.</p>

Key terms and definitions

<p>LTC Extension of Benefits Rider</p>	<p>(Form ICC18-NWLA-585) This rider provides benefits once the benefits provided by the LTC rider are exhausted.</p> <p>Note: The issuance of the Long-Term Care Rider ("LTC Rider") and Long-Term Care Extension of Benefits Rider ("LTCEB Rider") (together, "Riders") described in this outline is based upon your responses to the questions on your application.</p>
<p>LTC Fixed Rate Inflation Protection Rider</p>	<p>(Form ICC18-NWLA-586) This rider provides for a monthly inflation protection benefit. The monthly benefit provided by the Inflation Protection Rider is not included in the Total LTC Benefit Amount. The monthly Inflation Protection Rider amount is in addition to the Maximum Monthly LTC Benefit amount provided by the LTC Rider, or the LTCEB Rider if elected. This rider must be selected at the time of application and can't be changed after issue.</p> <p>Note: The issuance of the Long-Term Care Fixed Inflation Protection Rider is based upon your responses to the questions on your application.</p>
<p>Renewal and Termination</p>	<p>The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.</p> <p>Election of the LTC Rider and LTCEB Rider is irrevocable. Termination of the riders will result in the automatic termination of the policy. The Riders will also terminate upon termination of the Policy or the date of the second Insured's death.</p>

Key terms and definitions

Accelerated Death Benefit (ADB) for Terminal Illness Rider

(Form ICC13-NWLA-495)

- The ADB Rider advances a portion of the policy's death benefit in the event of a terminal illness (with a life expectancy of 12 months or less).
- The rider is attached to the policy at the time the policy is issued.
- There is no upfront charge for this rider; however, charges and adjustments will apply at the time the claim is approved.
- The receipt of an accelerated death benefit payment may be taxable or may affect Medicaid or public assistance eligibility. Nationwide does not provide tax or legal advice, so you should consult your personal financial advisor to assess the impact of this benefit.
- Nationwide reserves the right to require the base policy Specified Amount be at least \$50,000 on the Benefit Effective Date; the remaining Specified Amount, after payment of the ADB Rider Benefit, must be at least the minimum Specified Amount.
- The maximum amount of the ADB Rider Benefit to be paid if the insured meets the requirements of the Eligibility and Conditions for Payment section of the ADB Rider cannot exceed 50% of the base policy Eligible Specified Amount.

Key terms and definitions

Accelerated Death Benefit for Critical Illness Rider

(Form ICC20-NWLA-606)

This rider is automatically added to eligible policies at issue. A charge will only occur if the rider benefit is paid.

This rider permits a request for an elected portion of the base policy's Specified Amount when the Insured is diagnosed with any of the following as described in the rider, including any required period of survival or treatment:

- Cancer
- Heart attack
- Heart valve replacement
- Kidney failure
- Major organ transplant
- Paralysis
- Stroke
- Sudden cardiac arrest

The maximum annual benefit is the lesser of 10% of the specified amount or \$25,000 per event and is paid as a lump sum. A maximum of 5 claims are allowed.

An administrative charge of up to \$250 dollars, and any due and unpaid premium or policy charges and a loan repayment for any outstanding policy loan, are deducted from the benefit payment. In addition, the Specified Amount and other policy values are reduced each time an accelerated death benefit payment is made. The reduction in the Specified Amount will be more than one dollar for each dollar of benefit received by the Policy Owner based on factors that exist at the time of claim including interest rates and age of insured at the time of claim. The reduction factor includes the cost of accessing the death benefit early. Benefits provided by other riders may also be impacted or require termination when a benefit under the Critical Illness Rider is paid.

Benefits may be taxable under certain circumstances. Consult your tax advisor.

Limitations on availability and the amount of the benefit apply. If the policy specified amount at the time of claim is at or near the minimum stated specified amount in the policy, benefits may not be available. Please request a copy of the rider for details.



