

Life Insurance Analysis

Client Results Summary

4/20/2021

<i>Life Name</i>	<i>Sex Age</i>	<i>Class</i>	<i>State</i>	<i>Company Product</i>	<i>Initial Death Benefit</i>	<i>Initial Annual Premium</i>	<i>Guar Years</i>	<i>Premium Pay Years</i>
1 250k Of Income	Male40	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	130,180	1,450	80	80
2 350k Of Income	Male40	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	182,250	2,030	80	80
3 500k Of Income	Male40	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	324,750	2,900	80	80
4 650k Of Income	Male40	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	422,180	3,770	80	80
5 750k Of Income	Male40	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	487,120	4,350	80	80
6 1m Of Income	Male40	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	665,720	5,800	80	80

This is a supplemental illustration based on the life insurance policies listed in the Comparison. These illustrated values may not be guaranteed and actual results may be greater than or less than those shown. This illustration is not valid unless accompanied or preceded by a Basic Illustration for each policy illustrated. Refer to the Basic Illustrations for guaranteed elements and other important information.

Life Insurance Analysis

4/20/2021

Nationwide

Nationwide No-Lapse Guarantee
UL II

250k Of Income

Male Age:40

Preferred Non-Tobacco

Solve: Face

DB Opt: Level

Nationwide

Nationwide No-Lapse Guarantee
UL II

350k Of Income

Male Age:40

Preferred Non-Tobacco

Solve: Face

DB Opt: Level

Nationwide

Nationwide No-Lapse Guarantee
UL II

500k Of Income

Male Age:40

Preferred Non-Tobacco

Solve: Face

DB Opt: Level

Nationwide

Nationwide No-Lapse Guarantee
UL II

650k Of Income

Male Age:40

Preferred Non-Tobacco

Solve: Face

DB Opt: Level

Summary of Policy Values

	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
Yr 1 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 1 Total Payment	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Yr 5 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 5 Total Payment	\$7,250	\$7,250	\$10,150	\$10,150	\$14,500	\$14,500	\$18,850	\$18,850
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	118.38%	118.38%	118.38%	118.38%	129.94%	129.94%	129.94%	129.94%
Yr 10 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 10 Total Payment	\$14,500	\$14,500	\$20,300	\$20,300	\$29,000	\$29,000	\$37,700	\$37,700
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	38.49%	38.49%	38.49%	38.49%	42.43%	42.43%	42.43%	42.43%
Yr 15 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 15 Total Payment	\$21,750	\$21,750	\$30,450	\$30,450	\$43,500	\$43,500	\$56,550	\$56,550
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	20.41%	20.41%	20.41%	20.41%	22.81%	22.81%	22.81%	22.81%

This is a supplemental life insurance illustration that may contain non-guaranteed values which are subject to change and can be higher or lower than those illustrated. This Life Insurance Analysis is a summary illustration of the individual sales illustrations for each policy. Except for a policy for which only guaranteed information is shown, it is not valid unless preceded or accompanied by the Basic Illustration from each company. Refer to the Basic Illustrations for guaranteed elements and other important information.

The Internal Rate of Return is the rate at which net outlays prior to and including that year must be compounded at each and every year to generate the Net Death Benefit.

Presented by: Mark Williamson

Life Insurance Analysis

4/20/2021

Nationwide

Nationwide No-Lapse Guarantee
UL II

750k Of Income

Male Age:40

Preferred Non-Tobacco

Solve: Face

DB Opt: Level

Nationwide

Nationwide No-Lapse Guarantee
UL II

1m Of Income

Male Age:40

Preferred Non-Tobacco

Solve: Face

DB Opt: Level

Summary of Policy Values

	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
Yr 1 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 1 Total Payment	\$4,350	\$4,350	\$5,800	\$5,800
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	N/A	N/A	N/A	N/A
Yr 5 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 5 Total Payment	\$21,750	\$21,750	\$29,000	\$29,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	129.94%	129.94%	131.26%	131.26%
Yr 10 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 10 Total Payment	\$43,500	\$43,500	\$58,000	\$58,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	42.43%	42.43%	42.87%	42.87%
Yr 15 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 15 Total Payment	\$65,250	\$65,250	\$87,000	\$87,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	22.81%	22.81%	23.08%	23.08%

This is a supplemental life insurance illustration that may contain non-guaranteed values which are subject to change and can be higher or lower than those illustrated. This Life Insurance Analysis is a summary illustration of the individual sales illustrations for each policy. Except for a policy for which only guaranteed information is shown, it is not valid unless preceded or accompanied by the Basic Illustration from each company. Refer to the Basic Illustrations for guaranteed elements and other important information.

The Internal Rate of Return is the rate at which net outlays prior to and including that year must be compounded at each and every year to generate the Net Death Benefit.

Presented by: Mark Williamson

Life Insurance Analysis

4/20/2021

	<u>Nationwide</u>		<u>Nationwide</u>		<u>Nationwide</u>		<u>Nationwide</u>	
	<u>Nationwide No-Lapse Guarantee</u>		<u>Nationwide No-Lapse Guarantee</u>		<u>Nationwide No-Lapse Guarantee</u>		<u>Nationwide No-Lapse Guarantee</u>	
	<u>UL II</u>		<u>UL II</u>		<u>UL II</u>		<u>UL II</u>	
Summary of Policy Values								
	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
Yr 20 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 20 Total Payment	\$29,000	\$29,000	\$40,600	\$40,600	\$58,000	\$58,000	\$75,400	\$75,400
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	12.85%	12.85%	12.85%	12.85%	14.60%	14.60%	14.60%	14.60%
Yr 25 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 25 Total Payment	\$36,250	\$36,250	\$50,750	\$50,750	\$72,500	\$72,500	\$94,250	\$94,250
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	8.82%	8.82%	8.82%	8.82%	10.22%	10.22%	10.22%	10.22%
Yr 30 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 30 Total Payment	\$43,500	\$43,500	\$60,900	\$60,900	\$87,000	\$87,000	\$113,100	\$113,100
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	6.37%	6.37%	6.37%	6.37%	7.54%	7.54%	7.54%	7.54%
Yr 35 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 35 Total Payment	\$50,750	\$50,750	\$71,050	\$71,050	\$101,500	\$101,500	\$131,950	\$131,950
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	4.75%	4.75%	4.75%	4.75%	5.76%	5.76%	5.76%	5.76%
Yr 40 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 40 Total Payment	\$58,000	\$58,000	\$81,200	\$81,200	\$116,000	\$116,000	\$150,800	\$150,800
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	3.61%	3.61%	3.61%	3.61%	4.50%	4.50%	4.50%	4.50%

This is a supplemental life insurance illustration that may contain non-guaranteed values which are subject to change and can be higher or lower than those illustrated. This Life Insurance Analysis is a summary illustration of the individual sales illustrations for each policy. Except for a policy for which only guaranteed information is shown, it is not valid unless preceded or accompanied by the Basic Illustration from each company. Refer to the Basic Illustrations for guaranteed elements and other important information.

