

CARDINAL ADVISORS

Why Long-Term Care Insurance Through An Annuity?

Using real client examples and illustrations this video breaks down why using an annuity with a long-term care rider can be a smarter alternative to traditional life/LTC policies.

WHY LONG-TERM CARE INSURANCE THROUGH AN ANNUITY?

WHY ANNUITY /LTC VS LIFE/LTC ?

- UNDERWRITING EASIER
 - CANCER, STROKE, HEART, DIABETES
- DON'T USE IT? DON'T LOSE IT!
- 1035 EXCHANGE EXISTING LIFE/ANNUITY
- BUILT IN INFLATION AS ANNUITY GROWS
- KNOWN FIXED COST LTC RIDER
- TAX FREE LTC BENEFIT
- OLDER ANNUITY WITHOUT PURPOSE
- INDEMNITY BENEFITS
- NO IRA MONEY

Checklist:

- S.S. ☐
- MED ☐
- LTC ☐
- IRA/401K ☐
- INCOME ☐
- ESTATE ☐
- TAXES ☐

Examples:

- 1) CAM 59 BRENDA 58 263,449 PREMIUM
DAY 1 = 790,178 MAX 7316 /MONTHLY
AGE 85 = 1636,744 15,155 /MONTHLY
263,449 FROM CASH VALUE OF LIFE INSURANCE
- 96 MONTHS OF BENEFITS BETWEEN 2
- 2) ALICE 70 100,000 PREMIUM
DAY 1 = 299,500 MAX 4160 /MONTHLY
AGE 85 = 349,483 MAX 4854 /MONTHLY
- 72 MONTHS OF BENEFITS
- 3) DUTCH 77 100,000 PREMIUM
DAY 1 = 144,660 2411 /MONTHLY
AGE 82 = 362,160 6036 /MONTHLY
AGE 85 = 407,040 6784 /MONTHLY
- 60 MONTHS BENEFITS
- 4) GEORGE 68 150,000 PREMIUM
- REJECTED FOR LTC /LIFE 2023
- WIFE ISSUED LTC /LIFE IN 2023
DAY 1 = 449,766 MAX 6246 /MONTHLY
AGE 85 = 684,561 MAX 9508 /MONTHLY
- 5) DON 73 LISA 72 200,000 PREMIUM
DAY 1 = 598,960 MAX 5546 /MONTHLY
AGE 85 = 672,203 MAX 6224 /MONTHLY
- 96 MONTHS OF BENEFITS BETWEEN 2
- 6) MARTHA 67 200,000 PREMIUM
DAY 1 = 293,880 4898 /MONTHLY
AGE 72 = 691,140 11,519 /MONTHLY
AGE 85 = 1,000,020 16,667 /MONTHLY
- 60 MONTHS BENEFITS

919.535.8261 CardinalGuide.com "Finishing Well" Podcast

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

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.

Oct 2026



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

Nationwide CareMatters[®] Annuity

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

Prepared for:
Prepared on: March 17, 2026

Life Insurance Producer:

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

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

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

Rely on Nationwide® to be here for you

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

Nearly
100
years as a
mutual company

Helping members protect
what's important since
1926

Offering
long-term care
solutions
since 1999



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



received: 3/10/09
affirmed: 11/10/23¹



received: 12/22/08
affirmed: 4/12/25¹

We are a
FORTUNE 100
company²

FORTUNE
100 Best
Companies to
Work For³

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

² Based on revenue, Fortune magazine (June 2021).

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



Your contract highlights

(Male, 59, Preferred)**(Female, 58, Preferred)**

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

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

Total Premium amount	\$263,449.75
Guaranteed Interest Rate	3%
LTC benefit multiple	3x
LTC benefit period	108 Months
Total LTC benefit	Day 1: \$790,178 Older insured age 85: \$1,636,744
Maximum Monthly LTC benefit	Day 1: \$7,316 Older insured age 85: \$15,155
Inflation protection premium	Not Elected
Nonforfeiture benefit premium	Not Elected
Contingent deferred sales charge (CDSC)	10 Years

What sets Nationwide CareMatters Annuity apart

Guarantees

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

Cash Indemnity

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

Tax Advantages

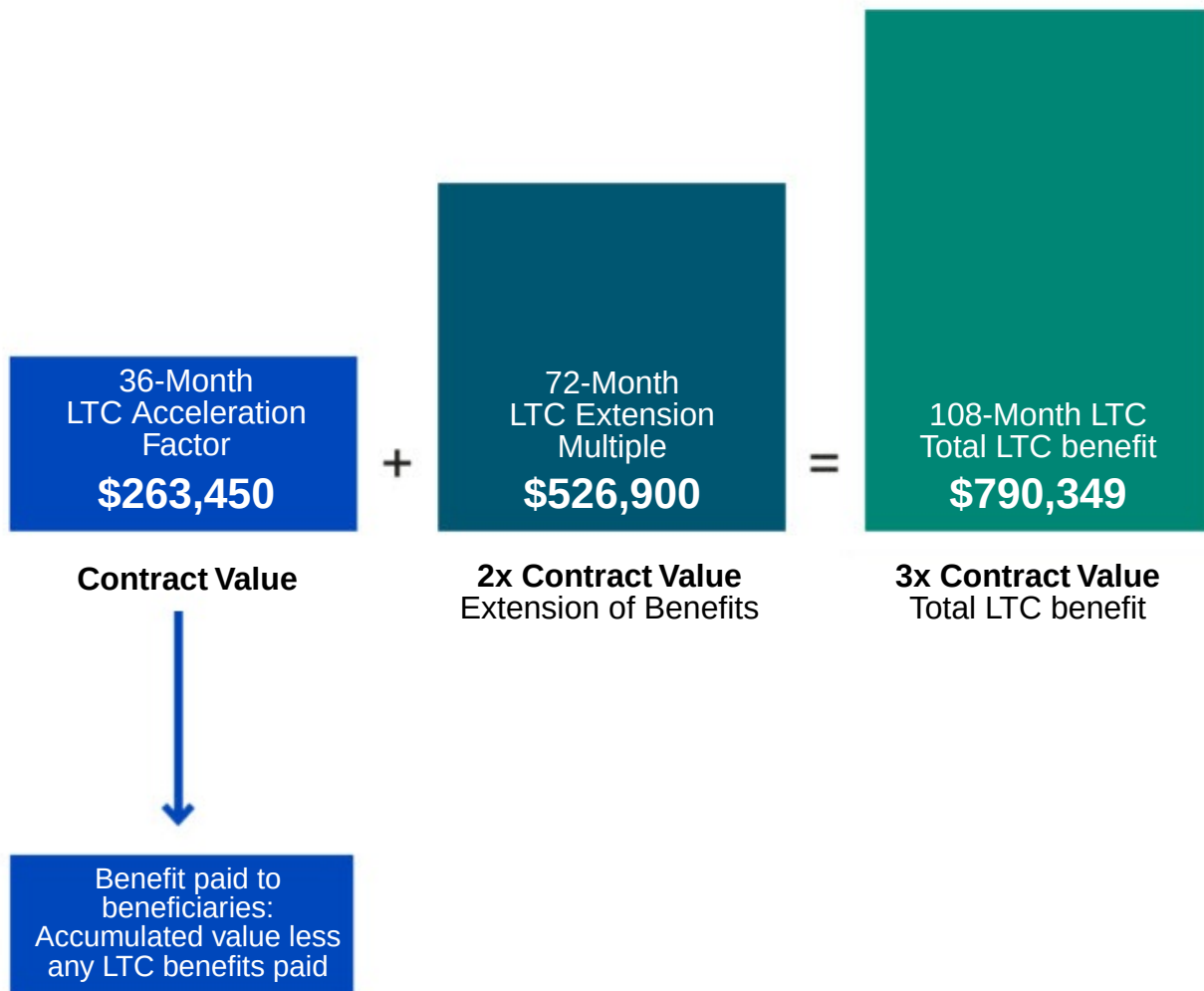
- Tax free 1035 exchanges accepted from Life or Annuity
- Tax deferred growth
- Tax free distributions for qualifying LTC expenses allowed by Pension Protection Act (PPA) of 2006

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

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

How CareMatters® Annuity works

Single premium: \$263,450



Monthly LTC Benefit day 1 of \$7,316 and \$15,155 when the older insured is age 85

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

For example, at age 85 of the older insured, the first benefit payment received after completion of the 90-calendar-day elimination period will total \$60,620 (which is 4 x \$15,155) because of the retroactive payment.

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

Nationwide CareMatters Annuity

Prepared For: Male/59/Preferred
 Prepared For: Female/58/Preferred
 LTC Benefit Period: 108 months
 Inflation Protection Option: Not Elected
 Scheduled Premium: \$263,449.75 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year	Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount
1	59 58	263,450	7,892	692	270,650	246,291	811,949	7,518
2	60 59	0	8,108	711	278,046	257,968	834,139	7,724
3	61 60	0	8,330	731	285,645	266,307	856,936	7,935
4	62 61	0	8,557	751	293,452	276,234	880,355	8,151
5	63 62	0	8,791	771	301,471	286,505	904,415	8,374
Total		263,450		3,657				
6	64 63	0	9,031	792	309,711	297,130	929,132	8,603
7	65 64	0	9,278	814	318,175	308,123	954,524	8,838
8	66 65	0	9,532	836	326,870	319,494	980,611	9,080
9	67 66	0	9,792	859	335,803	331,257	1,007,410	9,328
10	68 67	0	10,060	883	344,981	343,424	1,034,942	9,583
Total		263,450		7,841				
11	69 68	0	10,335	907	354,409	354,409	1,063,226	9,845
12	70 69	0	10,617	931	364,094	364,094	1,092,284	10,114
13	71 70	0	10,907	957	374,045	374,045	1,122,135	10,390
14	72 71	0	11,206	983	384,267	384,267	1,152,802	10,674
15	73 72	0	11,512	1,010	394,769	394,769	1,184,307	10,966
Total		263,450		12,629				
16	74 73	0	11,826	1,038	405,558	405,558	1,216,674	11,266
17	75 74	0	12,150	1,066	416,642	416,642	1,249,925	11,573
18	76 75	0	12,482	1,095	428,028	428,028	1,284,084	11,890
19	77 76	0	12,823	1,125	439,726	439,726	1,319,178	12,215
20	78 77	0	13,173	1,156	451,743	451,743	1,355,229	12,548
Total		263,450		18,109				
21	79 78	0	13,533	1,187	464,089	464,089	1,392,267	12,891
22	80 79	0	13,903	1,220	476,772	476,772	1,430,317	13,244
23	81 80	0	14,283	1,253	489,802	489,802	1,469,407	13,606
24	82 81	0	14,673	1,287	503,188	503,188	1,509,565	13,977
25	83 82	0	15,074	1,323	516,940	516,940	1,550,820	14,359
Total		263,450		24,379				

*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 108 month benefit period. For example, if a claim starts at the end of year 11, the total benefit \$1,063,226 is what will be paid over the 108 months.

Nationwide CareMatters Annuity

Prepared For: Male/59/Preferred
 Prepared For: Female/58/Preferred
 LTC Benefit Period: 108 months
 Inflation Protection Option: Not Elected
 Scheduled Premium: \$263,449.75 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year	Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount
26	84 83	0	15,486	1,359	531,068	531,068	1,593,203	14,752
27	85 84	0	15,910	1,396	545,581	545,581	1,636,744	15,155
28	86 85	0	16,344	1,434	560,492	560,492	1,681,475	15,569
29	87 86	0	16,791	1,473	575,810	575,810	1,727,429	15,995
30	88 87	0	17,250	1,513	591,546	591,546	1,774,638	16,432
Total		263,450		31,554				
31	89 88	0	17,721	1,555	607,713	607,713	1,823,138	16,881
32	90 89	0	18,206	1,597	624,321	624,321	1,872,963	17,342
33	91 90	0	18,703	1,641	641,383	641,383	1,924,150	17,816
34	92 91	0	19,214	1,686	658,912	658,912	1,976,736	18,303
35	93 92	0	19,739	1,732	676,919	676,919	2,030,758	18,803
Total		263,450		39,764				
36	94 93	0	20,279	1,779	695,419	695,419	2,086,258	19,317
37	95 94	0	20,833	1,828	714,425	714,425	2,143,274	19,845
38	96 95	0	21,402	1,878	733,949	733,949	2,201,848	20,387
39	97 96	0	21,987	1,929	754,008	754,008	2,262,023	20,945
40	98 97	0	22,588	1,982	774,614	774,614	2,323,843	21,517
Total		263,450		49,160				
41	99 98	0	23,206	2,036	795,784	795,784	2,387,352	22,105
42	100 99	0	23,840	2,092	817,532	817,532	2,452,597	22,709
43	101 100	0	24,491	2,149	839,875	839,875	2,519,624	23,330
44	102 101	0	25,161	2,207	862,828	862,828	2,588,484	23,967
45	103 102	0	25,848	2,268	886,409	886,409	2,659,226	24,622
Total		263,450		59,911				
46	104 103	0	26,555	2,330	910,633	910,633	2,731,900	25,295
47	105 104	0	27,280	2,393	935,520	935,520	2,806,561	25,987
48	106 105	0	28,026	2,459	961,088	961,088	2,883,263	26,697
49	107 106	0	28,792	2,526	987,354	987,354	2,962,061	27,426
50	108 107	0	29,579	2,595	1,014,337	1,014,337	3,043,011	28,176
Total		263,450		72,214				

*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 108 month benefit period. For example, if a claim starts at the end of year 11, the total benefit \$1,063,226 is what will be paid over the 108 months.



Prepared For: Male/59/Preferred
 Prepared For: Female/58/Preferred
 LTC Benefit Period: 108 months
 Inflation Protection Option: Not Elected
 Scheduled Premium: \$263,449.75 Annual

Tabular Detail

				All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year		Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount
51	109	108	0	30,387	2,666	1,042,058	1,042,058	3,126,175	28,946
52	110	109	0	31,218	2,739	1,070,537	1,070,537	3,211,611	29,737
53	111	110	0	32,071	2,814	1,099,794	1,099,794	3,299,383	30,550
54	112	111	0	32,947	2,891	1,129,851	1,129,851	3,389,553	31,385
55	113	112	0	33,848	2,970	1,160,729	1,160,729	3,482,187	32,242
Total			263,450		86,293				
56	114	113	0	34,773	3,051	1,192,451	1,192,451	3,577,353	33,124
57	115	114	0	35,723	3,134	1,225,040	1,225,040	3,675,119	34,029
58	116	115	0	36,699	3,220	1,258,519	1,258,519	3,775,558	34,959
Total			263,450		95,698				

*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 108 month benefit period. For example, if a claim starts at the end of year 11, the total benefit \$1,063,226 is what will be paid over the 108 months.