**Input Summary - Ledger
Case File: Youtube**

Screen: Insured

Revised Illustration?	No	Issue Age or D.O.B. (mm/dd/yyyy)	65
Issue State	NC	Tobacco User?	No
First Name	Mrs.	Married / Civil Union / Domestic Partnership?	No
Last Name	Youtube		
Sex	Female		

Screen: Face Amount and Premium

Specify Premium or Benefit	Monthly LTC Benefit	Benefit Duration	4
Premium or Benefit Amount	6,000.00	Inflation Benefit Option	3% Compound
Scheduled Premium	Pay to Age 100	Future LTC Benefit Age	85
Refund of Premium	Maximum LTC Benefit	Lump Sum Premium	0.00
Premium Mode	Annual	1035 Exchange?	No
Year to Begin Scheduled Premium	1	Internal 1035 Exchange?	No

Screen: Interest Rate and Income

Guaranteed Rate	1.00%
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Screen: Output Design

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



Nationwide CareMatters® II

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

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

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

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

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

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

The insurance professional or company may contact you in response to your request for additional information. Approval for coverage under the policy and riders is subject to underwriting and may require a medical exam. Nationwide CareMatters II may not be available in every state. Please contact Nationwide to determine product availability in your state.

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.

The Medical Care Component of the Consumer Price Index for All Urban Consumers, Unadjusted (the "Index"), is maintained by the U.S. Bureau of Labor Statistics. Nationwide's use of the Index is not sponsored, endorsed or promoted by the U.S. Bureau of Labor Statistics, the U.S. government or any of its agencies. Inclusion of the Index in an insurance product is not a recommendation by the U.S. government to buy such a product. Neither the U.S. government nor the U.S. Bureau of Labor Statistics guarantees the adequacy, accuracy, timeliness or the completeness of Nationwide's use of the Index. The actual rate of inflation in long-term care costs may be different than the experience of the Index.

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 II and CareMatters II are service marks of Nationwide Mutual Insurance Company. © 2022 Nationwide



**Long-Term Care Insurance Outline of Coverage
for Long-Term Care Rider (ICC18-NWLA-584)
and Long-Term Care Extension of
Benefits Rider (ICC18-NWLA-585)
Nationwide Life And Annuity Insurance Company
PO Box 182835, Columbus, Ohio 43218-2835 • 1-800-848-6331**

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

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

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

PURPOSE OF OUTLINE OF COVERAGE. This Outline of Coverage provides a very brief description of the important features of the LTC Rider and LTCEB Rider. You should compare this Outline of Coverage to outlines of coverage for other riders available to you. This Outline of Coverage is not the insurance contract, but only a summary of coverage. Only the Riders, and the individual life insurance Policy to which they are attached, contain governing contractual provisions. This means both the Policy and Riders themselves set forth, in detail, the rights and obligations of both you and Nationwide. It is, therefore, important that you **READ YOUR POLICY AND RIDERS CAREFULLY.**

FEDERAL TAX CONSEQUENCES. THE LTC RIDER AND LTCEB RIDER ARE BOTH INTENDED TO BE A FEDERALLY TAX-QUALIFIED LONG-TERM CARE INSURANCE CONTRACT UNDER SECTION 7702B OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED. **Benefits paid under these Riders may be taxable, depending on your specific circumstances. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.**

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

RENEWABILITY. The Policy these Riders are attached to is noncancellable. This means you have the right, subject to the terms of your Policy, to continue your Policy as long as you pay your Scheduled Premium on time. Nationwide cannot change any of the terms of your Policy on its own and cannot change the Scheduled Premium you currently pay.

WAIVER OF PREMIUM. These Riders do not contain a waiver of premium provision. However, if the Accumulated Value has been reduced to less than the required monthly deductions while Rider benefits are being received, any monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived. Depending on the Premium Payment Period elected, the Waiver of Premium Endorsement may be available at time of issue. This endorsement waives Premium for the LTC Rider, LTCEB Rider, and LTC Inflation Protection Rider while the Insured is receiving long-term care benefits.

TERMS UNDER WHICH THE COMPANY MAY CHANGE PREMIUMS. These Riders are attached to a fixed premium universal life insurance policy which requires payment of all Scheduled Premium as stated in the Policy Specification Pages. The amount of the Scheduled Premium is fixed at issue, so we can never increase the Scheduled Premium for the Policy and attached Riders.