The Internal Rate of Return is the rate at which net outlays prior to and including that year must be compounded at each and every year to generate the Net Death Benefit.

Presented by: Mark Williamson

Life Insurance Analysis

4/20/2021

Nationwide

Nationwide No-Lapse Guarantee
UL II

Nationwide

Nationwide No-Lapse Guarantee
UL II

Summary of Policy Values

	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
Yr 20 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 20 Total Payment	\$87,000	\$87,000	\$116,000	\$116,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	14.60%	14.60%	14.80%	14.80%
Yr 25 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 25 Total Payment	\$108,750	\$108,750	\$145,000	\$145,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	10.22%	10.22%	10.37%	10.37%
Yr 30 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 30 Total Payment	\$130,500	\$130,500	\$174,000	\$174,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	7.54%	7.54%	7.67%	7.67%
Yr 35 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 35 Total Payment	\$152,250	\$152,250	\$203,000	\$203,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	5.76%	5.76%	5.87%	5.87%
Yr 40 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 40 Total Payment	\$174,000	\$174,000	\$232,000	\$232,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	4.50%	4.50%	4.60%	4.60%

This is a supplemental life insurance illustration that may contain non-guaranteed values which are subject to change and can be higher or lower than those illustrated. This Life Insurance Analysis is a summary illustration of the individual sales illustrations for each policy. Except for a policy for which only guaranteed information is shown, it is not valid unless preceded or accompanied by the Basic Illustration from each company. Refer to the Basic Illustrations for guaranteed elements and other important information.

The Internal Rate of Return is the rate at which net outlays prior to and including that year must be compounded at each and every year to generate the Net Death Benefit.

Presented by: Mark Williamson

Life Insurance Analysis

4/20/2021

	<u>Nationwide</u> <u>Nationwide No-Lapse Guarantee</u> <u>UL II</u>		<u>Nationwide</u> <u>Nationwide No-Lapse Guarantee</u> <u>UL II</u>		<u>Nationwide</u> <u>Nationwide No-Lapse Guarantee</u> <u>UL II</u>		<u>Nationwide</u> <u>Nationwide No-Lapse Guarantee</u> <u>UL II</u>	
	Summary of Policy Values							
	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
Yr 45 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 45 Total Payment	\$65,250	\$65,250	\$91,350	\$91,350	\$130,500	\$130,500	\$169,650	\$169,650
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	2.77%	2.77%	2.77%	2.77%	3.58%	3.58%	3.58%	3.58%
Yr 50 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 50 Total Payment	\$72,500	\$72,500	\$101,500	\$101,500	\$145,000	\$145,000	\$188,500	\$188,500
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	2.14%	2.14%	2.14%	2.14%	2.88%	2.88%	2.88%	2.88%
Yr 55 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 55 Total Payment	\$79,750	\$79,750	\$111,650	\$111,650	\$159,500	\$159,500	\$207,350	\$207,350
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	1.64%	1.64%	1.64%	1.64%	2.33%	2.33%	2.33%	2.33%
Yr 60 Annual Net Outlay	\$1,450	\$1,450	\$2,030	\$2,030	\$2,900	\$2,900	\$3,770	\$3,770
Yr 60 Total Payment	\$87,000	\$87,000	\$121,800	\$121,800	\$174,000	\$174,000	\$226,200	\$226,200
Net Cash Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Death Benefit	\$130,180	\$130,180	\$182,250	\$182,250	\$324,750	\$324,750	\$422,180	\$422,180
IRR on NDB	1.25%	1.25%	1.25%	1.25%	1.89%	1.89%	1.89%	1.89%

This is a supplemental life insurance illustration that may contain non-guaranteed values which are subject to change and can be higher or lower than those illustrated. This Life Insurance Analysis is a summary illustration of the individual sales illustrations for each policy. Except for a policy for which only guaranteed information is shown, it is not valid unless preceded or accompanied by the Basic Illustration from each company. Refer to the Basic Illustrations for guaranteed elements and other important information.

The Internal Rate of Return is the rate at which net outlays prior to and including that year must be compounded at each and every year to generate the Net Death Benefit.

Presented by: Mark Williamson

Life Insurance Analysis

4/20/2021

Nationwide

Nationwide No-Lapse Guarantee
UL II

Nationwide

Nationwide No-Lapse Guarantee
UL II

Summary of Policy Values

	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
Yr 45 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 45 Total Payment	\$195,750	\$195,750	\$261,000	\$261,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	3.58%	3.58%	3.67%	3.67%
Yr 50 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 50 Total Payment	\$217,500	\$217,500	\$290,000	\$290,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	2.88%	2.88%	2.96%	2.96%
Yr 55 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 55 Total Payment	\$239,250	\$239,250	\$319,000	\$319,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	2.33%	2.33%	2.41%	2.41%
Yr 60 Annual Net Outlay	\$4,350	\$4,350	\$5,800	\$5,800
Yr 60 Total Payment	\$261,000	\$261,000	\$348,000	\$348,000
Net Cash Value	\$0	\$0	\$0	\$0
Net Death Benefit	\$487,120	\$487,120	\$665,720	\$665,720
IRR on NDB	1.89%	1.89%	1.96%	1.96%

This is a supplemental life insurance illustration that may contain non-guaranteed values which are subject to change and can be higher or lower than those illustrated. This Life Insurance Analysis is a summary illustration of the individual sales illustrations for each policy. Except for a policy for which only guaranteed information is shown, it is not valid unless preceded or accompanied by the Basic Illustration from each company. Refer to the Basic Illustrations for guaranteed elements and other important information.

The Internal Rate of Return is the rate at which net outlays prior to and including that year must be compounded at each and every year to generate the Net Death Benefit.