**Nationwide CareMatters Annuity**

Prepared For: Male/59/Preferred
Prepared For: Female/58/Preferred
LTC Benefit Period: 108 months
Inflation Protection Option: Not Elected
Scheduled Premium: \$263,449.75 Annual

Signature Page

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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

Key terms and definitions

Long-term care benefit type	Nationwide pays cash indemnity LTC benefits										
Long-term care benefits rider	This rider is part of the contract and provides for payment of a monthly benefit to the contract owner when the qualifications for benefits are met. The maximum monthly benefit is equal to the contract value on the date of the first benefit payment divided by the LTC Acceleration Factor 36. Payment of the monthly benefit will reduce the contract value until the contract value is zero. Thereafter, subject to continued eligibility, monthly benefit payments will continue until the remaining maximum amount of LTC extension benefits payable is equal to zero. The maximum amount of LTC Extension benefits payable is equal to the maximum monthly benefit multiplied by the LTC Extension Multiple 72. If both insureds are eligible for benefits at the same time, two LTC benefit payments can be made in the same month. Taking partial withdrawals will reduce the maximum monthly benefit and the remaining maximum amount of LTC extension benefits payable.										
CDSC	10-year Schedule: <table><tr><td>Year 1: 9%</td><td>Year 3: 7.5%</td><td>Year 5: 5.5%</td><td>Year 7: 3.5%</td><td>Year 9: 1.5%</td></tr><tr><td>Year 2: 8%</td><td>Year 4: 6.5%</td><td>Year 6: 4.5%</td><td>Year 8: 2.5%</td><td>Year 10: 0.5%</td></tr></table>	Year 1: 9%	Year 3: 7.5%	Year 5: 5.5%	Year 7: 3.5%	Year 9: 1.5%	Year 2: 8%	Year 4: 6.5%	Year 6: 4.5%	Year 8: 2.5%	Year 10: 0.5%
Year 1: 9%	Year 3: 7.5%	Year 5: 5.5%	Year 7: 3.5%	Year 9: 1.5%							
Year 2: 8%	Year 4: 6.5%	Year 6: 4.5%	Year 8: 2.5%	Year 10: 0.5%							
Penalty Free Withdrawal	10% of the beginning of year contract value, available starting in year 2										
Inflation protection option	Nationwide CareMatters Annuity offers an inflation protection option of 5% Compound.										
Optional LTC Nonforfeiture Benefit	Nonforfeiture Benefit Provides a paid-up LTC benefit with a shortened benefit period upon annuitization or full surrender while an insured is alive.										
Total long-term care (LTC) benefit	The total maximum amount of LTC benefits available to you from your Nationwide CareMatters Annuity contract.										
Maximum Monthly LTC Benefit	The amount the contract owner will be paid per eligible insured every month if you choose to receive the full LTC benefit amount. If inflation was elected, the full monthly LTC benefit must be taken.										
Contract Value	The current value of the Contract. It equals Premium minus any premium taxes, withdrawals, Premium paid and/or rider charges deducted for any riders, and/or CDSC previously deducted, plus any interest credited, as applicable.										
Surrender Value	The dollar amount available upon surrender of the contract. It is equal to the Contract Value minus any applicable CDSC.										

Key terms and definitions

Tax Qualification	This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different. Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.
Chronically Ill (as defined by IRC 7702B)	To be considered a "chronically ill individual," a licensed health care practitioner must certify within the preceding 12-month period that the insured: • Is unable to perform, without substantial assistance from another person, at least two activities of daily living (bathing, getting dressed, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.
Eligibility requirements	Eligibility requirements include all of the following: 1. The insured must be certified as a chronically ill individual. 2. The insured must be prescribed qualified long-term services under the LTC Benefits Rider which are specified in a plan of care. 3. The plan of care must be submitted to Nationwide. 4. The elimination period must be satisfied.
International benefits	100% of the LTC benefit amount is available for LTC claims paid while the insured is living outside of the U.S.

Nationwide CareMatters Annuity

Input Summary - Ledger Case File: [Untitled]

Screen: Policy Design

Revised Illustration?	No	Single Premium Amount	263,449.75
Issue State		1035 Exchange?	No
First Name		Internal 1035 Exchange?	No
Last Name		Additional Insured/Annuitant	Yes
Sex	Male	2nd Insured First Name	
Issue Age or D.O.B. (mm/dd/yyyy)	59	2nd Insured Last Name	
Risk Class	Preferred	2nd Insured Sex	Female
Tax Bracket	30% From 1 To Max	2nd Insured Issue Age or D.O.B. (mm/dd/yyyy)	58
5% Compound Inflation?	No	2nd Insured Risk Class	Must be same as first insured
Nonforfeiture?	No		
Future LTC Benefit Age	85		

Screen: Output Design

Cover Page Photo	Yes	General Ledger	Yes
Cover Photo Selection	Nationwide 1		



Nationwide CareMatters Annuity

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

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

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

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

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

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

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

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

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

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

PO Box 182835, Columbus, Ohio 43218-2835 • Phone: 800-848-6331

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

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

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

These Riders are attached to an individual annuity Contract. If you choose inflation protection on the application for this product, then the LTC With Inflation Rider will be attached. Otherwise, the LTC Rider will be attached.

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

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

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

Renewability. The Contract these Riders are attached to is noncancellable. This means you have the right to continue the Contract once the single Premium required to issue the Contract has been paid. Nationwide cannot change any of the terms of your Contract on its own and cannot change the LTC Rider Monthly Charge Rate Per Dollar of Contract Value that is stated in the Contract Specification Pages.

Waiver of Rider Charges. The monthly Rider charge is waived when a Rider benefit has been paid during the prior Contract Month.

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

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

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

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

THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE. If an Insured is eligible for Medicare, review the “Guide to Health Insurance for People with Medicare” available from us upon request. Neither Nationwide Life and Annuity Insurance Company nor its representatives can represent Medicare, the federal government, or any state government.

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

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

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

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

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

Long-Term Care Nonforfeiture Benefit Rider: An optional nonforfeiture rider is available that provides a paid-up long-term care benefit if the LTC Rider or LTC With Inflation Rider is terminated while the Insured, an Insured for Riders that cover two Insureds, is alive and the eligibility requirements for payment of benefits are met.

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

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

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

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

1. an Insured for whom a Claim is made is Chronically Ill. This means, that Insured has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of an LTC Service Provider or Immediate Family Member of the Contract Owner or an Insured, as:
 - a. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living (i.e., Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for a period of at least ninety days due to a loss of functional capacity; or
 - b. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment;
2. an Insured for whom a Claim is made must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
3. the Elimination Period must be satisfied by an Insured, each Insured when two Insureds are covered, for whom a Claim is made. The Elimination Period only has to be satisfied once by an Insured for whome a Claim is made while these Riders are in effect;
4. no exclusions as stated in the applicable Rider apply; and
5. the Contract Owner may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Contract, including, but not limited to assignees.

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

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

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

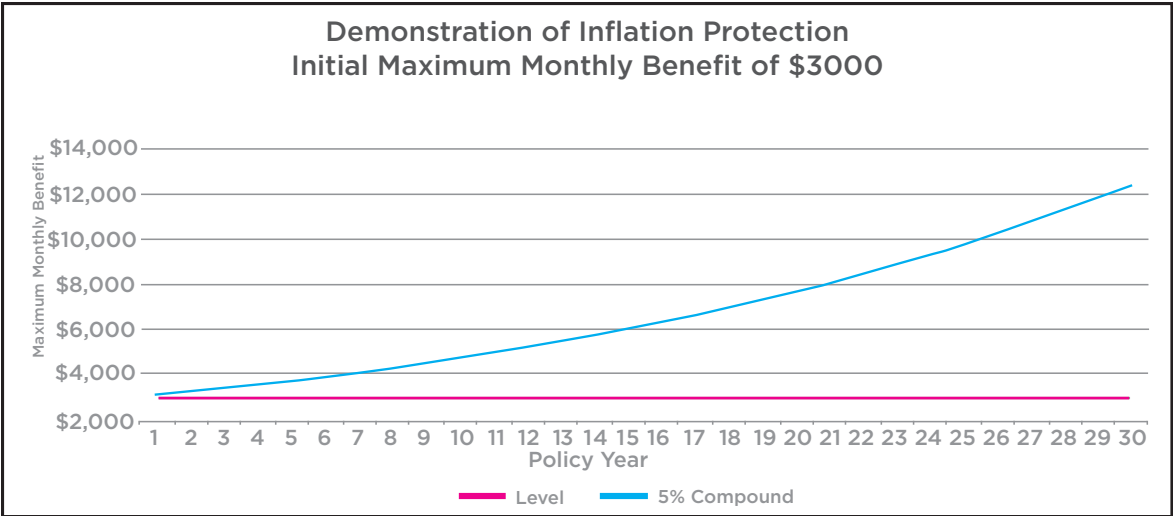
Preexisting condition refers to any condition for which an Insured received medical advice or treatment in the six months preceding the Date of Issue. The receipt of Qualified Long-Term Care Services, due to preexisting conditions stated in the application, are covered under the Riders, subject to the eligibility requirements listed in the Riders. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first six months after the Date of Issue.

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

INTERNATIONAL BENEFITS. The LTC Rider and LTC With Inflation Rider provide benefits for Qualified Long-Term Care Services received outside of the United States or its territories or possessions, according to the requirements of the International Claims section of each Rider. However, the Licensed Health Care Practitioner providing the certification or recertification and Plan of Care must be licensed to practice in the United States, its territories, or possessions. All Claims information and medical records must be submitted in English.

RELATIONSHIP OF COST OF CARE AND BENEFITS. Because the costs of Qualified Long-Term Care Services will likely increase over time, you should consider how the benefits of this plan may be adjusted, and whether you desire to adjust them. The maximum monthly benefit provided by the Long-Term Care Benefits Rider does not increase by a fixed percentage; however, prior to the first benefit payment, the maximum monthly benefit may increase if the annuity Contract Value increases.

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



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

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

ADDITIONAL FEATURES. These Riders will be medically underwritten.

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

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

CONTACT THE STATE AGENCY LISTED IN A *SHOPPER’S GUIDE TO LONG-TERM CARE INSURANCE* IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT NATIONWIDE IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE BENEFITS RIDER OR LONG-TERM CARE BENEFITS WITH INFLATION PROTECTION RIDER.

Annuity Illustration

Prepared For:

Prepared By:
Thomas Griffith
2530 Meridian Pkwy STE 100
Durham, NC 27713
ph: 919-535-8261



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

Nationwide CareMatters[®] Annuity

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

Prepared for:

Prepared on: June 30, 2026

Life Insurance Producer:

Thomas Griffith
2530 Meridian Pkwy STE 100, Durham, NC 27713
Phone: 919-535-8261

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

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

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

Rely on Nationwide® to be here for you

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

Nearly
100
years as a
mutual company

Helping members protect
what's important since
1926

Offering
long-term care
solutions
since 1999



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



received: 3/10/09
affirmed: 11/10/23¹



received: 12/22/08
affirmed: 4/12/25¹

We are a
FORTUNE 100
company²

FORTUNE
100 Best
Companies to
Work For³

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

² Based on revenue, Fortune magazine (June 2021).

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



Your contract highlights

(Female, 70, Preferred)

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

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

Total Premium amount	\$100,000.00
Guaranteed Interest Rate	3%
LTC benefit multiple	3x
LTC benefit period	72 Months
Total LTC benefit	Day 1: \$299,500 Age 85: \$349,483
Maximum Monthly LTC benefit	Day 1: \$4,160 Age 85: \$4,854
Inflation protection premium	Not Elected
Nonforfeiture benefit premium	Not Elected
Contingent deferred sales charge (CDSC)	10 Years

What sets Nationwide CareMatters Annuity apart

Guarantees

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

Cash Indemnity

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

Tax Advantages

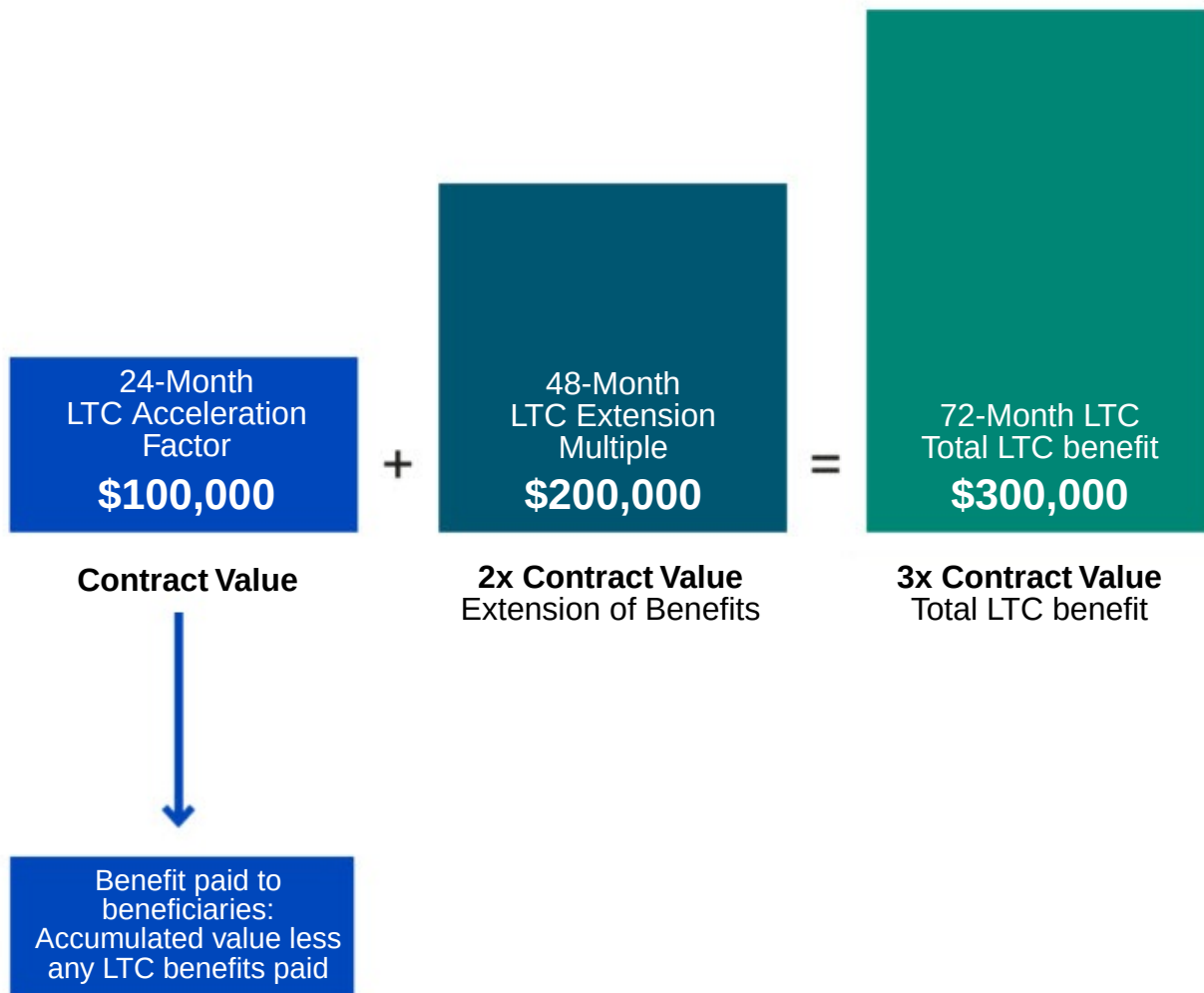
- Tax free 1035 exchanges accepted from Life or Annuity
- Tax deferred growth
- Tax free distributions for qualifying LTC expenses allowed by Pension Protection Act (PPA) of 2006

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

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

How CareMatters® Annuity works

Single premium: \$100,000



Monthly LTC Benefit day 1 of \$4,160 and \$4,854 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 \$19,416 (which is **4 x \$4,854**) because of the retroactive payment.