TERMS UNDER WHICH THESE RIDERS MAY BE RETURNED AND PREMIUM REFUNDED. To be certain that you are satisfied with these Riders, you have a thirty day “free look.” Within thirty days after you receive these Riders, you may return it to our Home Office or to the representative who delivered it. We will then void these Riders and the Policy as if it had never been in force and refund to the payor all Life Insurance Premium and Total LTC Premium paid, including any fees and charges, within thirty days.

Partial Refund of LTC Premium on Surrender

Based on the refund of premium option elected, you may be entitled to a partial refund of premium upon Surrender, if the total Scheduled Premium paid less partial Surrenders multiplied by the Premium Refund Percentage, exceeds the greater of the Cash Surrender Value or the LTC Benefits Paid, the excess amount is refunded up to the Total LTC Premium paid.

Partial Refund of LTC Premium on Death

Based on the refund of premium option elected, you may be entitled to a partial refund of premium upon the death of the Insured, if the total Scheduled Premium less partial Surrenders, exceeds the greater of the death benefit or LTC Benefits Paid, the excess amount will be refunded up to the Total LTC Premium paid.

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

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

BENEFITS PROVIDED BY THESE RIDERS. These Riders interact with the Policy to which they are attached. Upon meeting the eligibility requirements for payment of benefits, we will pay a monthly benefit for the elected period, to the Policy Owner while the Insured is receiving Qualified Long-Term Care Services. The monthly benefit amount is not based on the number of days of services received and is not based on actual expenses incurred.

The LTC Rider provides for acceleration of the Policy Specified Amount until that Rider’s benefit limit has been reached. The LTCEB Rider, if elected, extends the benefits provided by the LTC Rider after the LTC Rider’s benefit limit has been reached, up to the Lifetime Total Maximum Amount of LTC Benefits. The Policy Owner has the option to receive a monthly Rider benefit payment equal to or less than the maximum monthly Rider benefit amount. However, the monthly Rider benefit payment requested must be greater than or equal to the minimum monthly Rider benefit amount stated on the Policy Specification Pages, or no less than as required by applicable laws and regulations in the State of Issue.

LTC Rider Benefit Amounts:

Maximum Lifetime LTC Rider Benefit Amount. The maximum benefit payable under the LTC Rider. It is the Policy Specified Amount multiplied by the quantity (Cash Surrender Value minus Indebtedness) divided by the Cash Surrender Value. The initial Maximum Lifetime LTC Rider Benefit Amount is stated on the initial Policy Specification Pages.

Maximum Monthly LTC Rider Benefit Amount. The maximum monthly benefit payable under the LTC Rider. The Maximum Monthly LTC Rider Benefit Amount is based on the Policy Specified Amount, and is calculated by dividing the Maximum Lifetime LTC Rider Benefit Amount by the number of months you elected on the application to receive LTC Rider benefit payments. It is stated on the Policy Specification Pages. The initial Maximum Monthly LTC Rider Benefit Amount is set on the Policy Date.

LTCEB Rider Benefit Amounts:

Maximum Lifetime LTCEB Rider Benefit Amount. The maximum benefit payable under the LTCEB Rider. It is equal to the number of months you elected on the application to receive LTCEB Rider benefit payments multiplied by the initial Maximum Monthly LTC Rider Benefit Amount. The initial Maximum Lifetime LTCEB Rider Benefit Amount is stated on the initial Policy Specification Pages.

Maximum Monthly LTCEB Rider Benefit Amount. The maximum monthly benefit available under the LTCEB Rider. The Maximum Monthly LTCEB Rider Benefit Amount is equal to the Maximum Monthly LTC Rider Benefit Amount. It is stated on the Policy Specification Pages. The initial Maximum Monthly LTCEB Rider Benefit Amount is set on the Policy Date. The Maximum Monthly LTCEB Rider Benefit Amount is recalculated any time the Maximum Lifetime LTCEB Rider Benefit Amount is recalculated.