Presented by: Mark Williamson

Life Insurance Analysis

Census
April 20, 2021

	250k Of Income	350k Of Income	500k Of Income	650k Of Income
Life	1	2	3	4
Sex / Age	Male / 40	Male / 40	Male / 40	Male / 40
Class	Preferred Non-Tobacco	Preferred Non-Tobacco	Preferred Non-Tobacco	Preferred Non-Tobacco
Table Rating	None	None	None	None
Company	Nationwide	Nationwide	Nationwide	Nationwide
Product	Nationwide No-Lapse Guarantee UL II	Nationwide No-Lapse Guarantee UL II	Nationwide No-Lapse Guarantee UL II	Nationwide No-Lapse Guarantee UL II
Initial Death Benefit	130,180	182,250	324,750	422,180
Initial Premium	1,450	2,030	2,900	3,770
Initial Guaranteed Interest Rate	1.00	1.00	1.00	1.00
Initial Hypothetical Interest Rate	0.00	0.00	0.00	0.00
Face Input	1-80: N	1-80: N	1-80: N	1-80: N
Premium Input	1-80: 1,450	1-80: 2,030	1-80: 2,900	1-80: 3,770
DB Opt	1-80: Level	1-80: Level	1-80: Level	1-80: Level
Div Opt	N/A	N/A	N/A	N/A

This is a supplemental life insurance illustration that contains non-guaranteed elements which are subject to change and can be higher or lower than those illustrated. This Life Insurance Analysis is a summary illustration of the individual sales illustrations for each policy. It is not valid unless preceded or accompanied by the Basic Illustration from each company. Refer to the Basic Illustrations for guaranteed elements and other important information.

Presented by: Mark Williamson

Life Insurance Analysis

Census
April 20, 2021

	750k Of Income	1m Of Income	
Life	5	6	
Sex / Age	Male / 40	Male / 40	
Class	Preferred Non-Tobacco	Preferred Non-Tobacco	
Table Rating	None	None	
Company	Nationwide	Nationwide	
Product	Nationwide No-Lapse Guarantee UL II	Nationwide No-Lapse Guarantee UL II	
Initial Death Benefit	487,120	665,720	
Initial Premium	4,350	5,800	
Initial Guaranteed Interest Rate	1.00	1.00	
Initial Hypothetical Interest Rate	0.00	0.00	
Face Input	1-80: N	1-80: N	
Premium Input	1-80: 4,350	1-80: 5,800	
DB Opt	1-80: Level	1-80: Level	
Div Opt	N/A	N/A	

This is a supplemental life insurance illustration that contains non-guaranteed elements which are subject to change and can be higher or lower than those illustrated. This Life Insurance Analysis is a summary illustration of the individual sales illustrations for each policy. It is not valid unless preceded or accompanied by the Basic Illustration from each company. Refer to the Basic Illustrations for guaranteed elements and other important information.

Presented by: Mark Williamson

Basic Illustration

Prepared For:
250k Of Income

Prepared By:
Mark Williamson
601 Union St
SEATTLE, WA 98101
ph: 206-623-8801
adasdff@f.com



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

Life Insurance Proposal Nationwide No-Lapse Guarantee UL II

Prepared for:

250k Of Income

Presented by:

Mark Williamson
601 Union St
SEATTLE, WA 98101
Phone: 206-623-8801
EMail: adasdfff@f.com

Prepared on:

April 20, 2021

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



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 250k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$130,180
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$1,450.00 Annual
 Long-Term Care Rider Amount: \$130,180

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$130,180
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$2,604, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$130,180 = \$2,604
- (b) 2021 HIPAA Per Diem is \$400 times 2 times 30 = \$24,000

*These amounts assume no withdrawals or loans have been taken which could reduce LTC benefits. See Long-Term Care Narrative Summary Description for additional details.

Qualified Long-Term Care Services covered by the rider will include, but are not limited to the following*:

- Informal home care
- Formal home care
- Assisted living care
- Adult day care
- Facility care, includes nursing home care
- Other qualified service providers

*These services can be provided domestically or internationally

Approval of coverage under the LTC Rider is subject to underwriting and may require a medical exam.

The long-term care rider does have exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial advisor.

Your coverage under the LTC rider is guaranteed renewable. This means Nationwide will not unilaterally cancel or reduce coverage under this Rider, unless you request termination of this Rider, it will remain in force as long as the Policy remains in force. Your monthly LTC rider charge rate cannot increase beyond the maximums stated in your policy. However, Nationwide has the right to increase your current monthly LTC rider charge rates, up to the guaranteed maximum monthly LTC rider charge rate. Any change in the current monthly LTC rider charge rate will be on a uniform basis for Insured's of the same sex, Issue Age, product, rate type and rate class whose Policies have been in force for the same duration.

If the policy's surrender value is not sufficient to pay policy charges, a lapse pending notice will be sent informing you that the policy has entered a grace period. The grace period will last 61 days from the date we mail that notice.

Prior to the passage of the Tax Cuts and Jobs Act, which became effective as of January 1, 2018, the HIPAA per diem for 2021 was established at \$400 per day. However, due to provisions in the new tax laws, the HIPAA per diem could be recalculated, resulting in a number that is less than originally established. The formula for collecting tax-free LTC benefits remains the same. Thus, any amount of LTC Benefits received to pay for qualified LTC expenses that exceed the HIPAA per diem would remain tax free.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

About the Proposal

The proposal is not a contract and will not become part of any policy issued by Nationwide Life and Annuity Insurance Company. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. The policy is designed to qualify as life insurance under laws of the United States of America, including 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.

The proposal is intended to assist you in understanding how the policy works, not to predict actual performance. It reflects a variety of proposed activities, such as planned premiums and coverage amounts to show the impact on the policy's performance.

This proposal assumes that the premium payment is made on the first day of each year.

About Nationwide No-Lapse Guarantee UL II

Nationwide No-Lapse Guarantee UL II is an individual flexible premium adjustable life insurance contract covering one person, providing permanent protection for the selected Extended No-lapse Guarantee Period.

Nationwide No-Lapse Guarantee UL II offers:

- A customizable Extended No-Lapse Guarantee period that helps ensure your policy is there when you need it
- A three-tiered safety net, called the Automated Premium Monitor, that can help you and your insurance professional protect your policy's guarantee.

There is no set premium with this policy. However, sufficient premium must be paid in order to continue coverage. Premiums received are assessed a percent of premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value earns and is credited with interest. The interest rate is subject to change at any time, but is guaranteed never to be below the 1.00% guaranteed rate for the un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value. Once a month, on the Policy Monthiversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other applicable expenses. These deductions will stop once the insured reaches attained Age 120. Premiums, other than loan repayments, will not be accepted once the insured reaches attained Age 120. The maturity age will be at attained Age 120.

Available Cash Surrender Value can be borrowed at any time. After the first policy year, Partial Surrenders can be made. The policy can be surrendered at any time for the Net Surrender Value, however, any amount paid will be reduced by any applicable surrender charge and outstanding policy Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Insurance coverage under your policy and any benefits provided by any elected riders will remain in force as long as the Net Surrender Value of your policy on each Policy Monthiversary is sufficient to pay monthly administrative and insurance charges and any other applicable expenses. If the Net Surrender Value is not sufficient, your policy may be kept in force by policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for additional policy continuation details.

Any Specified Amount increase will require evidence of insurability satisfactory to Nationwide.