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

Prepared For: Female/70/Preferred
 LTC Benefit Period: 72 months
 Inflation Protection Option: Not Elected
 Scheduled Premium: \$100,000.00 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate						
End of Year	Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount	
1	70	100,000	2,968	2,009	100,959	91,872	302,877	4,207	
2	71	0	2,996	2,028	101,927	94,580	305,780	4,247	
3	72	0	3,025	2,047	102,904	95,951	308,712	4,288	
4	73	0	3,054	2,067	103,891	97,807	311,672	4,329	
5	74	0	3,083	2,087	104,887	99,689	314,660	4,370	
Total		100,000		10,238					
6	75	0	3,113	2,107	105,892	101,599	317,677	4,412	
7	76	0	3,142	2,127	106,908	103,536	320,723	4,454	
8	77	0	3,173	2,148	107,933	105,502	323,798	4,497	
9	78	0	3,203	2,168	108,967	107,495	326,902	4,540	
10	79	0	3,234	2,189	110,012	109,517	330,036	4,584	
Total		100,000		20,977					
11	80	0	3,265	2,210	111,067	111,067	333,201	4,628	
12	81	0	3,296	2,231	112,132	112,132	336,395	4,672	
13	82	0	3,328	2,252	113,207	113,207	339,621	4,717	
14	83	0	3,359	2,274	114,292	114,292	342,877	4,762	
15	84	0	3,392	2,296	115,388	115,388	346,164	4,808	
Total		100,000		32,240					
16	85	0	3,424	2,318	116,494	116,494	349,483	4,854	
17	86	0	3,457	2,340	117,611	117,611	352,834	4,900	
18	87	0	3,490	2,363	118,739	118,739	356,217	4,947	
19	88	0	3,524	2,385	119,877	119,877	359,632	4,995	
20	89	0	3,557	2,408	121,027	121,027	363,080	5,043	
Total		100,000		44,054					
21	90	0	3,592	2,431	122,187	122,187	366,561	5,091	
22	91	0	3,626	2,454	123,359	123,359	370,076	5,140	
23	92	0	3,661	2,478	124,541	124,541	373,624	5,189	
24	93	0	3,696	2,502	125,735	125,735	377,206	5,239	
25	94	0	3,731	2,526	126,941	126,941	380,823	5,289	
Total		100,000		56,445					
26	95	0	3,767	2,550	128,158	128,158	384,474	5,340	
27	96	0	3,803	2,574	129,387	129,387	388,161	5,391	
28	97	0	3,840	2,599	130,627	130,627	391,882	5,443	
29	98	0	3,876	2,624	131,880	131,880	395,639	5,495	
30	99	0	3,914	2,649	133,144	133,144	399,432	5,548	
Total		100,000		69,442					

*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 72 month benefit period. For example, if a claim starts at the end of year 11, the total benefit \$333,201 is what will be paid over the 72 months.



Nationwide CareMatters Annuity

Prepared For: Female/70/Preferred
 LTC Benefit Period: 72 months
 Inflation Protection Option: Not Elected
 Scheduled Premium: \$100,000.00 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year	Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount
31	100	0	3,951	2,675	134,421	134,421	403,262	5,601
32	101	0	3,989	2,700	135,710	135,710	407,128	5,655
33	102	0	4,027	2,726	137,011	137,011	411,032	5,709
34	103	0	4,066	2,752	138,324	138,324	414,973	5,764
35	104	0	4,105	2,779	139,651	139,651	418,951	5,819
Total		100,000		83,074				
36	105	0	4,144	2,805	140,989	140,989	422,968	5,875
37	106	0	4,184	2,832	142,341	142,341	427,023	5,931
38	107	0	4,224	2,859	143,706	143,706	431,118	5,988
39	108	0	4,265	2,887	145,084	145,084	435,251	6,045
40	109	0	4,305	2,914	146,475	146,475	439,425	6,103
Total		100,000		97,372				
41	110	0	4,347	2,942	147,879	147,879	443,637	6,162
42	111	0	4,388	2,971	149,297	149,297	447,891	6,221
43	112	0	4,430	2,999	150,728	150,728	452,185	6,280
44	113	0	4,473	3,028	152,174	152,174	456,520	6,341
45	114	0	4,516	3,057	153,633	153,633	460,898	6,401
Total		100,000		112,368				
46	115	0	4,559	3,086	155,106	155,106	465,317	6,463
Total		100,000		115,454				

*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 72 month benefit period. For example, if a claim starts at the end of year 11, the total benefit \$333,201 is what will be paid over the 72 months.

**Nationwide CareMatters Annuity**

Prepared For: Female/70/Preferred
LTC Benefit Period: 72 months
Inflation Protection Option: Not Elected
Scheduled Premium: \$100,000.00 Annual

Signature Page

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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

Key terms and definitions

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

Key terms and definitions

Tax Qualification	This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different. Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.
Chronically Ill (as defined by IRC 7702B)	To be considered a "chronically ill individual," a licensed health care practitioner must certify within the preceding 12-month period that the insured: • Is unable to perform, without substantial assistance from another person, at least two activities of daily living (bathing, getting dressed, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.
Eligibility requirements	Eligibility requirements include all of the following: 1. The insured must be certified as a chronically ill individual. 2. The insured must be prescribed qualified long-term services under the LTC Benefits Rider which are specified in a plan of care. 3. The plan of care must be submitted to Nationwide. 4. The elimination period must be satisfied.
International benefits	100% of the LTC benefit amount is available for LTC claims paid while the insured is living outside of the U.S.

**Nationwide CareMatters Annuity****Input Summary - Ledger
Case File: [Untitled]**

Screen: Policy Design

Revised Illustration?	No	5% Compound Inflation?	No
Issue State		Nonforfeiture?	No
First Name		Future LTC Benefit Age	85
Last Name		Single Premium Amount	100000
Sex	Female	1035 Exchange?	No
Issue Age or D.O.B. (mm/dd/yyyy)	70	Internal 1035 Exchange?	No
Risk Class	Preferred	Additional Insured/Annuitant	No
Tax Bracket	30% From 1 To 99		

Screen: Output Design

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



Nationwide CareMatters Annuity

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

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

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

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

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

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

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

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

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

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



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

PO Box 182835, Columbus, Ohio 43218-2835 • Phone: 800-848-6331

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

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

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

These Riders are attached to an individual annuity Contract. If you choose inflation protection on the application for this product, then the LTC With Inflation Rider will be attached. Otherwise, the LTC Rider will be attached.

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

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

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

Renewability. The Contract these Riders are attached to is noncancellable. This means you have the right to continue the Contract once the single Premium required to issue the Contract has been paid. Nationwide cannot change any of the terms of your Contract on its own and cannot change the LTC Rider Monthly Charge Rate Per Dollar of Contract Value that is stated in the Contract Specification Pages.

Waiver of Rider Charges. The monthly Rider charge is waived when a Rider benefit has been paid during the prior Contract Month.

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

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

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

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

THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE. If an Insured is eligible for Medicare, review the “Guide to Health Insurance for People with Medicare” available from us upon request. Neither Nationwide Life and Annuity Insurance Company nor its representatives can represent Medicare, the federal government, or any state government.

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

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

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

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

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

Long-Term Care Nonforfeiture Benefit Rider: An optional nonforfeiture rider is available that provides a paid-up long-term care benefit if the LTC Rider or LTC With Inflation Rider is terminated while the Insured, an Insured for Riders that cover two Insureds, is alive and the eligibility requirements for payment of benefits are met.

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

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

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

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

1. an Insured for whom a Claim is made is Chronically Ill. This means, that Insured has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of an LTC Service Provider or Immediate Family Member of the Contract Owner or an Insured, as:
 - a. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living (i.e., Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for a period of at least ninety days due to a loss of functional capacity; or
 - b. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment;
2. an Insured for whom a Claim is made must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
3. the Elimination Period must be satisfied by an Insured, each Insured when two Insureds are covered, for whom a Claim is made. The Elimination Period only has to be satisfied once by an Insured for whome a Claim is made while these Riders are in effect;
4. no exclusions as stated in the applicable Rider apply; and
5. the Contract Owner may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Contract, including, but not limited to assignees.

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

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

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

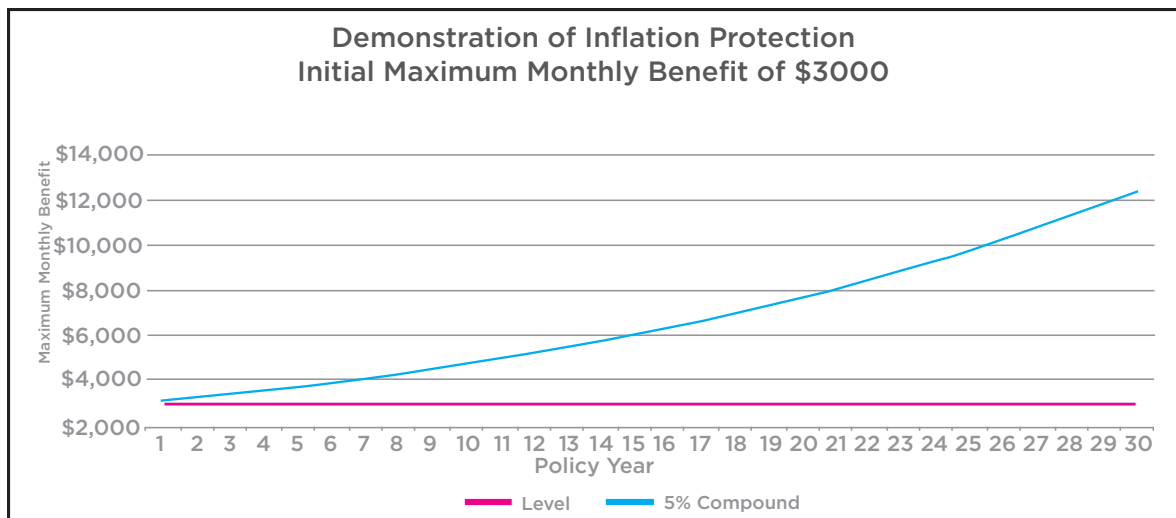
Preexisting condition refers to any condition for which an Insured received medical advice or treatment in the six months preceding the Date of Issue. The receipt of Qualified Long-Term Care Services, due to preexisting conditions stated in the application, are covered under the Riders, subject to the eligibility requirements listed in the Riders. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first six months after the Date of Issue.

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

INTERNATIONAL BENEFITS. The LTC Rider and LTC With Inflation Rider provide benefits for Qualified Long-Term Care Services received outside of the United States or its territories or possessions, according to the requirements of the International Claims section of each Rider. However, the Licensed Health Care Practitioner providing the certification or recertification and Plan of Care must be licensed to practice in the United States, its territories, or possessions. All Claims information and medical records must be submitted in English.

RELATIONSHIP OF COST OF CARE AND BENEFITS. Because the costs of Qualified Long-Term Care Services will likely increase over time, you should consider how the benefits of this plan may be adjusted, and whether you desire to adjust them. The maximum monthly benefit provided by the Long-Term Care Benefits Rider does not increase by a fixed percentage; however, prior to the first benefit payment, the maximum monthly benefit may increase if the annuity Contract Value increases.

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



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

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

ADDITIONAL FEATURES. These Riders will be medically underwritten.

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

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

CONTACT THE STATE AGENCY LISTED IN A *SHOPPER’S GUIDE TO LONG-TERM CARE INSURANCE* IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT NATIONWIDE IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE BENEFITS RIDER OR LONG-TERM CARE BENEFITS WITH INFLATION PROTECTION RIDER.

Name: F/70

Company/ Product: Nationwide/ Nationwide CareMatters Annuity

Product Warning(s)

- Illustration Succeeded

Client Input Summary

Company: Nationwide

June 30, 2026

Product: Nationwide CareMatters Annuity

Insured

Revised Illustration	N
Insured Name	
Sex	Female
Date of Birth	
Age	70
Class	Preferred
Additional Insured/Annuitant	N
State of Issue	
Tax Bracket	1 to 99 - 30

Policy Info

Single Premium Amount	100,000
1035 Exchange Amount	0
Internal 1035 Exchange Amount	0
5% Compound Inflation?	N
Nonforfeiture?	N
Future LTC Benefit Age	85

Report Options

Report Options	Y
Cover Page Photo	Y
Which Photo?	Nationwide 2
Click to view photos	Click to view photos
General Ledger	Y

Agent Info

Agent Name	Thomas Griffith
Agent Address1	2530 Meridian Pkwy STE 100
Agent City	Durham
Agent State	North Carolina
Agent Zip Code	27713
Agent Phone	919-535-8261
Bank Sale	N

Concept

Concept	None
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PLEASE READ – IMPORTANT NOTICE

This illustration is provided to help you understand how the features and crediting strategies within this contract work.

This illustration is not a promise of future returns or results, nor is it a prediction of future results or likely outcomes. Any performance shown is hypothetical. The illustration is not indicative of any future interest credits or results.

The non-guaranteed values illustrated are based on current non-guaranteed elements, including the current Interest Rates, Index Caps and Participation Rates, and the current non-guaranteed elements are reflected for the entire period of the non-guaranteed values illustrated. Actual Interest Rates, Index Caps, and Participation Rates can change throughout the life of your contract, which will impact the contract's actual value.

For the index crediting options, the non-guaranteed values are illustrated using historical index performance over the most recent 10-year period, to project hypothetical future performance until the maturity date of the contract, except that for the Barclays Focus50 Index and S&P MARC5 Index crediting options, the non-guaranteed values are illustrated also using back-tested results for the periods in the most recent 10-year period the Indices were not available. Back-tested results do not reflect the actual historical performance of the index.

Please note that index performance over the most recent 10-year period can differ from the long-term average or the index performance over other shorter or longer periods. Future market conditions can result in different performance results from those of the past.

It is likely that the indices will not repeat historical performance or performance based on back-tested results; the non-guaranteed elements, including Interest Rates, Index Caps and Participation Rates will change; and the actual values will be higher or lower than those non-guaranteed values illustrated.

The Barclays Focus50 Index and S&P MARC5 Index are volatility-control indices. A variety of elements can impact the performance of a volatility-control index, including but not limited to market conditions, interest rates and the mechanics of the index.

Please work with your financial professional to determine which allocations to select and remember that the illustration is not a prediction of future results or likely outcomes.