Lifetime Total Maximum Amount of LTC Benefits. The maximum benefit payable under the LTC Rider, and the LTCEB Rider, if elected. This amount is equal to the Maximum Lifetime LTC Rider Benefit Amount, plus the Maximum Lifetime LTCEB Rider Benefit Amount if the LTCEB Rider is elected. The Lifetime Total Maximum Amount of LTC Benefits is stated on the Policy Specification Pages.

Lapse Protection Feature. While benefits are being received under the Riders, coverage under the Policy and attached Riders will not lapse; however, you must continue to pay your Scheduled Premium to maintain current Policy and rider benefit amounts. If the Accumulated Value is insufficient to cover all monthly deductions, any monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived for the Rider benefit payment period. If there is Policy Indebtedness, as soon as you are no longer receiving LTC benefits, you may have to make sufficient loan repayment to prevent your Policy from lapsing.

ELIGIBILITY FOR PAYMENT OF BENEFITS. In order for Rider benefits to be payable, the total amount of benefits paid under the applicable Rider must not have reached the maximum lifetime Rider benefit amount under that Rider. 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 Policy Owner or Insured, as:
 - a. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living (i.e., Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for a period of at least ninety days due to a loss of functional capacity; or
 - b. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment;
2. the Insured must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
3. the Elimination Period has been 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 Policy Owner may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Policy, including, but not limited to assignees.

Recertification

At least once every twelve months, but no more frequently than every ninety days, a Licensed Health Care Practitioner must certify that the Insured requires Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment and/or is unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living for at least ninety days due to a loss of functional capacity. Additionally, the Licensed Health Care Practitioner must either prescribe a new Plan of Care or reconfirm the existing Plan of Care.

DEFINED TERMS USED IN THIS OUTLINE OF COVERAGE

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

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

Adult Day Care Services/Facility. A state licensed or certified program for a specified number of individuals providing Qualified Long-Term Care Services, including social or health-related or both types of services. These services are provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside the home.

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

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

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

Hands-On Assistance. The physical assistance of another person without which the individual would be unable to perform the Activities of Daily Living.

Home Health Care Agency. A public or private entity, with a valid operating certificate, in states where required, that provides in-home Qualified Long-Term Care Services delivered through licensed practical nurses, registered nurses, or other skilled or unskilled medical personnel. If the jurisdiction does not license or certify such facilities, then the Home Health Care Agency must: (1) be primarily engaged in providing residential health care services; and (2) operate under policies and procedures established by a group of professionals, including at least one Physician and one nurse.

Home Health Care Services. Medical or non-medical Maintenance or Personal Care Services, Homemaker Services, and Hospice Care delivered in a private home, as part of the Insured's Plan of Care. Home Health Care Services can include Qualified Long-Term Care Services provided by skilled or unskilled medical personnel of a Hospital or Home Health Care Agency, or by unskilled individuals in the Insured's home.

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

Licensed Health Care Practitioner. A Physician, as defined in §1861(r)(1) of the Social Security Act, as amended; a registered professional nurse; licensed social worker; or other individual who meets requirements prescribed by the Secretary of the Treasury. The Licensed Health Care Practitioner must be acting within the scope of his or her license when providing: (a) a certification and/or recertification that the Insured is Chronically Ill; or (b) an individualized Plan of Care for the Insured.

Long-Term Care Facility. Any facility, other than a Hospital, which provides Skilled Nursing Care, Intermediate Care, or Custodial Care, and is licensed or certified by the appropriate state licensing agency. If the jurisdiction does not license or certify such facilities, then it must also have: (1) a registered graduate nurse on duty at all times to supervise 24-hour nursing service; (2) a Physician to supervise the operation of the facility; (3) a planned program of policies and procedures developed with the advice of a professional group of at least one Physician and one nurse; and (4) a Physician available to furnish emergency medical care.

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

Period of Care. A Period of Care begins immediately following the Insured being certified as Chronically Ill and receiving Qualified Long-Term Care Services. Instances where the Insured's condition improves and then relapses will be deemed a single Period of Care if the receipt of Qualified Long-Term Care Services:

1. is for the same condition;
2. is not separated by more than ninety days; and
3. occurs while this Rider is In Force.

A new Period of Care begins each time the Insured begins receiving Qualified Long-Term Care Services for a new condition or one unrelated to the current certification.