Key Terms & Column Headings

Accumulated Value - The amount of premium paid, minus the percent of premium charge, monthly deductions for cost of insurance and other policy and rider charges, and any partial surrenders, plus interest credited.

Annualized Premium Outlay - Total premium paid into the policy during a policy year.

Attained Age - Issue Age plus the number of full policy years since the Policy Date.

Benefit for LTC - The maximum lifetime Long-Term Care benefit available as of the end of each policy year.

Cash Surrender Value - The Accumulated Value minus any Surrender Charges

Guaranteed Values - Guaranteed values are based on guaranteed cost of insurance and guaranteed policy charges. These values use a guaranteed interest rate of 1.00% for un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value.

Issue Age - The Insured's age on the birthday nearest the Policy Date.

Loans - Amount borrowed against the Net Surrender Value during the policy year. Any outstanding policy indebtedness will be charged interest at the policy Loan interest rate of 5.00% as defined in the policy. If the Loan interest is not paid, it is added to the Total Loan Balance. Any outstanding indebtedness will result in a reduction in the policy's Surrender Value and Death Benefit. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how indebtedness affects these policy continuation features.

The loaned portion of the Accumulated Value will be credited with 3.00% interest.

Modified Endowment Contract - A life insurance policy where premium payments made during the first seven years of the contract, or during the first seven years after a material change, exceed the Modified Endowment Premium limit as defined by section 7702A of the Internal Revenue Code. Distributions from these types of contracts are subject to less favorable tax treatment than distributions from policies which are not Modified Endowment Contracts.

Net Annual Outlay - Shows planned premiums plus any loan repayments, less Partial Surrenders and Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Net Death Benefit - Death benefit amount that would be paid to beneficiary in the event of Insured's death. This amount is net of any outstanding policy indebtedness.

Net Surrender Value - Accumulated Value less applicable Surrender Charges, minus any policy indebtedness. The amount that the policy owner would receive if a full surrender was effected.

Partial Surrenders - Amount taken as Partial Surrenders during the policy year. Partial Surrenders reduce the death benefit and Net Surrender Value by the gross surrender amount. In addition, Partial Surrenders can impact the policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how Partial Surrenders affect these policy continuation features.

Policy Monthiversary - The same day of the month as the Policy Date for each succeeding month. In any month where such day does not exist (e.g. 29th, 30th, and 31st), the Policy Monthiversary will be the last day of the calendar month.

Section 7702 - Cash Value Accumulation Test (CVAT): As defined by the IRS Code 7702, CVAT is one of two alternative tests that can be selected at issue of the Life Insurance Policy. CVAT requires the Accumulated Value at no time exceeds the Net Single Premium (NSP) to fund the future benefits.

Section 7702 - Guideline Premium/Cash Value Corridor Test (GP/CVCT): As defined by the IRS Code 7702, GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance Policy to satisfy the tax treatment of the Life Insurance Contract. GP/CVCT is a dual test that is met at all times if:

1. The total of the gross premium paid under the contract does not exceed the Guideline Premium limitations for the contract, and
2. The statutory Cash Value Corridor requirement is satisfied

This proposal was calculated using the Guideline Premium Test.

Specified Amount - Dollar amount used to determine the amount of death benefit payable.

Surrender Charges - Amount deducted from the Accumulated Value in the event that the policy owner surrenders the policy for cash during the applicable period. The actual Surrender Charge deducted will be the lesser of the Surrender Charge shown in the table below and the Accumulated Value on the date of surrender. At no time will the deduction of the Surrender Charge cause the policy owner to owe additional funds to Nationwide Life and Annuity Insurance Company. The Surrender Charge period is in effect as shown below.

Policy Year	Surrender Charges
1	\$2,586.36
2	\$2,480.79
3	\$2,375.23
4	\$2,275.22
5	\$2,175.21
6	\$2,077.97
7	\$1,983.52



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

8	\$1,889.07
9	\$1,797.39
10	\$1,705.72
11	\$1,619.60
12	\$1,472.36
13	\$1,327.90
14	\$1,191.78
15	\$963.98
16	\$750.07
17	\$544.50
18	\$352.81
19	\$169.46
20	\$0.00

Total Loan Balance - Outstanding policy indebtedness plus any unpaid Loan interest.

Additional Benefits & Information

Accelerated Death Benefit for Terminal Illness Rider - (Form# ICC13-NWLA-495)

- The Accelerated Death Benefit for Terminal Illness Rider advances a portion of the policy's death benefit in the event of a terminal illness (with a life expectancy of 12 months or less).
- The rider is effective and attached to the policy at the time the policy is issued.
- There is no upfront charge for this rider; however, charges and adjustments will apply at the time a claim is accepted.
- The receipt of an accelerated death benefit payment may be taxable or may affect Medicaid or public assistance eligibility. Nationwide therefore strongly recommends that clients seek independent advice when determining the benefits of using the rider.
- Nationwide reserves the right to require the policy Specified Amount be at least \$50,000 on the rider's benefit effective date; the remaining Specified Amount, after acceleration of the death benefit, must be at least the minimum Specified Amount.
- The maximum amount of the accelerated death benefit to be paid if the Insured meets the requirements of the Eligibility and Conditions for Payment section of the rider cannot exceed 50% of the base policy Specified Amount.
- The net accelerated death benefit payment must be at least \$10,000 and shall not exceed \$250,000.
- You may not be able to use the Accelerated Death Benefit for Terminal Illness Rider if the current base policy death benefit is equal to the stated minimum death benefit in your policy.

Accelerated Death Benefit for Critical Illness Rider - (Form # ICC20-NWLA-606)

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



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

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

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

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

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

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

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

Policy Maturity Date Extension

- This policy provision protects against the possibility of outliving coverage.
- Provided the policy has not lapsed or been surrendered before reaching the original Maturity Date (the insured's Attained Age 120), the original Maturity Date will automatically be extended to pay a death benefit upon the death of the insured.
- After the original Maturity Date is extended, payments will no longer be accepted (except for loan repayments), interest will continue to be credited to the policy's Accumulated Value, and monthly charges will no longer be deducted.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Initial No-Lapse Guarantee Policy Continuation

This proposal reflects a 5 year Initial No-Lapse Guarantee Policy Continuation period.

The Initial No-Lapse Guarantee Monthly Premium is \$80.00*

The Initial No-Lapse Guarantee Policy Continuation provision ensures that the policy will not lapse during the Initial No-Lapse Guarantee Policy Continuation period as long as (1) is greater than or equal to (2), where:

- 1) Is the sum of all premiums paid, minus any Partial Surrenders, Partial Surrender fees, Surrender Charges, returned premium, and outstanding policy indebtedness
- 2) Is the sum of the Initial No-Lapse Guarantee Monthly Premium in effect for each respective month completed since the policy issue date.