Bridge[®]

Index Annuity with Long-Term Care and Wellness Benefits

ANNUITY ILLUSTRATION PREPARED FOR

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

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

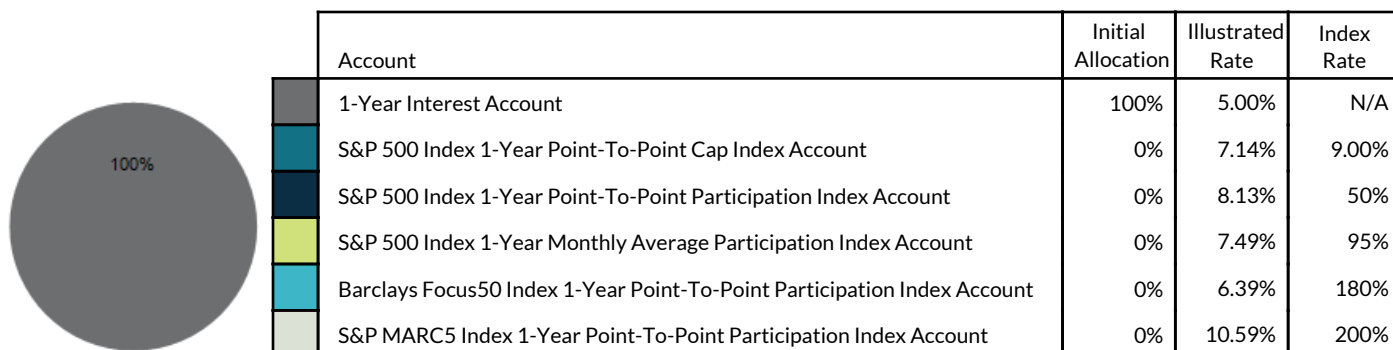
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DATE PREPARED
03/30/2026 02:47 PM



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

Account Allocation



1-YEAR INTEREST ACCOUNT

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

S&P 500® INDEX ACCOUNTS

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

BARCLAYS FOCUS50 INDEX™ ACCOUNTS

1-Year Point-to-Point Participation Index Account

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

S&P MARC5 INDEX ACCOUNTS

1-Year Point-to-Point Participation Index Account

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

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

PREPARED by your Representative
Hans Scheil on 03/30/2026 02:47 PM
For Age 77

ET-LTC-ILLUSTRATION(01-26)

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Narrative Summary

Account Accumulation Value

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

Accumulation Value

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

Cash Surrender Value

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

Minimum Guaranteed Contract Value

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

Death Benefit

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

Interest Earned

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

Index Change

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

Credited Rate

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

Index Credits

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

Surrender Charges

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

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

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For Age 77

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Market Value Adjustment

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

Withdrawals

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

Nursing Home Waiver Rider

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

Terminal Illness Rider

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

Tax Treatment

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

Annuitization

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

Important Information about Your Illustration

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

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

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Hans Scheil on 03/30/2026 02:47 PM
For Age 77

ET-LTC-ILLUSTRATION(01-26)

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LTC Narrative Summary

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

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

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

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

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

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

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

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

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

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Hans Scheil on 03/30/2026 02:47 PM
For Age 77

ET-LTC-ILLUSTRATION(01-26)

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PAGE 5 OF 14

Prepared For:
Issue Age: 77
Underwriting Class: Preferred

Initial Premium: \$100,000
Selected Coverage Ratio: 303%
Initial Benefit Base: \$303,000

Total Projected Values

Guaranteed Values										
End of Year	Age	Premium	Withdrawals	Rider Charges	Interest & Index Credits	Accumulation Value	Cash Surrender Value	Death Benefit	Minimum Guaranteed Contract Value	LTC Monthly Benefit
1	78	100,000	0	2,088	4,919	102,831	93,576	102,831	87,703	2,411
2	79	0	0	2,149	1,016	101,698	93,562	101,698	87,733	3,160
3	80	0	0	3,334	999	99,363	92,407	99,363	86,563	3,973
4	81	0	0	4,655	968	95,676	89,457	95,676	84,027	4,866
5	82	0	0	6,140	923	90,460	85,484	90,460	79,926	5,854
6	83	0	0	6,517	869	84,811	80,995	84,811	75,345	6,030
7	84	0	0	6,913	811	78,709	75,954	78,709	70,253	6,211
8	85	0	0	7,328	747	72,129	70,326	72,129	64,619	6,397
9	86	0	0	7,762	679	65,046	64,071	65,046	58,409	6,589
10	87	0	0	8,216	606	57,436	57,149	57,436	51,591	6,787
11	88	0	0	8,692	527	49,272	49,272	49,272	44,127	6,990
12	89	0	0	9,190	443	40,525	40,525	40,525	35,979	7,200
13	90	0	0	9,711	353	31,166	31,166	31,166	27,108	7,416
14	91	0	0	10,256	256	21,166	21,166	21,166	17,472	7,639
15	92	0	0	10,827	153	10,493	10,493	10,493	7,027	7,868
16	93	0	0	11,423	44	0	0	0	0	8,104
17	94	0	0	0	0	0	0	0	0	8,347
18	95	0	0	0	0	0	0	0	0	8,597
19	96	0	0	0	0	0	0	0	0	8,855
20	97	0	0	0	0	0	0	0	0	9,121
23	100	0	0	0	0	0	0	0	0	9,121

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PREPARED by your Representative
Hans Scheil on 03/30/2026 02:47 PM
For Age 77
ET-LTC-ILLUSTRATION(01-26)

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PAGE 6 OF 14

Prepared For:
Issue Age: 77
Underwriting Class: Preferred

Initial Premium: \$100,000
Selected Coverage Ratio: 303%
Initial Benefit Base: \$303,000

Total Projected Values

Non-Guaranteed Values									Gtd	
End of Year	Age	Premium	Withdrawals	Rider Charges	Interest & Index Credits	Accumulation Value	Cash Surrender Value	Death Benefit	LTC Monthly Benefit	LTC Monthly Benefit
1	78	100,000	0	2,088	4,919	102,831	93,576	102,831	2,411	2,411
2	79	0	0	2,131	5,082	105,782	97,319	105,782	3,236	3,160
3	80	0	0	3,247	5,200	107,734	100,193	107,734	4,082	3,973
4	81	0	0	4,456	5,265	108,544	101,489	108,544	5,055	4,866
5	82	0	0	5,780	5,271	108,034	102,092	108,034	6,036	5,854
6	83	0	0	6,044	5,238	107,228	102,403	107,228	6,312	6,030
7	84	0	0	6,322	5,190	106,096	102,383	106,096	6,492	6,211
8	85	0	0	6,617	5,126	104,605	101,990	104,605	6,784	6,397
9	86	0	0	6,928	5,043	102,721	101,180	102,721	6,976	6,589
10	87	0	0	7,257	4,940	100,404	99,902	100,404	7,286	6,787
11	88	0	0	7,605	4,815	97,614	97,614	97,614	7,489	6,990
12	89	0	0	7,974	4,666	94,306	94,306	94,306	7,818	7,200
13	90	0	0	8,364	4,490	90,432	90,432	90,432	8,034	7,416
14	91	0	0	8,778	4,285	85,939	85,939	85,939	8,382	7,639
15	92	0	0	9,216	4,049	80,771	80,771	80,771	8,612	7,868
16	93	0	0	9,681	3,778	74,868	74,868	74,868	8,981	8,104
17	94	0	0	10,175	3,470	68,163	68,163	68,163	9,224	8,347
18	95	0	0	10,699	3,120	60,585	60,585	60,585	9,617	8,597
19	96	0	0	11,255	2,727	52,057	52,057	52,057	9,875	8,855
20	97	0	0	11,845	2,285	42,496	42,496	42,496	10,291	9,121
23	100	0	0	12,832	689	8,564	8,564	8,564	10,291	9,121

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For Age 77
ET-LTC-ILLUSTRATION(01-26)

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Prepared For:
Issue Age: 77
Underwriting Class: Preferred

Initial Premium: \$100,000
Selected Coverage Ratio: 303%
Initial Benefit Base: \$303,000

Long-Term Care Projected Values

		Guaranteed Values		Non-Guaranteed Values			
End of Year	Age	LTC Vested Benefit Base	LTC Monthly Benefit	Wellness Credits	Cumulative Wellness Credits	LTC Vested Benefit Base Incl Wellness Credits	LTC Monthly Benefit Incl Wellness Credits
1	78	144,682	2,411	0	0	144,682	2,411
2	79	189,600	3,160	5,303	5,303	194,171	3,236
3	80	238,403	3,973	0	5,303	244,933	4,082
4	81	291,959	4,866	5,625	10,928	303,274	5,055
5	82	351,260	5,854	0	10,928	362,188	6,036
6	83	361,798	6,030	5,968	16,896	378,694	6,312
7	84	372,652	6,211	0	16,896	389,548	6,492
8	85	383,831	6,397	6,331	23,227	407,059	6,784
9	86	395,346	6,589	0	23,227	418,574	6,976
10	87	407,207	6,787	6,717	29,944	437,151	7,286
11	88	419,423	6,990	0	29,944	449,367	7,489
12	89	432,006	7,200	7,126	37,071	469,076	7,818
13	90	444,966	7,416	0	37,071	482,036	8,034
14	91	458,315	7,639	7,560	44,631	502,945	8,382
15	92	472,064	7,868	0	44,631	516,695	8,612
16	93	486,226	8,104	8,021	52,651	538,877	8,981
17	94	500,813	8,347	0	52,651	553,464	9,224
18	95	515,837	8,597	8,509	61,160	576,997	9,617
19	96	531,312	8,855	0	61,160	592,472	9,875
20	97	547,252	9,121	9,027	70,187	617,439	10,291
23	100	547,252	9,121	0	70,187	617,439	10,291

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Prepared For:
Issue Age: 77
Underwriting Class: Preferred

Initial Premium: \$100,000
Selected Coverage Ratio: 303%
Initial Benefit Base: \$303,000

Explanation of Fees

Guaranteed Values							Non-Guaranteed Values				
End of Year	Age	Premium Load	LTC Charges	Wellness	Total	% of beginning AV	Premium Load	LTC Charges	Wellness	Total	% of beginning AV
1	78	1,000	988	100	2,088	2.09%	1,000	988	100	2,088	2.09%
2	79	0	2,049	100	2,149	2.09%	0	2,031	100	2,131	2.07%
3	80	0	3,234	100	3,334	3.28%	0	3,147	100	3,247	3.07%
4	81	0	4,555	100	4,655	4.69%	0	4,356	100	4,456	4.14%
5	82	0	6,040	100	6,140	6.42%	0	5,680	100	5,780	5.33%
6	83	0	6,417	100	6,517	7.20%	0	5,944	100	6,044	5.59%
7	84	0	6,813	100	6,913	8.15%	0	6,222	100	6,322	5.90%
8	85	0	7,228	100	7,328	9.31%	0	6,517	100	6,617	6.24%
9	86	0	7,662	100	7,762	10.76%	0	6,828	100	6,928	6.62%
10	87	0	8,116	100	8,216	12.63%	0	7,157	100	7,257	7.06%
11	88	0	8,592	100	8,692	15.13%	0	7,505	100	7,605	7.57%
12	89	0	9,090	100	9,190	18.65%	0	7,874	100	7,974	8.17%
13	90	0	9,611	100	9,711	23.96%	0	8,264	100	8,364	8.87%
14	91	0	10,156	100	10,256	32.91%	0	8,678	100	8,778	9.71%
15	92	0	10,727	100	10,827	51.15%	0	9,116	100	9,216	10.72%
16	93	0	11,323	100	11,423	108.87%	0	9,581	100	9,681	11.99%
17	94	0	0	0	0	0.00%	0	10,075	100	10,175	13.59%
18	95	0	0	0	0	0.00%	0	10,599	100	10,699	15.70%
19	96	0	0	0	0	0.00%	0	11,155	100	11,255	18.58%
20	97	0	0	0	0	0.00%	0	11,745	100	11,845	22.75%
23	100	0	0	0	0	0.00%	0	12,732	100	12,832	61.97%

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Prepared For:
Issue Age: 77
Underwriting Class: Preferred

Initial Premium: \$100,000
Selected Coverage Ratio: 303%
Initial Benefit Base: \$303,000

Explanation of Vested Benefit Base

Guaranteed Values								Non-Guaranteed Values
End of Year	Age	Benefit Base before Vesting	Accumulation Value	Net Amount at Risk*	Vesting%	LTC Vested Benefit Base**	LTC Monthly Benefit	Accumulation Value
1	78	312,090	102,831	209,259	20%	144,682	2,411	102,831
2	79	321,453	101,698	219,755	40%	189,600	3,160	105,782
3	80	331,096	99,363	231,733	60%	238,403	3,973	107,734
4	81	341,029	95,676	245,353	80%	291,959	4,866	108,544
5	82	351,260	90,460	260,801	100%	351,260	5,854	108,034
6	83	361,798	84,811	276,986	100%	361,798	6,030	107,228
7	84	372,652	78,709	293,943	100%	372,652	6,211	106,096
8	85	383,831	72,129	311,703	100%	383,831	6,397	104,605
9	86	395,346	65,046	330,300	100%	395,346	6,589	102,721
10	87	407,207	57,436	349,770	100%	407,207	6,787	100,404
11	88	419,423	49,272	370,151	100%	419,423	6,990	97,614
12	89	432,006	40,525	391,481	100%	432,006	7,200	94,306
13	90	444,966	31,166	413,799	100%	444,966	7,416	90,432
14	91	458,315	21,166	437,148	100%	458,315	7,639	85,939
15	92	472,064	10,493	461,571	100%	472,064	7,868	80,771
16	93	486,226	0	486,226	100%	486,226	8,104	74,868
17	94	500,813	0	500,813	100%	500,813	8,347	68,163
18	95	515,837	0	515,837	100%	515,837	8,597	60,585
19	96	531,312	0	531,312	100%	531,312	8,855	52,057
20	97	547,252	0	547,252	100%	547,252	9,121	42,496
23	100	547,252	0	547,252	100%	547,252	9,121	8,564

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

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

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For Age 77

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Projected Values

1-Year Interest Account

Premium Allocation: 100% Initial Interest Rate: 5.00%

		Guaranteed Values				Non-Guaranteed Values		
End of Year	Age	Premium	Withdrawals/Charges	Interest Credited	Accumulation Value	Withdrawals/Charges	Interest Credited	Accumulation Value
1	78	99,000	1,088	4,919	102,831	1,088	4,919	102,831
2	79	0	2,149	1,016	101,698	2,131	5,082	105,782
3	80	0	3,334	999	99,363	3,247	5,200	107,734
4	81	0	4,655	968	95,676	4,456	5,265	108,544
5	82	0	6,140	923	90,460	5,780	5,271	108,034
6	83	0	6,517	869	84,811	6,044	5,238	107,228
7	84	0	6,913	811	78,709	6,322	5,190	106,096
8	85	0	7,328	747	72,129	6,617	5,126	104,605
9	86	0	7,762	679	65,046	6,928	5,043	102,721
10	87	0	8,216	606	57,436	7,257	4,940	100,404
11	88	0	8,692	527	49,272	7,605	4,815	97,614
12	89	0	9,190	443	40,525	7,974	4,666	94,306
13	90	0	9,711	353	31,166	8,364	4,490	90,432
14	91	0	10,256	256	21,166	8,778	4,285	85,939
15	92	0	10,827	153	10,493	9,216	4,049	80,771
16	93	0	10,537	44	0	9,681	3,778	74,868
17	94	0	0	0	0	10,175	3,470	68,163
18	95	0	0	0	0	10,699	3,120	60,585
19	96	0	0	0	0	11,255	2,727	52,057
20	97	0	0	0	0	11,845	2,285	42,496
23	100	0	0	0	0	12,832	689	8,564