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

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

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

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

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

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

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

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

Preexisting condition refers to any condition for which the Insured received medical advice or treatment in the six months preceding the Policy Date. 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 Policy Date.

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

INTERNATIONAL BENEFITS. The LTC Rider provides benefits for Qualified Long-Term Care Services received outside of the United States or its territories or possessions, according to the requirements of the International Claims section of the LTC Rider. The available International LTC Rider Benefits are 100% of the Maximum Monthly LTC Rider Benefit Amount, until the Maximum Lifetime LTC Rider Benefit Amount is exhausted, while the Insured is receiving care outside of the United States. The LTCEB Rider does not provide benefits for Qualified Long-Term Care Services received outside of the United States, its territories or possessions.

As long as the Insured is receiving Qualified Long-Term Care Services outside of the United States, its territories or possessions, and is receiving International LTC Rider benefit payments, International LTC Inflation Protection Rider Benefit Payments are available if the Long-Term Care Fixed Rate Inflation Protection Rider is elected. International LTC Inflation Protection Rider Benefits available are 100% of the Maximum Monthly LTC Inflation Protection Rider Benefit Amount.

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

RELATIONSHIP OF COST OF CARE AND BENEFITS. Because the costs of Qualified Long-Term Care Services will likely increase over time, you should consider how the benefits of this plan may be adjusted, and whether you desire to adjust them. These Riders do not provide for inflation protection coverage; however, the optional Long-Term Care Fixed Rate Inflation Protection Rider is available.

INFLATION PROTECTION. Nationwide offers the Long-Term Care Fixed Rate Inflation Protection Rider. If you elect the optional Inflation Protection Rider at application, a monthly inflation benefit is paid in addition to the maximum monthly LTC Rider benefit, or maximum monthly LTCEB Rider benefit if the LTCEB Rider is elected. This optional Inflation Protection coverage can help long-term care benefits keep up with long-term care expenses as they increase over time. The maximum monthly inflation protection benefit available depends on the Inflation Protection Option that is in effect. You can choose 5% Compound Inflation Protection, 3% Compound Inflation Protection or 3% Simple Inflation Protection as described below. Benefits under the Long-Term Care Inflation Protection Rider are noncumulative. If you reject the optional Long-Term Care Inflation Protection Rider by indicating so in the application, you will not be able to increase your benefits later. An additional premium will be charged based on the inflation option selected.

3% Simple Inflation Protection:

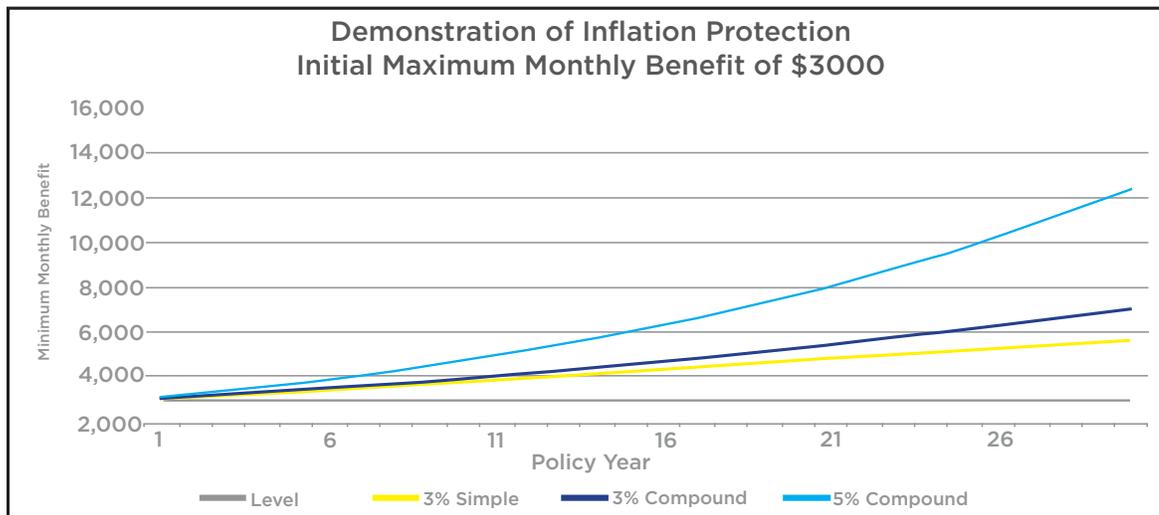
Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount will increase on each Policy Anniversary by 3% of the Maximum Monthly LTC Rider Benefit Amount (or Maximum Monthly LTCEB Rider Benefit Amount, if applicable).