*The dollar amount of the Initial No-Lapse Guarantee Monthly Premium is subject to change if changes are made to the policy.

Extended No-Lapse Guarantee Policy Continuation

The Extended No-Lapse Guarantee Policy Continuation provision ensures that, after the Initial No-Lapse Guarantee Period has ended, the policy will not lapse as long as the Extended No-Lapse Guarantee Value, minus any Indebtedness, is greater than zero. The Extended No-Lapse Guarantee Value is not used in determining the Accumulated Value, death benefit, or any other benefits provided in this policy or any elected riders. The Extended No-Lapse Guarantee Value is not a monetary amount that you may access.

The Extended No-Lapse Guarantee Value depends on management of the policy including but not limited to the frequency, timing and amount of premium, Partial Surrenders and policy Loans. Any difference between the actual management of the policy and management of the policy as proposed could impact the Extended No-Lapse Guarantee Value, which could cause you to lose your guaranteed death benefit earlier than proposed.

This proposal reflects an Extended No-Lapse Guarantee Maximum Attained Age period to attained age 120. You have specified a guarantee period to Attained Age 120. Based on the proposed assumptions, the policy will provide an actual guarantee to Attained Age 120.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Long-Term Care Rider - (Form# ICC16-NWLA-523)

This rider provides monthly benefits for qualified Long-Term Care services upon approval of a claim. Eligibility requirements include certification that the Insured is chronically ill, a plan of care for qualified LTC services, and a 90 calendar day elimination period must be met. Chronically ill means, the insured has been certified, within the preceding twelve months, by a licensed health care practitioner other than the owner or employee of an LTC service provider or immediate family of the policy owner or Insured, as:

- a. being unable to perform, without substantial assistance from another individual, at least two or more activities of daily living 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.
- **Qualified LTC services include:** informal home care; formal home care; assisted living care, adult day care, facility care, including nursing home care, and other qualified services.
 - **International Benefits** - Insureds residing in a foreign country when the need for benefits arise are not required to return to the United States for certification; however, the licensed health care practitioner providing the certification must be licensed to practice in the US.
 - **Exclusions** - This rider does not cover any expense which results from: intentionally self-inflicted injuries or attempts at suicide; committing or attempting to commit a felony; alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or war or any act of war, whether declared or undeclared.
 - **Pre-existing Conditions** - This rider also does not cover preexisting conditions not disclosed in the application if the need for services begins during the first six months after the LTC Rider effective date.
 - **Cash Indemnity Benefits** - Once a claim has been approved, no bills or receipts are needed. The LTC benefit will be paid directly to the policy owner on a monthly basis. Benefits are paid as an acceleration of the elected portion of the policy's Specified Amount.
 - **No-Lapse Guarantee** - The LTC Rider offers a 'no-lapse guarantee' feature (see the 'Policy & Rider Lapse Protection' section of the LTC Rider). While LTC benefits are being paid, if the policy's surrender value is insufficient to cover monthly deductions, the monthly deductions will be waived and we will not lapse the policy. However, while the policy is being kept in force by this feature, the death benefit will be calculated using your LTC Rider Specified Amount. If the LTC Rider Specified Amount is less than the Total Specified Amount, your death benefit will be reduced. In addition, if the no-lapse guarantee is keeping the policy in force when a claim ends or LTC benefits are exhausted, additional premium may be required to keep the policy in force.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

- You have selected the LTC Rider Specified Amount of \$130,180.00 with a risk class of Couple Preferred Nontobacco. Approval of coverage under this Rider is subject to underwriting, and will require a medical exam.
- The maximum monthly benefit provided by this Rider is the lesser of: the LTC Rider Specified Amount multiplied by an elected percentage of 2%, 3%, or 4%; two times the HIPAA per diem in effect at the time the benefit is paid multiplied by thirty; or 1/12 of the remaining maximum lifetime benefit provided by the Rider. You may elect to take less than the maximum monthly benefit.
- Monthly LTC Rider Charge for each electable maximum monthly benefit is:
 - \$8.46 for the 2% monthly LTC benefit
 - \$11.20 for the 3% monthly LTC benefit
 - \$13.67 for the 4% monthly LTC benefit
- You elected 2%. This election cannot be changed once the policy is in force

Residual Death Benefit Endorsement (ICC16-NWLA-526) - If LTC Rider benefits have been paid and the LTC Rider is In Force when the Insured dies, the policy will provide minimum Death Benefit Proceeds as follows.

1. If the LTC Rider is not keeping the policy in force and the Death Benefit is not greater than or equal to 10% of: the Base Policy Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to the greater of zero, or: (1) 10% of: the base Policy Specified Amount minus any Indebtedness; minus (2) the lesser of (a) or (b) if the Policy is in a grace period when the Insured dies, where: (a) is any due and unpaid monthly deductions and any other Policy charges; and (b) is the dollar amount of Premium that would meet the requirements of any death benefit guarantee or no-lapse guarantee; and

2. If the LTC Rider is keeping the policy In Force and the Death Benefit Proceeds are not greater than or equal to: 10% of: the LTC Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to 10% of: the LTC Specified Amount minus any Indebtedness.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 250k Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$130,180

ENLG Max Attained Age: 120

Initial Planned Premium: \$1,450.00 Annual

Long-Term Care Rider Amount: \$130,180

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	45	7,250	0	130,180
10	50	14,500	0	130,180
20	60	29,000	0	130,180
30	70	43,500	0	130,180
60	100	87,000	0	130,180
80	120	116,000	0	130,180

Based on Premium Outlay,
Coverage would continue to:

Age 120

Policy was not a Modified Endowment Contract.

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

_____ Date _____

Applicant/Policy Owner

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

_____ Date _____

Sales Representative

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



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 250k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$130,180
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$1,450.00 Annual
 Long-Term Care Rider Amount: \$130,180

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
1	41	1,450	0	0	130,180 *	130,180
2	42	1,450	0	0	130,180 *	130,180
3	43	1,450	0	0	130,180 *	130,180
4	44	1,450	0	0	130,180 *	130,180
5	45	1,450	0	0	130,180 *	130,180
Total		7,250				
6	46	1,450	0	0	130,180 **	130,180
7	47	1,450	0	0	130,180 **	130,180
8	48	1,450	0	0	130,180 **	130,180
9	49	1,450	0	0	130,180 **	130,180
10	50	1,450	0	0	130,180 **	130,180
Total		14,500				
11	51	1,450	0	0	130,180 **	130,180
12	52	1,450	0	0	130,180 **	130,180
13	53	1,450	0	0	130,180 **	130,180
14	54	1,450	0	0	130,180 **	130,180
15	55	1,450	0	0	130,180 **	130,180
Total		21,750				
16	56	1,450	0	0	130,180 **	130,180
17	57	1,450	0	0	130,180 **	130,180
18	58	1,450	0	0	130,180 **	130,180
19	59	1,450	0	0	130,180 **	130,180
20	60	1,450	0	0	130,180 **	130,180
Total		29,000				
21	61	1,450	0	0	130,180 **	130,180
22	62	1,450	0	0	130,180 **	130,180
23	63	1,450	0	0	130,180 **	130,180
24	64	1,450	0	0	130,180 **	130,180
25	65	1,450	0	0	130,180 **	130,180
Total		36,250				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 250k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$130,180
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$1,450.00 Annual
 Long-Term Care Rider Amount: \$130,180