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Annuitization Report

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

Annuitant	
Gender	Male
Maturity Date	Age 100
Annuity Payment Type	10-Year Fixed Period
Annuity Payment Frequency	Monthly

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

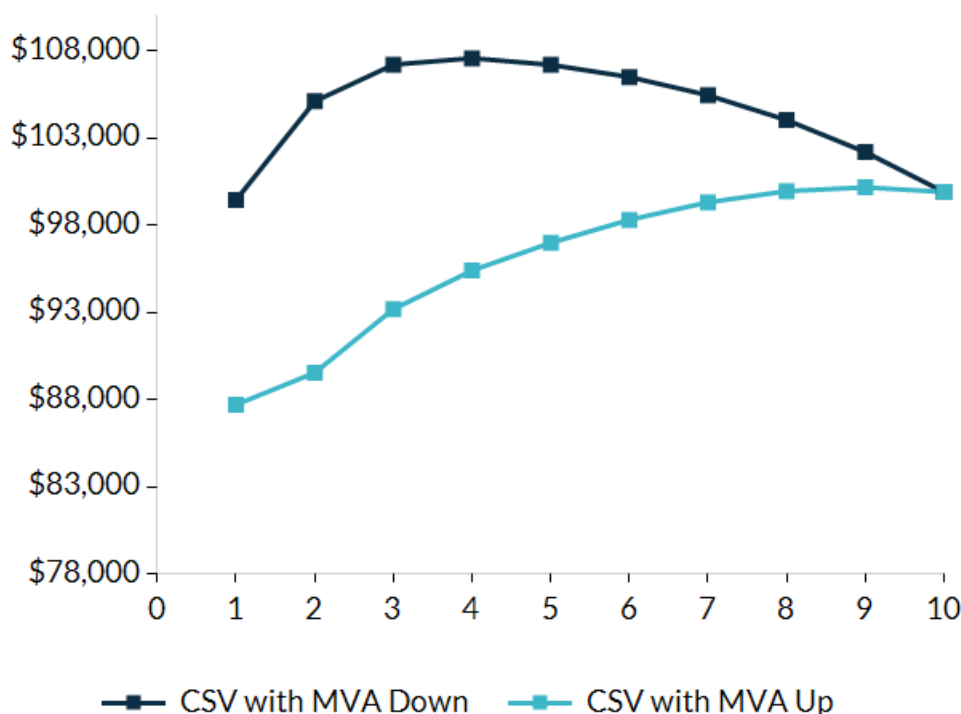
Non-Guaranteed Values	
Account Value at Maturity	\$8,564
Annuity Payment Rate per \$1,000	\$9.61
Annuity Payment Amount	\$82.30

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For Age 77

MVA Impact on Cash Surrender Value (CSV)

Projected on a Non-Guaranteed Basis



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

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

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

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Disclosure Page

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

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Hans Scheil on 03/30/2026 02:47 PM

For Age 77

ET-LTC-ILLUSTRATION(01-26)

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

Nationwide CareMatters[®] Annuity

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

Prepared for: Prepared on:

June 10, 2026

Life Insurance Producer:

THOMAS ROBERT GRIFFITH / THOMAS ROBERT GRIFFITH
2530 MERIDIAN PKWY STE 100, DURHAM, NC 27713-5273

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

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

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

Rely on Nationwide® to be here for you

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

Nearly
100
years as a
mutual company

Helping members protect
what's important since
1926

Offering
long-term care
solutions
since 1999



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



received: 3/10/09
affirmed: 11/10/23¹



received: 12/22/08
affirmed: 4/12/25¹

We are a
FORTUNE 100
company²

FORTUNE
100 Best
Companies to
Work For³

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

² Based on revenue, Fortune magazine (June 2021).

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



Your contract highlights

(Male, 68, Preferred)

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

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

Total Premium amount	\$100,000.00
Guaranteed Interest Rate	3%
LTC benefit multiple	3x
LTC benefit period	72 Months
Total LTC benefit	Day 1: \$299,844 Age 85: \$456,374
Maximum Monthly LTC benefit	Day 1: \$4,164 Age 85: \$6,339
Inflation protection premium	Not Elected
Nonforfeiture benefit premium	Not Elected
Contingent deferred sales charge (CDSC)	10 Years

What sets Nationwide CareMatters Annuity apart

Guarantees

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

Cash Indemnity

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

Tax Advantages

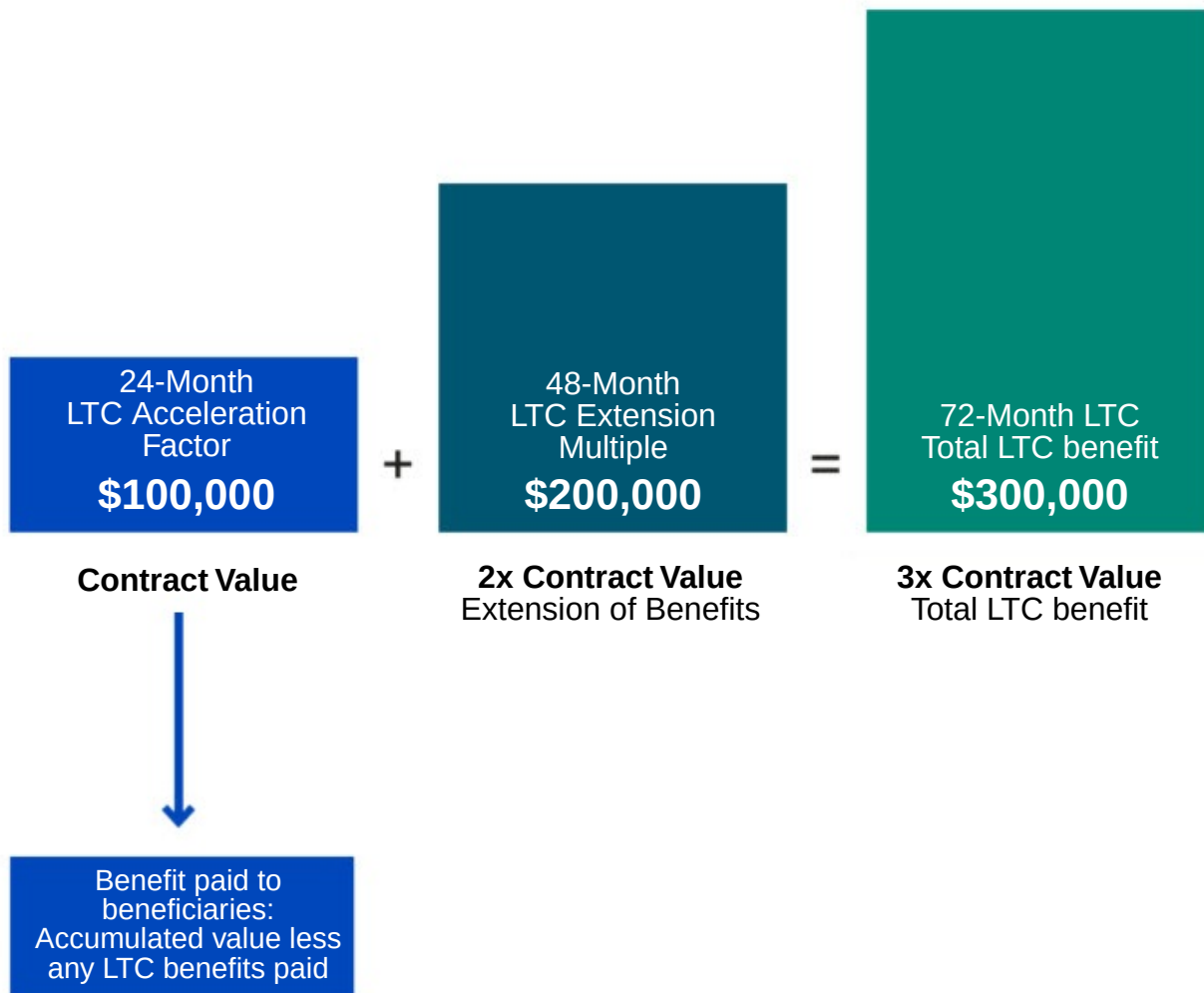
- Tax free 1035 exchanges accepted from Life or Annuity
- Tax deferred growth
- Tax free distributions for qualifying LTC expenses allowed by Pension Protection Act (PPA) of 2006

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

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

How CareMatters® Annuity works

Single premium: \$100,000



Monthly LTC Benefit day 1 of \$4,164 and \$6,339 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 \$25,354 (which is 4 x \$6,339) because of the retroactive payment.

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

Nationwide CareMatters Annuity

Prepared For: Male/68/Preferred
 LTC Benefit Period: 72 months
 Inflation Protection Option: Not Elected
 Scheduled Premium: \$100,000.00 Annual

Tabular Detail

				All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year	Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount	
1	68	100,000	2,990	632	102,358	93,146	307,074	4,265	
2	69	0	3,060	647	104,772	97,209	314,315	4,365	
3	70	0	3,132	662	107,242	99,985	321,727	4,468	
4	71	0	3,206	677	109,771	103,333	329,314	4,574	
5	72	0	3,282	693	112,360	106,784	337,079	4,682	
Total		100,000		3,311					
6	73	0	3,359	710	115,009	110,340	345,028	4,792	
7	74	0	3,439	727	117,721	114,004	353,164	4,905	
8	75	0	3,520	744	120,497	117,779	361,492	5,021	
9	76	0	3,603	761	123,339	121,669	370,017	5,139	
10	77	0	3,688	779	126,247	125,678	378,742	5,260	
Total		100,000		7,032					
11	78	0	3,775	798	129,224	129,224	387,673	5,384	
12	79	0	3,864	816	132,272	132,272	396,814	5,511	
13	80	0	3,955	836	135,391	135,391	406,172	5,641	
14	81	0	4,048	855	138,583	138,583	415,750	5,774	
15	82	0	4,143	875	141,851	141,851	425,554	5,910	
Total		100,000		11,212					
16	83	0	4,241	896	145,196	145,196	435,588	6,050	
17	84	0	4,341	917	148,620	148,620	445,860	6,193	
18	85	0	4,443	939	152,125	152,125	456,374	6,339	
19	86	0	4,548	961	155,712	155,712	467,135	6,488	
20	87	0	4,656	984	159,384	159,384	478,151	6,641	
Total		100,000		15,909					
21	88	0	4,765	1,007	163,142	163,142	489,426	6,798	
22	89	0	4,878	1,031	166,989	166,989	500,967	6,958	
23	90	0	4,993	1,055	170,927	170,927	512,781	7,122	
24	91	0	5,110	1,080	174,958	174,958	524,873	7,290	
25	92	0	5,231	1,105	179,083	179,083	537,250	7,462	
Total		100,000		21,186					
26	93	0	5,354	1,131	183,306	183,306	549,919	7,638	
27	94	0	5,481	1,158	187,629	187,629	562,886	7,818	
28	95	0	5,610	1,185	192,053	192,053	576,159	8,002	
29	96	0	5,742	1,213	196,582	196,582	589,746	8,191	
30	97	0	5,877	1,242	201,218	201,218	603,652	8,384	
Total		100,000		27,116					

*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 72 month benefit period. For example, if a claim starts at the end of year 11, the total benefit \$387,673 is what will be paid over the 72 months.



Nationwide CareMatters Annuity

Prepared For: Male/68/Preferred
 LTC Benefit Period: 72 months
 Inflation Protection Option: Not Elected
 Scheduled Premium: \$100,000.00 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate						
End of Year	Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount	
31	98	0	6,016	1,271	205,962	205,962	617,887	8,582	
32	99	0	6,158	1,301	210,819	210,819	632,457	8,784	
33	100	0	6,303	1,332	215,791	215,791	647,372	8,991	
34	101	0	6,452	1,363	220,879	220,879	662,637	9,203	
35	102	0	6,604	1,395	226,088	226,088	678,263	9,420	
Total		100,000		33,778					
36	103	0	6,760	1,428	231,419	231,419	694,257	9,642	
37	104	0	6,919	1,462	236,876	236,876	710,628	9,870	
38	105	0	7,082	1,496	242,462	242,462	727,386	10,103	
39	106	0	7,249	1,532	248,179	248,179	744,538	10,341	
40	107	0	7,420	1,568	254,032	254,032	762,095	10,585	
Total		100,000		41,264					
41	108	0	7,595	1,605	260,022	260,022	780,066	10,834	
42	109	0	7,774	1,643	266,153	266,153	798,461	11,090	
43	110	0	7,958	1,681	272,430	272,430	817,289	11,351	
44	111	0	8,145	1,721	278,854	278,854	836,561	11,619	
45	112	0	8,337	1,762	285,429	285,429	856,288	11,893	
Total		100,000		49,676					
46	113	0	8,534	1,803	292,160	292,160	876,480	12,173	
47	114	0	8,735	1,846	299,050	299,050	897,149	12,460	
48	115	0	8,941	1,889	306,101	306,101	918,304	12,754	
Total		100,000		55,214					

*The Total LTC Benefit is cumulative and assumes the LTC benefits begin to be paid for one insured at the end of that policy year and continue for the full 72 month benefit period. For example, if a claim starts at the end of year 11, the total benefit \$387,673 is what will be paid over the 72 months.

**Nationwide CareMatters Annuity**

Prepared For: Male/68/Preferred
LTC Benefit Period: 72 months
Inflation Protection Option: Not Elected
Scheduled Premium: \$100,000.00 Annual

Signature Page

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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

Key terms and definitions

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

Key terms and definitions

Tax Qualification	This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different. Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.
Chronically Ill (as defined by IRC 7702B)	To be considered a "chronically ill individual," a licensed health care practitioner must certify within the preceding 12-month period that the insured: • Is unable to perform, without substantial assistance from another person, at least two activities of daily living (bathing, getting dressed, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.
Eligibility requirements	Eligibility requirements include all of the following: 1. The insured must be certified as a chronically ill individual. 2. The insured must be prescribed qualified long-term services under the LTC Benefits Rider which are specified in a plan of care. 3. The plan of care must be submitted to Nationwide. 4. The elimination period must be satisfied.
International benefits	100% of the LTC benefit amount is available for LTC claims paid while the insured is living outside of the U.S.