3% Compound Inflation Protection:

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

5% Compound Inflation Protection:

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



ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS. These Riders provide coverage for Insureds clinically diagnosed as having Alzheimer's Disease or related degenerative and dementing illnesses.

PREMIUM. In addition to the fixed premium for the life insurance Policy, there are fixed premiums for the LTC Rider, LTCEB Rider, if elected, and Long-Term Care Fixed Rate Inflation Protection Rider, if elected. This Policy is noncancellable, meaning we guarantee that the Policy and all attached riders will not lapse as long as all Scheduled Premiums are paid and no Policy loans are taken. Please refer to your Policy for details on how deductions taken from the Accumulated Value may affect your Net Surrender Value and your Death Benefit Proceeds. Please refer to your sales proposal to see Scheduled Premiums for each benefit period and inflation protection option available.

ADDITIONAL FEATURES. These Riders will be medically underwritten.

Nonforfeiture Benefit. If the Policy enters the grace period due to nonpayment of Scheduled Premium, the Policy Owner will have the option to Surrender the Policy or elect the reduced paid-up insurance option of the Nonforfeiture section of the Policy, as long as the Minimum Specified Amount, as stated on the Policy Specification Pages, is met. Electing the reduced paid-up insurance option may result in a reduction in the Policy Specified Amount. This reduction in the Specified Amount will cause a reduction to the following values as of the effective date of that reduction: the Maximum Monthly LTC Rider Benefit Amount; the Maximum Lifetime LTC Rider Benefit Amount; Maximum Monthly LTCEB Rider Benefit Amount; the Maximum Lifetime LTCEB Rider Benefit Amount; and the Lifetime Total Maximum Amount of LTC Benefits.

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 RIDER OR LONG-TERM CARE EXTENSION OF BENEFITS RIDER.



Nationwide®
is on your side

Nationwide CareMatters® II Nationwide CareMatters® II
Frequently asked questions

Frequently asked questions

What is the difference between cash indemnity and reimbursement policies?

Cash indemnity policies provide a monthly check for the amount you elect up to the maximum amount of long-term care (LTC) benefit you qualify for, even if your expenses are less or you are not paying a caregiver, because it is not based on actual expenses incurred. No bills, receipts or any other type of monthly paperwork is required once a claim is approved, unlike reimbursement policies. Nationwide CareMatters® II is a cash indemnity policy.

Reimbursement policies require the submission of bills and receipts each month for LTC costs incurred. These policies specify which types of LTC expenses are covered, and you (or the facility) will be reimbursed only for the exact amount of qualifying expenses up to the maximum benefit amount.

Are there any limits on how I can spend my monthly LTC benefit?

No. Once you qualify for benefits, payments (up to the maximum amount you qualify for) are sent each month to the policyowner. Nationwide® places no restrictions on how LTC benefit payments are used. Under certain circumstances, benefits may be taxable. Please consult a tax advisor.

Do I have to take the maximum LTC benefit amount?

No. You may take less than the maximum monthly LTC benefit amount that you qualify for in your policy. Taking less money can help extend the length of time your benefit is available. However, if inflation protection is elected, the maximum monthly LTC benefit amount must be requested in order to receive the inflation protection benefit. Please be aware that a minimum allowable amount also applies to what you may request each month. Benefit planning decisions can be complex and have consequences. Please consult your LTC benefit planning advisor.¹

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

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

¹ The available lifetime maximum LTC benefit amount is the maximum monthly LTC benefit dollar amount paid over the total benefit period in years you select at issue. The maximum monthly benefit available is the sum of the benefits paid by the LTC Rider, the LTC Extension of Benefits Rider and any Inflation Protection Rider option selected at issue.