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
26	66	1,450	0	0	130,180 **	130,180
27	67	1,450	0	0	130,180 **	130,180
28	68	1,450	0	0	130,180 **	130,180
29	69	1,450	0	0	130,180 **	130,180
30	70	1,450	0	0	130,180 **	130,180
Total		43,500				
31	71	1,450	0	0	130,180 **	130,180
32	72	1,450	0	0	130,180 **	130,180
33	73	1,450	0	0	130,180 **	130,180
34	74	1,450	0	0	130,180 **	130,180
35	75	1,450	0	0	130,180 **	130,180
Total		50,750				
36	76	1,450	0	0	130,180 **	130,180
37	77	1,450	0	0	130,180 **	130,180
38	78	1,450	0	0	130,180 **	130,180
39	79	1,450	0	0	130,180 **	130,180
40	80	1,450	0	0	130,180 **	130,180
Total		58,000				
41	81	1,450	0	0	130,180 **	130,180
42	82	1,450	0	0	130,180 **	130,180
43	83	1,450	0	0	130,180 **	130,180
44	84	1,450	0	0	130,180 **	130,180
45	85	1,450	0	0	130,180 **	130,180
Total		65,250				
46	86	1,450	0	0	130,180 **	130,180
47	87	1,450	0	0	130,180 **	130,180
48	88	1,450	0	0	130,180 **	130,180
49	89	1,450	0	0	130,180 **	130,180
50	90	1,450	0	0	130,180 **	130,180
Total		72,500				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 250k Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$130,180
ENLG Max Attained Age: 120
Initial Planned Premium: \$1,450.00 Annual
Long-Term Care Rider Amount: \$130,180

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
51	91	1,450	0	0	130,180 **	130,180
52	92	1,450	0	0	130,180 **	130,180
53	93	1,450	0	0	130,180 **	130,180
54	94	1,450	0	0	130,180 **	130,180
55	95	1,450	0	0	130,180 **	130,180
Total		79,750				
56	96	1,450	0	0	130,180 **	130,180
57	97	1,450	0	0	130,180 **	130,180
58	98	1,450	0	0	130,180 **	130,180
59	99	1,450	0	0	130,180 **	130,180
60	100	1,450	0	0	130,180 **	130,180
Total		87,000				
61	101	1,450	0	0	130,180 **	130,180
62	102	1,450	0	0	130,180 **	130,180
63	103	1,450	0	0	130,180 **	130,180
64	104	1,450	0	0	130,180 **	130,180
65	105	1,450	0	0	130,180 **	130,180
Total		94,250				
66	106	1,450	0	0	130,180 **	130,180
67	107	1,450	0	0	130,180 **	130,180
68	108	1,450	0	0	130,180 **	130,180
69	109	1,450	0	0	130,180 **	130,180
70	110	1,450	0	0	130,180 **	130,180
Total		101,500				
71	111	1,450	0	0	130,180 **	130,180
72	112	1,450	0	0	130,180 **	130,180
73	113	1,450	0	0	130,180 **	130,180
74	114	1,450	0	0	130,180 **	130,180
75	115	1,450	0	0	130,180 **	130,180
Total		108,750				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 250k Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$130,180
ENLG Max Attained Age: 120
Initial Planned Premium: \$1,450.00 Annual
Long-Term Care Rider Amount: \$130,180

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
76	116	1,450	0	0	130,180 **	130,180
77	117	1,450	0	0	130,180 **	130,180
78	118	1,450	0	0	130,180 **	130,180
79	119	1,450	0	0	130,180 **	130,180
80	120	1,450	0	0	130,180 **	130,180
Total		116,000				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 250k Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$130,180

ENLG Max Attained Age: 120

Initial Planned Premium: \$1,450.00 Annual

Long-Term Care Rider Amount: \$130,180

Premium Summary

INLGP: \$80.00

TP: \$1,365.50

MEP: \$4,717.00

GAP: \$2,871.00

GSP: \$35,569.00

Initial No-Lapse Guarantee Premium (INLGP): The minimum monthly premium for 5 years to ensure that the Initial No-Lapse Guarantee remains in force. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

Target Premium (TP): This is the value used in the calculation of commissions.

Modified Endowment Premium (MEP): As defined by the IRS Code 7702A, this premium represents the level annual premium required for seven years to mature the policy under mortality charges at an annual interest rate of 4%.

Guideline Annual Premium (GAP): This premium represents the level annual premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 4%.

Guideline Single Premium (GSP): This premium represents the single premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 6%.

Please see the basic proposal for further information on the guaranteed elements and other important information.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio
Input Summary - Ledger
Case File: [Untitled]

Screen: Insured

Revised Proposal?	No	Sex	Male
Issue State	WA	Issue Age or DOB (mm/dd/yyyy)	40
First Name	250k Of	Risk Class	Preferred Nontobacco
Last Name	Income	Tax Bracket	30% From 1 To 99

Screen: Face Amount and Premium

Total Specified Amount Option	Solve From 1 To 80	Lump Sum Month First Year	1
Section 7702	GPT	1035 Exchange?	No
Death Benefit Option	Level	Avoid MEC	No
Scheduled Premium	1450 From 1 To 80	Target	Lapse Protection Guarantee
Premium Mode	Annual	Maximum Guarantee Period	To Age 120
Return of Premium	No	Specified Guarantee Period	A120

Screen: Interest Rate and Income

Guaranteed Rate		Loan Interest Payment Method	Borrow
Withdrawal Cap	None	Distribution Mode	Annual From 1 To Max

Screen: Riders

Accidental Death Benefit	No	Rate Class	Preferred Nontobacco
Children's Term Insurance Amount		Married / Civil Union / Domestic	Yes
Long Term Care Rider	Yes	Print LTC Analysis?	No
Maximum Monthly Benefit	2%	Return of Premium	No
Long Term Care Amount	Equal to Total Specified Amount	Waiver of Monthly Deductions Rider	No