**Nationwide CareMatters Annuity****Input Summary - Ledger
Case File: [Untitled]**

Screen: Policy Design

Revised Illustration?	No	5% Compound Inflation?	No
Issue State		Nonforfeiture?	No
First Name		Future LTC Benefit Age	85
Last Name		Single Premium Amount	100000
Sex	Male	1035 Exchange?	No
Issue Age or D.O.B. (mm/dd/yyyy)		Internal 1035 Exchange?	No
Risk Class	Preferred	Additional Insured/Annuitant	No
Tax Bracket	30% From 1 To Max		

Screen: Output Design

Cover Page Photo	Yes	General Ledger	Yes
Cover Photo Selection	Nationwide 1		



Nationwide CareMatters Annuity

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

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

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

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

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

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

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

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

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

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



Nationwide®

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

PO Box 182835, Columbus, Ohio 43218-2835 • Phone: 800-848-6331

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

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

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

These Riders are attached to an individual annuity Contract. If you choose inflation protection on the application for this product, then the LTC With Inflation Rider will be attached. Otherwise, the LTC Rider will be attached.

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

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

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

Renewability. The Contract these Riders are attached to is noncancellable. This means you have the right to continue the Contract once the single Premium required to issue the Contract has been paid. Nationwide cannot change any of the terms of your Contract on its own and cannot change the LTC Rider Monthly Charge Rate Per Dollar of Contract Value that is stated in the Contract Specification Pages.

Waiver of Rider Charges. The monthly Rider charge is waived when a Rider benefit has been paid during the prior Contract Month.

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

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

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

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

THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE. If an Insured is eligible for Medicare, review the “Guide to Health Insurance for People with Medicare” available from us upon request. Neither Nationwide Life and Annuity Insurance Company nor its representatives can represent Medicare, the federal government, or any state government.

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

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

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

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

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

Long-Term Care Nonforfeiture Benefit Rider: An optional nonforfeiture rider is available that provides a paid-up long-term care benefit if the LTC Rider or LTC With Inflation Rider is terminated while the Insured, an Insured for Riders that cover two Insureds, is alive and the eligibility requirements for payment of benefits are met.

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

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

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

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

1. an Insured for whom a Claim is made is Chronically Ill. This means, that Insured has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of an LTC Service Provider or Immediate Family Member of the Contract Owner or an Insured, as:
 - a. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living (i.e., Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for a period of at least ninety days due to a loss of functional capacity; or
 - b. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment;
2. an Insured for whom a Claim is made must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
3. the Elimination Period must be satisfied by an Insured, each Insured when two Insureds are covered, for whom a Claim is made. The Elimination Period only has to be satisfied once by an Insured for whome a Claim is made while these Riders are in effect;
4. no exclusions as stated in the applicable Rider apply; and
5. the Contract Owner may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Contract, including, but not limited to assignees.

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

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

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

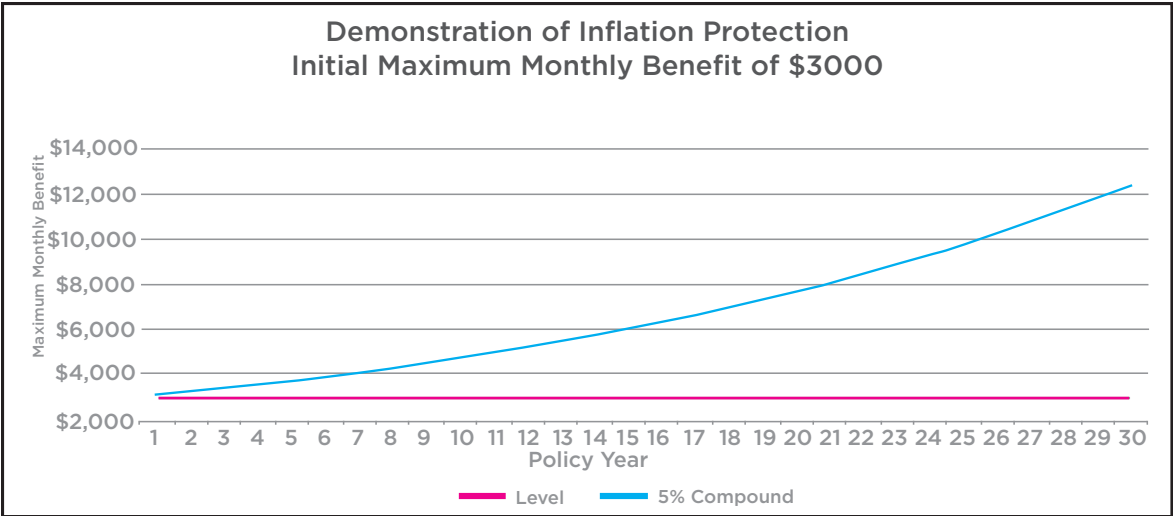
Preexisting condition refers to any condition for which an Insured received medical advice or treatment in the six months preceding the Date of Issue. The receipt of Qualified Long-Term Care Services, due to preexisting conditions stated in the application, are covered under the Riders, subject to the eligibility requirements listed in the Riders. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first six months after the Date of Issue.

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

INTERNATIONAL BENEFITS. The LTC Rider and LTC With Inflation Rider provide benefits for Qualified Long-Term Care Services received outside of the United States or its territories or possessions, according to the requirements of the International Claims section of each Rider. However, the Licensed Health Care Practitioner providing the certification or recertification and Plan of Care must be licensed to practice in the United States, its territories, or possessions. All Claims information and medical records must be submitted in English.

RELATIONSHIP OF COST OF CARE AND BENEFITS. Because the costs of Qualified Long-Term Care Services will likely increase over time, you should consider how the benefits of this plan may be adjusted, and whether you desire to adjust them. The maximum monthly benefit provided by the Long-Term Care Benefits Rider does not increase by a fixed percentage; however, prior to the first benefit payment, the maximum monthly benefit may increase if the annuity Contract Value increases.

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



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

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

ADDITIONAL FEATURES. These Riders will be medically underwritten.

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

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

CONTACT THE STATE AGENCY LISTED IN A *SHOPPER’S GUIDE TO LONG-TERM CARE INSURANCE* IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT NATIONWIDE IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE BENEFITS RIDER OR LONG-TERM CARE BENEFITS WITH INFLATION PROTECTION RIDER.



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

Nationwide CareMatters[®] Annuity

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

Prepared for: Life Insurance Producer:

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

Nearly
100
years as a
mutual company

Helping members protect
what's important since
1926

Offering
long-term care
solutions
since 1999



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



received: 3/10/09
affirmed: 11/10/23¹



received: 12/22/08
affirmed: 4/12/25¹

We are a
FORTUNE 100
company²

FORTUNE
100 Best
Companies to
Work For³

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

² Based on revenue, Fortune magazine (June 2021).

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



Your contract highlights

(Male, 73, Preferred)**(Female, 72, Preferred)**

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

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

Total Premium amount	\$200,000.00
Guaranteed Interest Rate	3%
LTC benefit multiple	3x
LTC benefit period	108 Months
Total LTC benefit	Day 1: \$598,960 Older insured age 85: \$672,203
Maximum Monthly LTC benefit	Day 1: \$5,546 Older insured age 85: \$6,224
Inflation protection premium	Not Elected
Nonforfeiture benefit premium	Not Elected
Contingent deferred sales charge (CDSC)	10 Years

What sets Nationwide CareMatters Annuity apart

Guarantees

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

Cash Indemnity

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

Tax Advantages

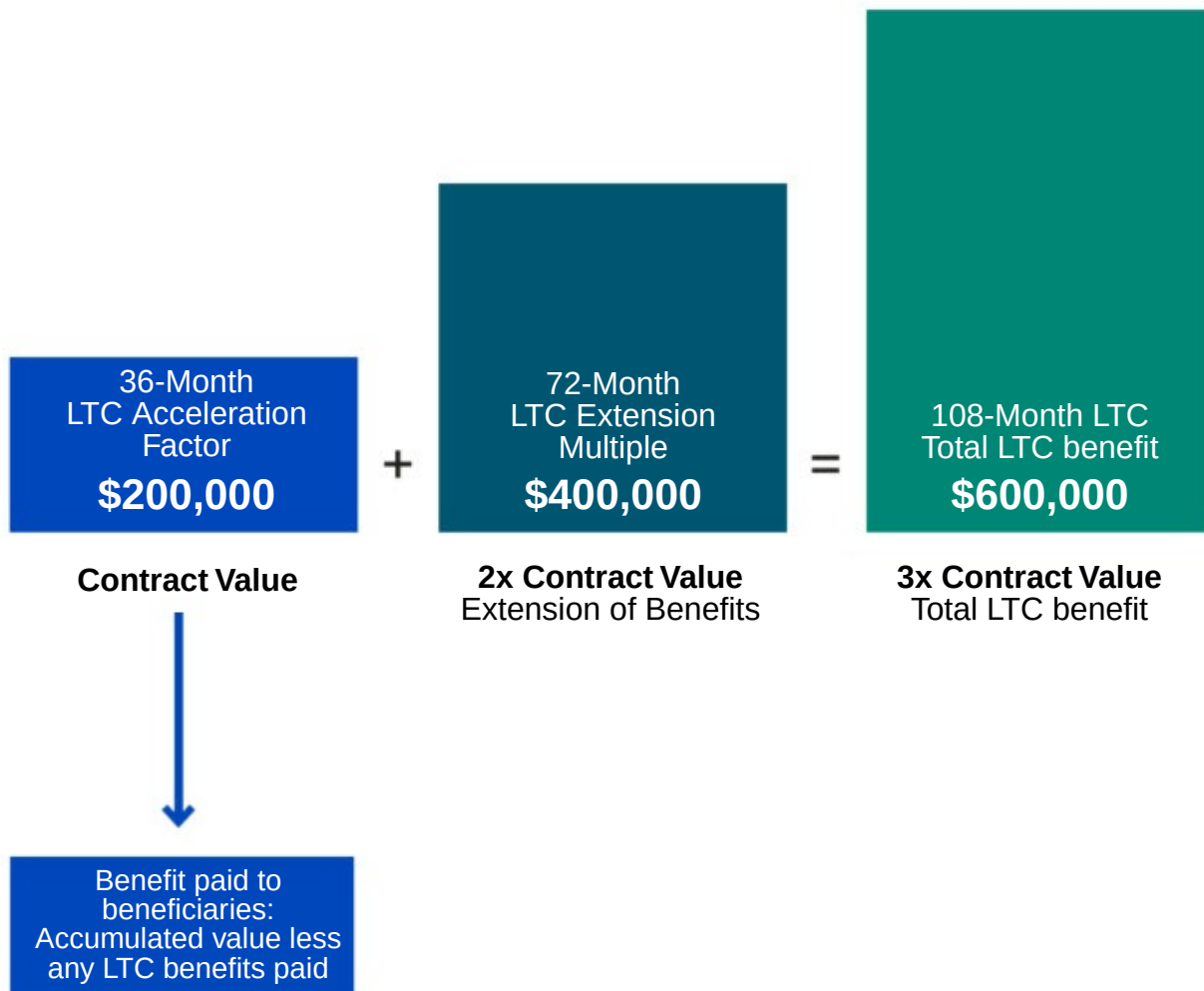
- Tax free 1035 exchanges accepted from Life or Annuity
- Tax deferred growth
- Tax free distributions for qualifying LTC expenses allowed by Pension Protection Act (PPA) of 2006

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

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

How CareMatters® Annuity works

Single premium: \$200,000



Monthly LTC Benefit day 1 of \$5,546 and \$6,224 when the older insured is age 85

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

For example, at age 85 of the older insured, the first benefit payment received after completion of the 90-calendar-day elimination period will total \$24,896 (which is **4 x \$6,224**) because of the retroactive payment.

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

Prepared For: Male/73/Preferred
 Prepared For: Female/72/Preferred
 LTC Benefit Period: 108 months
 Inflation Protection Option: Not Elected
 Scheduled Premium: \$200,000.00 Annual

Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year	Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount
1	73 72	200,000	5,933	4,177	201,756	183,598	605,268	5,604
2	74 73	0	5,985	4,213	203,527	188,859	610,581	5,654
3	75 74	0	6,037	4,250	205,314	191,442	615,941	5,703
4	76 75	0	6,090	4,288	207,116	194,988	621,349	5,753
5	77 76	0	6,144	4,325	208,935	198,582	626,804	5,804
Total		200,000		21,253				
6	78 77	0	6,198	4,363	210,769	202,224	632,307	5,855
7	79 78	0	6,252	4,402	212,619	205,915	637,858	5,906
8	80 79	0	6,307	4,440	214,486	209,655	643,458	5,958
9	81 80	0	6,362	4,479	216,369	213,445	649,107	6,010
10	82 81	0	6,418	4,519	218,268	217,285	654,805	6,063
Total		200,000		43,456				
11	83 82	0	6,474	4,558	220,185	220,185	660,554	6,116
12	84 83	0	6,531	4,598	222,118	222,118	666,353	6,170
13	85 84	0	6,589	4,639	224,068	224,068	672,203	6,224
14	86 85	0	6,646	4,679	226,035	226,035	678,104	6,279
15	87 86	0	6,705	4,720	228,019	228,019	684,057	6,334
Total		200,000		66,651				
16	88 87	0	6,764	4,762	230,021	230,021	690,063	6,389
17	89 88	0	6,823	4,804	232,040	232,040	696,121	6,446
18	90 89	0	6,883	4,846	234,077	234,077	702,232	6,502
19	91 90	0	6,943	4,888	236,132	236,132	708,397	6,559
20	92 91	0	7,004	4,931	238,205	238,205	714,616	6,617
Total		200,000		90,882				
21	93 92	0	7,066	4,975	240,297	240,297	720,890	6,675
22	94 93	0	7,128	5,018	242,406	242,406	727,219	6,734
23	95 94	0	7,190	5,062	244,534	244,534	733,603	6,793
24	96 95	0	7,254	5,107	246,681	246,681	740,043	6,852
25	97 96	0	7,317	5,152	248,847	248,847	746,540	6,912
Total		200,000		116,195				
26	98 97	0	7,381	5,197	251,031	251,031	753,094	6,973
27	99 98	0	7,446	5,242	253,235	253,235	759,706	7,034
28	100 99	0	7,512	5,288	255,458	255,458	766,375	7,096
29	101 100	0	7,578	5,335	257,701	257,701	773,103	7,158
30	102 101	0	7,644	5,382	259,963	259,963	779,891	7,221
Total		200,000		142,640				

*The Total LTC Benefit reflects the amount that would be paid for an LTC claim that starts payments in the final month of the projection year and continues until benefits are exhausted, including any increases for inflation protection if applicable.