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

How does inflation protection affect my policy?

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

Can the policy lapse while I am collecting LTC benefits?

While the insured is receiving LTC benefits, your policy will not lapse. However, if you are in the premium payment period and scheduled premium is not paid, then the policy will be converted to reduced paid-up insurance and the monthly LTC benefit will be reduced. Note that if you elected the pay to age 100 premium payment option, the portion of the premium that pays for long-term care (i.e., LTC Rider, LTCEB Rider, Inflation Protection Rider) will be waived while LTC benefits are being paid. Please refer to the premium summary page for premium detail.

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

Can I use my CareMatters benefits for more than one LTC claim?

Yes. If you receive benefits for an LTC claim and then recover, you may use any remaining available LTC benefits for future LTC claims. Future claims do not have to be related to the original claim. Each claim must meet the eligibility requirements of the LTC Rider or LTCEB Rider. You may use your LTC benefits multiple times until they are exhausted.

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

Upon recovering from a claim, your remaining available LTC benefits will continue to increase annually following the inflation protection option you selected when you purchased your policy.

What is HIPAA?

HIPAA stands for the Health Insurance Portability and Accountability Act. HIPAA establishes a per diem amount. The HIPAA per diem amount usually increases each year. For 2026, it is \$430 per day (or \$12,900 in a 30-day month).

How much of my LTC benefit will be tax free?

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

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

Do I have access to my cash value?

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

Why is the death benefit higher at issue?

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

How do I qualify for LTC benefits?

The following things must happen in order for you to qualify for monthly LTC benefits:

1. A U.S.-licensed health care practitioner must certify the insured as:
 - a. requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment, and/or
 - b. being unable to perform, without substantial assistance from another individual, two or more of the activities of daily living for at least 90 days due to a loss of functional capacity; the activities of daily living are bathing, continence, dressing, eating, toileting and transferring
2. Upon filing a claim, a plan of care must be created describing the LTC services needed for treatment (whether formal or informal); the plan of care and condition(s) in item 1 must be recertified at least once annually by a U.S.-licensed health care practitioner.

When will I start receiving my LTC benefits?

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

Is special pricing available if both my spouse and I buy a policy?

Individuals who are married or in a legally recognized domestic partnership or civil union receive a lower rate that will result in a larger pool of LTC benefits for the same cost or the same pool of LTC benefits at a lower cost, depending on which is requested. This rate is applied if one or both spouses purchase a policy.

Can I pool benefits with my spouse or transfer benefits?

No. Each spouse must purchase his or her own policy, and no benefits can be transferred between policies.

What if I use only some of my LTC benefits?

Your beneficiaries will receive either the remaining policy death benefit not used for LTC benefits or the minimum death benefit, whichever is greater.

Are any expenses excluded from coverage?

Nationwide places no restrictions on how the benefits are spent.



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

Nationwide CareMatters II 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 policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. Taxpayers should consult with their tax and legal advisors about their specific situation.

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

Keep in mind that the payment of long-term care rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and cash surrender value of the policy. Additionally, loans and withdrawals will also reduce both the cash value and the death benefit.

Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full or after money is taken from the policy. Costs for long-term care vary by person, and there is no guarantee that the rider will cover all long-term care costs. Nationwide pays the long-term care benefit to the policyowner. If the insured is not the policyowner, there is no guarantee that benefits will be used to pay for long-term care.

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

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

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

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

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.

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Most older adults who live at home want to age in place, but they aren't entirely confident they'll get to

BY KIM PARKER AND LUONA LIN



(Catherine Falls Commercial via Getty Images)

The vast majority of U.S. adults 65 and older (93%) say they currently live in their own home or apartment. Within this group, 9% say someone provides care for them in their home, according to a new Pew Research Center survey that covered topics related to [aging](#) and [caregiving](#).