Screen: Output Design

General Ledger	Yes	Monthly Cost Summary	No
Annual Cost Summary	No	Monthly COI Report	No
Internal Rate of Return	No	Cost and Benefit Report	No
Premium Summary	Yes	Net Cost Per Dollar	No
Nationwide Financial Strength	No	A Guarantee in Uncertain Times	No
Value of Life Insurance Report	No	Wealth Transfer (annuitization)	No
OCC Report	No	Wealth Transfer with LTC (annuitization)	No
Outlay/Tax Report	No	(LTC Rider must be Specified)	
Surrender Charge Report	No		



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Illustrated Goal Inputs**

Premium Pay To Age	a120
Maturity or Lapse Age	a120
Cash Value Goal	N/A
Target Year for Cash Value Goal	N/A
Death Benefit Option Change	N/A
Death Benefit Option Change Year	N/A
Optimal Switch	No
Net Rate of Return/Current Interest Rate Assumed	N/A
Overloan Invoked	N/A
Income Type	N/A
Loan Interest Payment Method	N/A
Income Start/Stop Year	N/A
Annualized Income Amount	N/A
Income Frequency	N/A
Specified Amount Change Year	N/A
New Base Specified Amount	N/A
ATR Amount Change Year	N/A
New ATR Specified Amount	N/A

Not valid without compliance ledgers dated 4/20/2021

Name: 250k Of Income M/40

Company/ Product: Nationwide/ Nationwide No-Lapse Guarantee UL II

Product Warning(s)

- Specified Amount is \$126,660 when Return of Premium (via Periodic Access Minimum Surrender Value rider) feature is elected.
- Illustration Succeeded

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Insured

Insured Name	250k Of Income
Sex	Male
Age	40
Class	Preferred Non-Tobacco
Flat Extra	1 to 80 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 80 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 80 - 1,450

Disbursements

Disbursements	N
---------------	---

Policy Options

Death Benefit Option	1 to 80 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 80 -
Lump Sum Month First Year	1
Section 7702	GPT
Revised Illustration	N
Years to Print	Max

Policy Riders

Policy Riders	Y
Long Term Care Rider II	Y
Maximum Monthly Benefit	2%
LTC Rider Amount	Equal to Total Specified Amount
LTC Rate Class	Preferred Non-Tobacco
Married / Civil Union / Domestic	Y
Print LTC Analysis	N
Waiver of Monthly Deductions	N
Accidental Death Benefit	N
Child Term Rider	N
Return of Premium / Periodic Access Minimum Surrender	N
Value	

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Report Options

Report Options	Y
Personalized Sales Ideas	
A Guarantee in Uncertain Times	N
Wealth Transfer with LTC [LTC rider must be selected]	N
Reports	
General Ledger	Y
Premium Summary Report	Y
Summary of Guaranteed Values	Y
Nationwide Financial Strength	N
Value of Life Insurance Report	N
Annual Cost Summary	N
IRR Report	N
OCC Report	N
Outlay/Tax Report	N
Surrender Charge Report	N
Monthly Cost Summary	N
Monthly COI Report	N
Cost and Benefit Report	N
Net Cost Per Dollar	N
Commission Summary	N

Agent Info

Agent Name	Mark Williamson
Agent Address1	601 Union St
Agent City	SEATTLE
Agent State	Washington
Agent Zip Code	98101
Agent Phone	206-623-8801
Agent Email	adasdff@f.com
Bank Sale	N

Concept

Concept	None
---------	------

Basic Illustration

Prepared For:
350k Of Income

Prepared By:
Mark Williamson
601 Union St
SEATTLE, WA 98101
ph: 206-623-8801
adasdff@f.com



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

Life Insurance Proposal Nationwide No-Lapse Guarantee UL II

Prepared for:

350k Of Income

Presented by:

Mark Williamson
601 Union St
SEATTLE, WA 98101
Phone: 206-623-8801
EMail: adasdfff@f.com

Prepared on:

April 20, 2021

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



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 350k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$182,250
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,030.00 Annual
 Long-Term Care Rider Amount: \$182,250

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$182,250
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$3,645, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$182,250 = \$3,645
- (b) 2021 HIPAA Per Diem is \$400 times 2 times 30 = \$24,000

*These amounts assume no withdrawals or loans have been taken which could reduce LTC benefits. See Long-Term Care Narrative Summary Description for additional details.

Qualified Long-Term Care Services covered by the rider will include, but are not limited to the following*:

- Informal home care
- Formal home care
- Assisted living care
- Adult day care
- Facility care, includes nursing home care
- Other qualified service providers

*These services can be provided domestically or internationally

Approval of coverage under the LTC Rider is subject to underwriting and may require a medical exam.

The long-term care rider does have exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial advisor.

Your coverage under the LTC rider is guaranteed renewable. This means Nationwide will not unilaterally cancel or reduce coverage under this Rider, unless you request termination of this Rider, it will remain in force as long as the Policy remains in force. Your monthly LTC rider charge rate cannot increase beyond the maximums stated in your policy. However, Nationwide has the right to increase your current monthly LTC rider charge rates, up to the guaranteed maximum monthly LTC rider charge rate. Any change in the current monthly LTC rider charge rate will be on a uniform basis for Insured's of the same sex, Issue Age, product, rate type and rate class whose Policies have been in force for the same duration.

If the policy's surrender value is not sufficient to pay policy charges, a lapse pending notice will be sent informing you that the policy has entered a grace period. The grace period will last 61 days from the date we mail that notice.

Prior to the passage of the Tax Cuts and Jobs Act, which became effective as of January 1, 2018, the HIPAA per diem for 2021 was established at \$400 per day. However, due to provisions in the new tax laws, the HIPAA per diem could be recalculated, resulting in a number that is less than originally established. The formula for collecting tax-free LTC benefits remains the same. Thus, any amount of LTC Benefits received to pay for qualified LTC expenses that exceed the HIPAA per diem would remain tax free.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

About the Proposal

The proposal is not a contract and will not become part of any policy issued by Nationwide Life and Annuity Insurance Company. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. The policy is designed to qualify as life insurance under laws of the United States of America, including 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.

The proposal is intended to assist you in understanding how the policy works, not to predict actual performance. It reflects a variety of proposed activities, such as planned premiums and coverage amounts to show the impact on the policy's performance.

This proposal assumes that the premium payment is made on the first day of each year.

About Nationwide No-Lapse Guarantee UL II

Nationwide No-Lapse Guarantee UL II is an individual flexible premium adjustable life insurance contract covering one person, providing permanent protection for the selected Extended No-lapse Guarantee Period.

Nationwide No-Lapse Guarantee UL II offers:

- A customizable Extended No-Lapse Guarantee period that helps ensure your policy is there when you need it
- A three-tiered safety net, called the Automated Premium Monitor, that can help you and your insurance professional protect your policy's guarantee.