Nationwide CareMatters Annuity

Prepared For: Male/73/Preferred
Prepared For: Female/72/Preferred
LTC Benefit Period: 108 months
Inflation Protection Option: Not Elected
Scheduled Premium: \$200,000.00 Annual

Tabular Detail

				All Values and Benefits Guaranteed Guaranteed 3.00% Interest Rate					
End of Year		Age	Premium	Int Credit	Rider Charges	Contract Value/Death Benefit	Surrender Value	Total LTC Benefit*	Max Monthly Benefit Amount
31	103	102	0	7,711	5,429	262,246	262,246	786,737	7,285
32	104	103	0	7,779	5,477	264,548	264,548	793,644	7,349
33	105	104	0	7,847	5,525	266,871	266,871	800,612	7,413
34	106	105	0	7,916	5,573	269,213	269,213	807,640	7,478
35	107	106	0	7,986	5,622	271,577	271,577	814,730	7,544
Total			200,000	170,265					
36	108	107	0	8,056	5,671	273,961	273,961	821,883	7,610
37	109	108	0	8,126	5,721	276,366	276,366	829,099	7,677
38	110	109	0	8,198	5,771	278,792	278,792	836,377	7,744
39	111	110	0	8,270	5,822	281,240	281,240	843,720	7,812
40	112	111	0	8,342	5,873	283,709	283,709	851,127	7,881
Total			200,000	199,125					
41	113	112	0	8,416	5,925	286,200	286,200	858,599	7,950
42	114	113	0	8,489	5,977	288,712	288,712	866,137	8,020
43	115	114	0	8,564	6,029	291,247	291,247	873,741	8,090
44	116	115	0	8,639	6,082	293,804	293,804	881,412	8,161
Total			200,000	223,138					

*The Total LTC Benefit reflects the amount that would be paid for an LTC claim that starts payments in the final month of the projection year and continues until benefits are exhausted, including any increases for inflation protection if applicable.

**Nationwide CareMatters Annuity**

Prepared For: Male/73/Preferred
Prepared For: Female/72/Preferred
LTC Benefit Period: 108 months
Inflation Protection Option: Not Elected
Scheduled Premium: \$200,000.00 Annual

Signature Page

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

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

Key terms and definitions

Long-term care benefit type	Nationwide pays cash indemnity LTC benefits										
Long-term care benefits rider	This rider is part of the contract and provides for payment of a monthly benefit to the contract owner when the qualifications for benefits are met. The maximum monthly benefit is equal to the contract value on the date of the first benefit payment divided by the LTC Acceleration Factor 36. Payment of the monthly benefit will reduce the contract value until the contract value is zero. Thereafter, subject to continued eligibility, monthly benefit payments will continue until the remaining maximum amount of LTC extension benefits payable is equal to zero. The maximum amount of LTC Extension benefits payable is equal to the maximum monthly benefit multiplied by the LTC Extension Multiple 72. If both insureds are eligible for benefits at the same time, two LTC benefit payments can be made in the same month. Taking partial withdrawals will reduce the maximum monthly benefit and the remaining maximum amount of LTC extension benefits payable.										
CDSC	10-year Schedule: <table><tr><td>Year 1: 9%</td><td>Year 3: 7.5%</td><td>Year 5: 5.5%</td><td>Year 7: 3.5%</td><td>Year 9: 1.5%</td></tr><tr><td>Year 2: 8%</td><td>Year 4: 6.5%</td><td>Year 6: 4.5%</td><td>Year 8: 2.5%</td><td>Year 10: 0.5%</td></tr></table>	Year 1: 9%	Year 3: 7.5%	Year 5: 5.5%	Year 7: 3.5%	Year 9: 1.5%	Year 2: 8%	Year 4: 6.5%	Year 6: 4.5%	Year 8: 2.5%	Year 10: 0.5%
Year 1: 9%	Year 3: 7.5%	Year 5: 5.5%	Year 7: 3.5%	Year 9: 1.5%							
Year 2: 8%	Year 4: 6.5%	Year 6: 4.5%	Year 8: 2.5%	Year 10: 0.5%							
Penalty Free Withdrawal	10% of the beginning of year contract value, available starting in year 2										
Inflation protection option	Nationwide CareMatters Annuity offers an inflation protection option of 5% Compound.										
Optional LTC Nonforfeiture Benefit	Nonforfeiture Benefit Provides a paid-up LTC benefit with a shortened benefit period upon annuitization or full surrender while an insured is alive.										
Total long-term care (LTC) benefit	The total maximum amount of LTC benefits available to you from your Nationwide CareMatters Annuity contract.										
Maximum Monthly LTC Benefit	The amount the contract owner will be paid per eligible insured every month if you choose to receive the full LTC benefit amount. If inflation was elected, the full monthly LTC benefit must be taken.										
Contract Value	The current value of the Contract. It equals Premium minus any premium taxes, withdrawals, Premium paid and/or rider charges deducted for any riders, and/or CDSC previously deducted, plus any interest credited, as applicable.										
Surrender Value	The dollar amount available upon surrender of the contract. It is equal to the Contract Value minus any applicable CDSC.										

Key terms and definitions

Tax Qualification	This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different. Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.
Chronically Ill (as defined by IRC 7702B)	To be considered a "chronically ill individual," a licensed health care practitioner must certify within the preceding 12-month period that the insured: • Is unable to perform, without substantial assistance from another person, at least two activities of daily living (bathing, getting dressed, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.
Eligibility requirements	Eligibility requirements include all of the following: 1. The insured must be certified as a chronically ill individual. 2. The insured must be prescribed qualified long-term services under the LTC Benefits Rider which are specified in a plan of care. 3. The plan of care must be submitted to Nationwide. 4. The elimination period must be satisfied.
International benefits	100% of the LTC benefit amount is available for LTC claims paid while the insured is living outside of the U.S.

**Nationwide CareMatters Annuity****Input Summary - Ledger
Case File:****Screen: Policy Design**

Revised Illustration?	No	Single Premium Amount	200,000.00
Issue State		1035 Exchange?	No
First Name		Internal 1035 Exchange?	No
Last Name		Additional Insured/Annuitant	Yes
Sex	Male	2nd Insured First Name	
Issue Age or D.O.B. (mm/dd/yyyy)		2nd Insured Last Name	
Risk Class	Preferred	2nd Insured Sex	Female
Tax Bracket	30%	2nd Insured Issue Age or D.O.B. (mm/dd/yyyy)	
5% Compound Inflation?	No	2nd Insured Risk Class	Must be same as first insured
Nonforfeiture?	No		
Future LTC Benefit Age	85		

Screen: Output Design

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



Nationwide CareMatters Annuity

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

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

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

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

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

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

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

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

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

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



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

PO Box 182835, Columbus, Ohio 43218-2835 • Phone: 800-848-6331

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

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

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

These Riders are attached to an individual annuity Contract. If you choose inflation protection on the application for this product, then the LTC With Inflation Rider will be attached. Otherwise, the LTC Rider will be attached.

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

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

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

Renewability. The Contract these Riders are attached to is noncancellable. This means you have the right to continue the Contract once the single Premium required to issue the Contract has been paid. Nationwide cannot change any of the terms of your Contract on its own and cannot change the LTC Rider Monthly Charge Rate Per Dollar of Contract Value that is stated in the Contract Specification Pages.

Waiver of Rider Charges. The monthly Rider charge is waived when a Rider benefit has been paid during the prior Contract Month.

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

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

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

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

THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE. If an Insured is eligible for Medicare, review the “Guide to Health Insurance for People with Medicare” available from us upon request. Neither Nationwide Life and Annuity Insurance Company nor its representatives can represent Medicare, the federal government, or any state government.

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

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

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

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

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

Long-Term Care Nonforfeiture Benefit Rider: An optional nonforfeiture rider is available that provides a paid-up long-term care benefit if the LTC Rider or LTC With Inflation Rider is terminated while the Insured, an Insured for Riders that cover two Insureds, is alive and the eligibility requirements for payment of benefits are met.

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

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

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

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

1. an Insured for whom a Claim is made is Chronically Ill. This means, that Insured has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of an LTC Service Provider or Immediate Family Member of the Contract Owner or an Insured, as:
 - a. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living (i.e., Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for a period of at least ninety days due to a loss of functional capacity; or
 - b. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment;
2. an Insured for whom a Claim is made must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
3. the Elimination Period must be satisfied by an Insured, each Insured when two Insureds are covered, for whom a Claim is made. The Elimination Period only has to be satisfied once by an Insured for whome a Claim is made while these Riders are in effect;
4. no exclusions as stated in the applicable Rider apply; and
5. the Contract Owner may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Contract, including, but not limited to assignees.

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

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

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

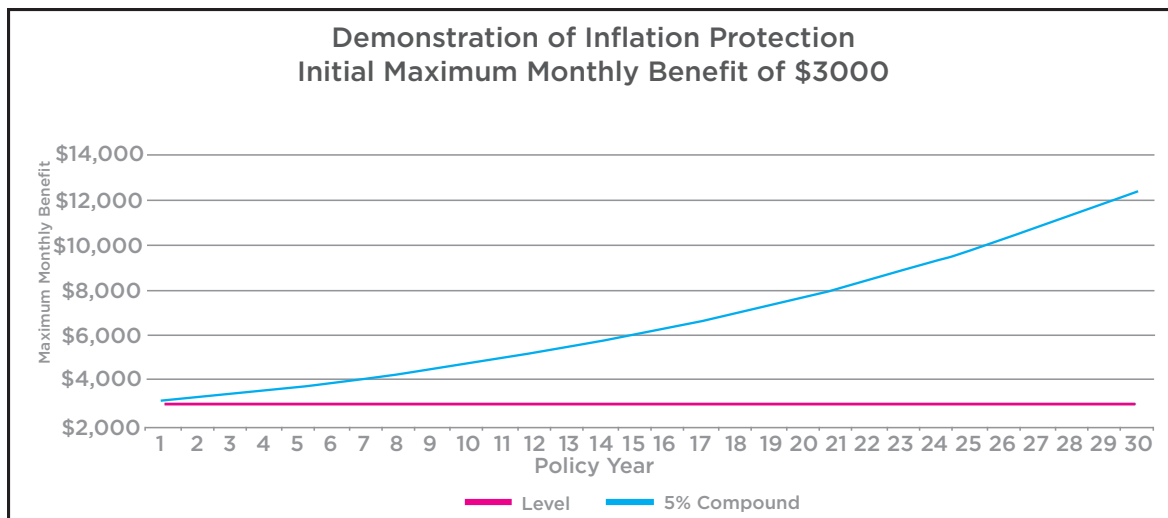
Preexisting condition refers to any condition for which an Insured received medical advice or treatment in the six months preceding the Date of Issue. The receipt of Qualified Long-Term Care Services, due to preexisting conditions stated in the application, are covered under the Riders, subject to the eligibility requirements listed in the Riders. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first six months after the Date of Issue.

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

INTERNATIONAL BENEFITS. The LTC Rider and LTC With Inflation Rider provide benefits for Qualified Long-Term Care Services received outside of the United States or its territories or possessions, according to the requirements of the International Claims section of each Rider. However, the Licensed Health Care Practitioner providing the certification or recertification and Plan of Care must be licensed to practice in the United States, its territories, or possessions. All Claims information and medical records must be submitted in English.

RELATIONSHIP OF COST OF CARE AND BENEFITS. Because the costs of Qualified Long-Term Care Services will likely increase over time, you should consider how the benefits of this plan may be adjusted, and whether you desire to adjust them. The maximum monthly benefit provided by the Long-Term Care Benefits Rider does not increase by a fixed percentage; however, prior to the first benefit payment, the maximum monthly benefit may increase if the annuity Contract Value increases.

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



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

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

ADDITIONAL FEATURES. These Riders will be medically underwritten.

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

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

CONTACT THE STATE AGENCY LISTED IN A *SHOPPER’S GUIDE TO LONG-TERM CARE INSURANCE* IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT NATIONWIDE IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE BENEFITS RIDER OR LONG-TERM CARE BENEFITS WITH INFLATION PROTECTION RIDER.

PLEASE READ – IMPORTANT NOTICE

This illustration is provided to help you understand how the features and crediting strategies within this contract work.

This illustration is not a promise of future returns or results, nor is it a prediction of future results or likely outcomes. Any performance shown is hypothetical. The illustration is not indicative of any future interest credits or results.

The non-guaranteed values illustrated are based on current non-guaranteed elements, including the current Interest Rates, Index Caps and Participation Rates, and the current non-guaranteed elements are reflected for the entire period of the non-guaranteed values illustrated. Actual Interest Rates, Index Caps, and Participation Rates can change throughout the life of your contract, which will impact the contract's actual value.

For the index crediting options, the non-guaranteed values are illustrated using historical index performance over the most recent 10-year period, to project hypothetical future performance until the maturity date of the contract, except that for the Barclays Focus50 Index and S&P MARC5 Index crediting options, the non-guaranteed values are illustrated also using back-tested results for the periods in the most recent 10-year period the Indices were not available. Back-tested results do not reflect the actual historical performance of the index.

Please note that index performance over the most recent 10-year period can differ from the long-term average or the index performance over other shorter or longer periods. Future market conditions can result in different performance results from those of the past.

It is likely that the indices will not repeat historical performance or performance based on back-tested results; the non-guaranteed elements, including Interest Rates, Index Caps and Participation Rates will change; and the actual values will be higher or lower than those non-guaranteed values illustrated.

The Barclays Focus50 Index and S&P MARC5 Index are volatility-control indices. A variety of elements can impact the performance of a volatility-control index, including but not limited to market conditions, interest rates and the mechanics of the index.

Please work with your financial professional to determine which allocations to select and remember that the illustration is not a prediction of future results or likely outcomes.



Bridge[®]

Index Annuity with Long-Term Care and Wellness Benefits

ANNUITY ILLUSTRATION PREPARED FOR

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

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

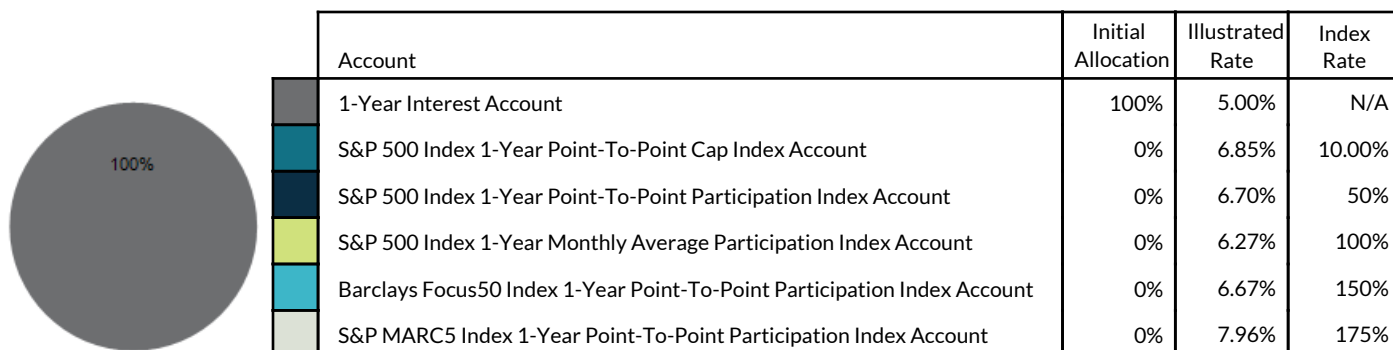
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DATE PREPARED
05/10/2024 07:41 PM



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

Account Allocation



1-YEAR INTEREST ACCOUNT

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

S&P 500® INDEX ACCOUNTS

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

BARCLAYS FOCUS50 INDEX™ ACCOUNTS

1-Year Point-to-Point Participation Index Account

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

S&P MARC5 INDEX ACCOUNTS

1-Year Point-to-Point Participation Index Account

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

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PREPARED by your Representative
Hans Scheil on 05/10/2024 07:41 PM
For: Age 67

ET-LTC-ILLUSTRATION(09-23)

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Narrative Summary

Account Accumulation Value

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

Accumulation Value

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

Cash Surrender Value

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

Minimum Guaranteed Contract Value

The Minimum Guaranteed Contract Value will be 87.50% of premium(s) paid, less any Partial Surrenders, plus interest earned at a rate of 3.00%.