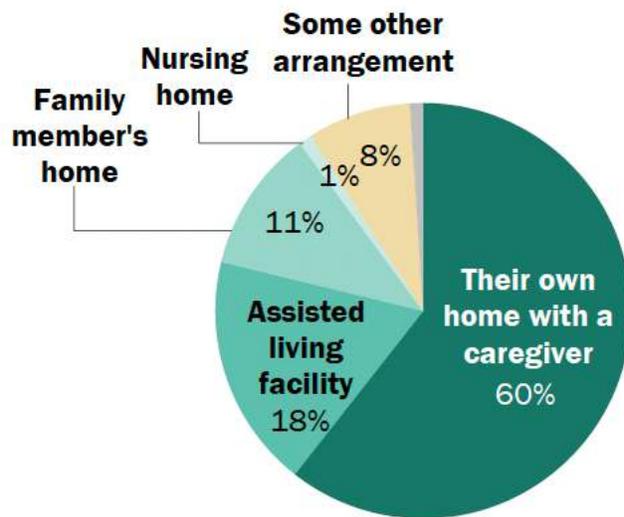
Small shares of older adults say they live in the home of an adult child (2%) or another family member (1%), live in an assisted living facility (1%), or have some other arrangement (3%).

About this research

Where older adults would like to live

Most older adults who live at home want to age in place

Among adults ages 65 and older who live in their own home without a caregiver, % saying that if there came a time they could not do so, they would prefer to live in ...



Note: Read the topline for full question wording. Share of respondents who didn't answer (1%) is shown but not labeled. Figures may not add to 100% due to rounding. Source: Survey of U.S. adults conducted Sept. 2-8, 2025.

PEW RESEARCH CENTER

We asked older adults who *live in their own home without a caregiver* what they'd want to do if they could no longer do so.

Most (60%) say they'd want to stay in their home and have someone care for them. Much smaller shares say they'd want to:

- Move into an assisted living facility (18%)
- Move in with a family member (11%)
- Move into a nursing home (1%)
- Have some other arrangement (8%)

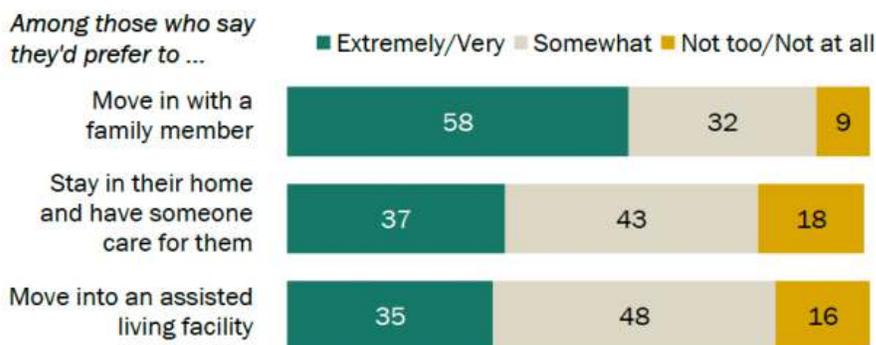
Upper-income older adults are the most likely to say they'd prefer to move to assisted living. About three-in-ten (28%) say this, compared with 19% of those with middle incomes and 13% of those with lower incomes.

Uncertainties with living arrangements

Older adults aren't entirely confident they'll end up where they want to be.

Older adults who'd prefer to move in with family are most confident that they'll get to live how they want

% of adults ages 65 and older saying it is ___ likely that they will be able to have their preferred living arrangement if there came a time where they could not live in their own home without a caregiver



Note: Respondents saying they'd prefer to move into a nursing home are not shown due to small sample size. Shares who didn't answer are not shown. Read the topline for full question wording. Figures may not add to 100% due to rounding.

Source: Survey of U.S. adults conducted Sept. 2-8, 2025.

PEW RESEARCH CENTER

Among those who say they'd want to **stay in their home with a caregiver**, 37% say this is extremely or very likely to happen. Another 18% say it's not too or not at all likely.

Those who say they'd rather **move to assisted living** answered similarly: 35% say this is highly likely to happen, while 16% say it's not likely.

Older adults who say they'd like to **move in with family** are more optimistic: 58% say this is highly likely, while 9% say it's not likely.

Some of the uncertainty surrounding future living arrangements may be related to cost, especially for options like in-home care and assisted living. The survey found that only 21% of adults ages 65 and older have long-term care insurance that would help cover the expense of ongoing living assistance.