Death Benefit

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

Interest Earned

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

Index Change

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

Credited Rate

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

Index Credits

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

Surrender Charges

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

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

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ET-LTC-ILLUSTRATION(09-23)

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Withdrawals

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

Nursing Home Waiver Rider

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

Terminal Illness Rider

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

Tax Treatment

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

Annuitization

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

Important Information about Your Illustration

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

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For Age 67

ET-LTC-ILLUSTRATION(09-23)

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LTC Narrative Summary

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

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

The **Coverage Ratio** is a percentage elected at issue and may range between 100% and a maximum percentage determined by issue age and underwriting class.

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

The **LTC Benefit Base** is equal to the Premium multiplied by the Coverage Ratio, then increased by 2.00% annually for up to 20 years or time of claim.

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

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

Wellness Credits offer additional LTC Benefits through active participation in a personalized wellness program. A \$100 Wellness Rider fee is deducted from the Accumulation Value annually.

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Hans Scheil on 05/10/2024 07:41 PM
For Age 67

ET-LTC-ILLUSTRATION(09-23)

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PAGE 5 OF 13

Prepared For:
Issue Age: 67
Underwriting Class: Preferred

Initial Premium: \$200,000
Selected Coverage Ratio: 313%
Initial Benefit Base: \$626,000

Total Projected Values

Guaranteed Values										
End of Year	Age	Premium	Withdrawals	Rider Charges	Interest & Index Credits	Accumulation Value	Cash Surrender Value	Death Benefit	Minimum Guaranteed Contract Value	LTC Monthly Benefit
1	68	200,000	0	2,206	9,892	207,686	188,994	207,686	178,340	4,898
2	69	0	0	372	2,074	209,388	192,637	209,388	183,413	6,436
3	70	0	0	628	2,090	210,850	196,091	210,850	188,379	8,049
4	71	0	0	937	2,103	212,016	198,235	212,016	193,180	9,741
5	72	0	0	1,458	2,112	212,670	200,973	212,670	197,595	11,519
6	73	0	0	1,868	2,116	212,918	203,336	212,918	201,726	11,750
7	74	0	0	2,218	2,117	212,817	205,626	212,817	205,626	11,985
8	75	0	0	2,631	2,114	212,299	209,224	212,299	209,224	12,224
9	76	0	0	2,832	2,107	211,575	212,724	212,724	212,724	12,469
10	77	0	0	3,371	2,097	210,301	215,783	215,783	215,783	12,718
11	78	0	0	4,023	2,081	208,360	218,270	218,270	218,270	12,973
12	79	0	0	4,673	2,058	205,744	220,171	220,171	220,171	13,232
13	80	0	0	5,437	2,028	202,335	221,353	221,353	221,353	13,497
14	81	0	0	5,612	1,993	198,715	222,393	222,393	222,393	13,767
15	82	0	0	6,175	1,953	194,494	222,892	222,892	222,892	14,042
16	83	0	0	7,216	1,906	189,183	222,349	222,349	222,349	14,323
17	84	0	0	9,110	1,842	181,915	219,864	219,864	219,864	14,609
18	85	0	0	11,564	1,757	172,108	214,811	214,811	214,811	14,901
19	86	0	0	13,428	1,648	160,328	207,713	207,713	207,713	15,199
20	87	0	0	17,232	1,510	144,607	196,538	196,538	196,538	15,503
30	97	0	0	0	0	0	0	0	0	15,503
33	100	0	0	0	0	0	0	0	0	15,503

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For Age 67
ET-LTC-ILLUSTRATION(09-23)

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Prepared For:
Issue Age: 67
Underwriting Class: Preferred

Initial Premium: \$200,000
Selected Coverage Ratio: 313%
Initial Benefit Base: \$626,000

Total Projected Values

Non-Guaranteed Values									
End of Year	Age	Premium	Withdrawals	Rider Charges	Interest & Index Credits	Accumulation Value	Cash Surrender Value	Death Benefit	LTC Monthly Benefit
1	68	200,000	0	2,206	9,892	207,686	188,994	207,686	4,898
2	69	0	0	370	10,372	217,688	200,273	217,688	6,593
3	70	0	0	614	10,866	227,940	211,985	227,940	8,274
4	71	0	0	898	11,371	238,413	222,916	238,413	10,128
5	72	0	0	1,369	11,882	248,925	235,234	248,925	11,893
6	73	0	0	1,719	12,398	259,604	247,922	259,604	12,313
7	74	0	0	1,998	12,924	270,530	261,061	270,530	12,548
8	75	0	0	2,320	13,462	281,672	274,630	281,672	12,981
9	76	0	0	2,444	14,016	293,243	288,845	293,243	13,225
10	77	0	0	2,844	14,583	304,983	303,458	304,983	13,671
11	78	0	0	3,316	15,158	316,824	316,824	316,824	13,925
12	79	0	0	3,763	15,738	328,799	328,799	328,799	14,383
13	80	0	0	4,274	16,323	340,847	340,847	340,847	14,648
14	81	0	0	4,308	16,924	353,464	353,464	353,464	15,119
15	82	0	0	4,624	17,547	366,386	366,386	366,386	15,394
16	83	0	0	5,268	18,176	379,293	379,293	379,293	15,880
17	84	0	0	6,479	18,788	391,603	391,603	391,603	16,166
18	85	0	0	8,009	19,363	402,957	402,957	402,957	16,667
19	86	0	0	9,059	19,903	413,801	413,801	413,801	16,965
20	87	0	0	11,320	20,384	422,866	422,866	422,866	17,482
30	97	0	0	26,925	21,961	448,746	448,746	448,746	17,482
33	100	0	0	40,865	20,185	404,901	404,901	404,901	17,482

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For Age 67

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Prepared For:
Issue Age: 67
Underwriting Class: Preferred

Initial Premium: \$200,000
Selected Coverage Ratio: 313%
Initial Benefit Base: \$626,000

Long-Term Care Projected Values

		Guaranteed Values		Non-Guaranteed Values			
End of Year	Age	LTC Vested Benefit Base	LTC Monthly Benefit	Wellness Credits	Cumulative Wellness Credits	LTC Vested Benefit Base Incl Wellness Credits	LTC Monthly Benefit Base Incl Wellness Credits
1	68	293,853	4,898	0	0	293,853	4,898
2	69	386,149	6,436	11,128	11,128	395,580	6,593
3	70	482,930	8,049	0	11,128	496,443	8,274
4	71	584,485	9,741	11,274	22,402	607,686	10,128
5	72	691,155	11,519	0	22,402	713,556	11,893
6	73	704,978	11,750	11,419	33,821	738,798	12,313
7	74	719,077	11,985	0	33,821	752,898	12,548
8	75	733,459	12,224	11,580	45,400	778,859	12,981
9	76	748,128	12,469	0	45,400	793,528	13,225
10	77	763,091	12,718	11,746	57,147	820,237	13,671
11	78	778,352	12,973	0	57,147	835,499	13,925
12	79	793,919	13,232	11,911	69,058	862,977	14,383
13	80	809,798	13,497	0	69,058	878,855	14,648
14	81	825,994	13,767	12,093	81,151	907,144	15,119
15	82	842,514	14,042	0	81,151	923,664	15,394
16	83	859,364	14,323	12,286	93,436	952,800	15,880
17	84	876,551	14,609	0	93,436	969,988	16,166
18	85	894,082	14,901	12,482	105,918	1,000,000	16,667
19	86	911,964	15,199	0	105,918	1,017,882	16,965
20	87	930,203	15,503	12,769	118,688	1,048,891	17,482
30	97	930,203	15,503	0	118,688	1,048,891	17,482
33	100	930,203	15,503	0	118,688	1,048,891	17,482

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Prepared For:
Issue Age: 67
Underwriting Class: Preferred

Initial Premium: \$200,000
Selected Coverage Ratio: 313%
Initial Benefit Base: \$626,000

Explanation of Fees

Guaranteed Values							Non-Guaranteed Values				
End of Year	Age	Premium Load	LTC Charges	Wellness	Total	% of beginning AV	Premium Load	LTC Charges	Wellness	Total	% of beginning AV
1	68	2,000	106	100	2,206	1.10%	2,000	106	100	2,206	1.10%
2	69	0	272	100	372	0.18%	0	270	100	370	0.18%
3	70	0	528	100	628	0.30%	0	514	100	614	0.28%
4	71	0	837	100	937	0.44%	0	798	100	898	0.39%
5	72	0	1,358	100	1,458	0.69%	0	1,269	100	1,369	0.57%
6	73	0	1,768	100	1,868	0.88%	0	1,619	100	1,719	0.69%
7	74	0	2,118	100	2,218	1.04%	0	1,898	100	1,998	0.77%
8	75	0	2,531	100	2,631	1.24%	0	2,220	100	2,320	0.86%
9	76	0	2,732	100	2,832	1.33%	0	2,344	100	2,444	0.87%
10	77	0	3,271	100	3,371	1.59%	0	2,744	100	2,844	0.97%
11	78	0	3,923	100	4,023	1.91%	0	3,216	100	3,316	1.09%
12	79	0	4,573	100	4,673	2.24%	0	3,663	100	3,763	1.19%
13	80	0	5,337	100	5,437	2.64%	0	4,174	100	4,274	1.30%
14	81	0	5,512	100	5,612	2.77%	0	4,208	100	4,308	1.26%
15	82	0	6,075	100	6,175	3.11%	0	4,524	100	4,624	1.31%
16	83	0	7,116	100	7,216	3.71%	0	5,168	100	5,268	1.44%
17	84	0	9,010	100	9,110	4.82%	0	6,379	100	6,479	1.71%
18	85	0	11,464	100	11,564	6.36%	0	7,909	100	8,009	2.05%
19	86	0	13,328	100	13,428	7.80%	0	8,959	100	9,059	2.25%
20	87	0	17,132	100	17,232	10.75%	0	11,220	100	11,320	2.74%
30	97	0	0	0	0	0.00%	0	26,825	100	26,925	5.93%
33	100	0	0	0	0	0.00%	0	40,765	100	40,865	9.60%

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For Age 67
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Prepared For:
Issue Age: 67
Underwriting Class: Preferred

Initial Premium: \$200,000
Selected Coverage Ratio: 313%
Initial Benefit Base: \$626,000

Explanation of Vested Benefit Base

Guaranteed Values								Non-Guaranteed Values
End of Year	Age	Benefit Base before Vesting	Accumulation Value	Net Amount at Risk*	Vesting%	LTC Vested Benefit Base**	LTC Monthly Benefit	Accumulation Value
1	68	638,520	207,686	430,834	20%	293,853	4,898	207,686
2	69	651,290	209,388	441,902	40%	386,149	6,436	217,688
3	70	664,316	210,850	453,466	60%	482,930	8,049	227,940
4	71	677,603	212,016	465,587	80%	584,485	9,741	238,413
5	72	691,155	212,670	478,485	100%	691,155	11,519	248,925
6	73	704,978	212,918	492,060	100%	704,978	11,750	259,604
7	74	719,077	212,817	506,261	100%	719,077	11,985	270,530
8	75	733,459	212,299	521,159	100%	733,459	12,224	281,672
9	76	748,128	211,575	536,553	100%	748,128	12,469	293,243
10	77	763,091	210,301	552,789	100%	763,091	12,718	304,983
11	78	778,352	208,360	569,993	100%	778,352	12,973	316,824
12	79	793,919	205,744	588,175	100%	793,919	13,232	328,799
13	80	809,798	202,335	607,463	100%	809,798	13,497	340,847
14	81	825,994	198,715	627,278	100%	825,994	13,767	353,464
15	82	842,514	194,494	648,020	100%	842,514	14,042	366,386
16	83	859,364	189,183	670,181	100%	859,364	14,323	379,293
17	84	876,551	181,915	694,636	100%	876,551	14,609	391,603
18	85	894,082	172,108	721,975	100%	894,082	14,901	402,957
19	86	911,964	160,328	751,636	100%	911,964	15,199	413,801
20	87	930,203	144,607	785,596	100%	930,203	15,503	422,866
30	97	930,203	0	930,203	100%	930,203	15,503	448,746
33	100	930,203	0	930,203	100%	930,203	15,503	404,901

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

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

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Hans Scheil on 05/10/2024 07:41 PM
For Age 67

ET-LTC-ILLUSTRATION(09-23)

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Projected Values

1-Year Interest Account

Premium Allocation: 100% Initial Interest Rate: 5.00%

		Guaranteed Values				Non-Guaranteed Values		
End of Year	Age	Premium	Withdrawals/Charges	Interest Credited	Accumulation Value	Withdrawals/Charges	Interest Credited	Accumulation Value
1	68	198,000	206	9,892	207,686	206	9,892	207,686
2	69	0	372	2,074	209,388	370	10,372	217,688
3	70	0	628	2,090	210,850	614	10,866	227,940
4	71	0	937	2,103	212,016	898	11,371	238,413
5	72	0	1,458	2,112	212,670	1,369	11,882	248,925
6	73	0	1,868	2,116	212,918	1,719	12,398	259,604
7	74	0	2,218	2,117	212,817	1,998	12,924	270,530
8	75	0	2,631	2,114	212,299	2,320	13,462	281,672
9	76	0	2,832	2,107	211,575	2,444	14,016	293,243
10	77	0	3,371	2,097	210,301	2,844	14,583	304,983
11	78	0	4,023	2,081	208,360	3,316	15,158	316,824
12	79	0	4,673	2,058	205,744	3,763	15,738	328,799
13	80	0	5,437	2,028	202,335	4,274	16,323	340,847
14	81	0	5,612	1,993	198,715	4,308	16,924	353,464
15	82	0	6,175	1,953	194,494	4,624	17,547	366,386
16	83	0	7,216	1,906	189,183	5,268	18,176	379,293
17	84	0	9,110	1,842	181,915	6,479	18,788	391,603
18	85	0	11,564	1,757	172,108	8,009	19,363	402,957
19	86	0	13,428	1,648	160,328	9,059	19,903	413,801
20	87	0	17,232	1,510	144,607	11,320	20,384	422,866
30	97	0	0	0	0	26,925	21,961	448,746
33	100	0	0	0	0	40,865	20,185	404,901

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

PREPARED by your Representative
Hans Scheil on 05/10/2024 07:41 PM
For Age 67

ET-LTC-ILLUSTRATION(09-23)

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Annuitization Report

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

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

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

Non-Guaranteed Values	
Account Value at Maturity	\$404,901
Annuity Payment Rate per \$1,000	\$9.61
Annuity Payment Amount	\$3,891.10

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