There is no set premium with this policy. However, sufficient premium must be paid in order to continue coverage. Premiums received are assessed a percent of premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value earns and is credited with interest. The interest rate is subject to change at any time, but is guaranteed never to be below the 1.00% guaranteed rate for the un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value. Once a month, on the Policy Monthaversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other applicable expenses. These deductions will stop once the insured reaches attained Age 120. Premiums, other than loan repayments, will not be accepted once the insured reaches attained Age 120. The maturity age will be at attained Age 120.

Available Cash Surrender Value can be borrowed at any time. After the first policy year, Partial Surrenders can be made. The policy can be surrendered at any time for the Net Surrender Value, however, any amount paid will be reduced by any applicable surrender charge and outstanding policy Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Insurance coverage under your policy and any benefits provided by any elected riders will remain in force as long as the Net Surrender Value of your policy on each Policy Monthiversary is sufficient to pay monthly administrative and insurance charges and any other applicable expenses. If the Net Surrender Value is not sufficient, your policy may be kept in force by policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for additional policy continuation details.

Any Specified Amount increase will require evidence of insurability satisfactory to Nationwide.

Key Terms & Column Headings

Accumulated Value - The amount of premium paid, minus the percent of premium charge, monthly deductions for cost of insurance and other policy and rider charges, and any partial surrenders, plus interest credited.

Annualized Premium Outlay - Total premium paid into the policy during a policy year.

Attained Age - Issue Age plus the number of full policy years since the Policy Date.

Benefit for LTC - The maximum lifetime Long-Term Care benefit available as of the end of each policy year.

Cash Surrender Value - The Accumulated Value minus any Surrender Charges

Guaranteed Values - Guaranteed values are based on guaranteed cost of insurance and guaranteed policy charges. These values use a guaranteed interest rate of 1.00% for un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value.

Issue Age - The Insured's age on the birthday nearest the Policy Date.

Loans - Amount borrowed against the Net Surrender Value during the policy year. Any outstanding policy indebtedness will be charged interest at the policy Loan interest rate of 5.00% as defined in the policy. If the Loan interest is not paid, it is added to the Total Loan Balance. Any outstanding indebtedness will result in a reduction in the policy's Surrender Value and Death Benefit. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how indebtedness affects these policy continuation features.

The loaned portion of the Accumulated Value will be credited with 3.00% interest.

Modified Endowment Contract - A life insurance policy where premium payments made during the first seven years of the contract, or during the first seven years after a material change, exceed the Modified Endowment Premium limit as defined by section 7702A of the Internal Revenue Code. Distributions from these types of contracts are subject to less favorable tax treatment than distributions from policies which are not Modified Endowment Contracts.

Net Annual Outlay - Shows planned premiums plus any loan repayments, less Partial Surrenders and Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Net Death Benefit - Death benefit amount that would be paid to beneficiary in the event of Insured's death. This amount is net of any outstanding policy indebtedness.

Net Surrender Value - Accumulated Value less applicable Surrender Charges, minus any policy indebtedness. The amount that the policy owner would receive if a full surrender was effected.

Partial Surrenders - Amount taken as Partial Surrenders during the policy year. Partial Surrenders reduce the death benefit and Net Surrender Value by the gross surrender amount. In addition, Partial Surrenders can impact the policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how Partial Surrenders affect these policy continuation features.

Policy Monthiversary - The same day of the month as the Policy Date for each succeeding month. In any month where such day does not exist (e.g. 29th, 30th, and 31st), the Policy Monthiversary will be the last day of the calendar month.

Section 7702 - Cash Value Accumulation Test (CVAT): As defined by the IRS Code 7702, CVAT is one of two alternative tests that can be selected at issue of the Life Insurance Policy. CVAT requires the Accumulated Value at no time exceeds the Net Single Premium (NSP) to fund the future benefits.

Section 7702 - Guideline Premium/Cash Value Corridor Test (GP/CVCT): As defined by the IRS Code 7702, GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance Policy to satisfy the tax treatment of the Life Insurance Contract. GP/CVCT is a dual test that is met at all times if:

1. The total of the gross premium paid under the contract does not exceed the Guideline Premium limitations for the contract, and
2. The statutory Cash Value Corridor requirement is satisfied

This proposal was calculated using the Guideline Premium Test.

Specified Amount - Dollar amount used to determine the amount of death benefit payable.

Surrender Charges - Amount deducted from the Accumulated Value in the event that the policy owner surrenders the policy for cash during the applicable period. The actual Surrender Charge deducted will be the lesser of the Surrender Charge shown in the table below and the Accumulated Value on the date of surrender. At no time will the deduction of the Surrender Charge cause the policy owner to owe additional funds to Nationwide Life and Annuity Insurance Company. The Surrender Charge period is in effect as shown below.

Policy Year	Surrender Charges
1	\$3,620.86
2	\$3,473.07
3	\$3,325.28
4	\$3,185.27
5	\$3,045.26
6	\$2,909.13
7	\$2,776.90



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

8	\$2,644.67
9	\$2,516.32
10	\$2,387.98
11	\$2,267.41
12	\$2,061.28
13	\$1,859.04
14	\$1,668.47
15	\$1,349.56
16	\$1,050.09
17	\$762.29
18	\$493.93
19	\$237.24
20	\$0.00

Total Loan Balance - Outstanding policy indebtedness plus any unpaid Loan interest.

Additional Benefits & Information

Accelerated Death Benefit for Terminal Illness Rider - (Form# ICC13-NWLA-495)

- The Accelerated Death Benefit for Terminal Illness Rider advances a portion of the policy's death benefit in the event of a terminal illness (with a life expectancy of 12 months or less).
- The rider is effective and attached to the policy at the time the policy is issued.
- There is no upfront charge for this rider; however, charges and adjustments will apply at the time a claim is accepted.
- The receipt of an accelerated death benefit payment may be taxable or may affect Medicaid or public assistance eligibility. Nationwide therefore strongly recommends that clients seek independent advice when determining the benefits of using the rider.
- Nationwide reserves the right to require the policy Specified Amount be at least \$50,000 on the rider's benefit effective date; the remaining Specified Amount, after acceleration of the death benefit, must be at least the minimum Specified Amount.
- The maximum amount of the accelerated death benefit to be paid if the Insured meets the requirements of the Eligibility and Conditions for Payment section of the rider cannot exceed 50% of the base policy Specified Amount.
- The net accelerated death benefit payment must be at least \$10,000 and shall not exceed \$250,000.
- You may not be able to use the Accelerated Death Benefit for Terminal Illness Rider if the current base policy death benefit is equal to the stated minimum death benefit in your policy.

Accelerated Death Benefit for Critical Illness Rider - (Form # ICC20-NWLA-606)

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



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

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

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

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

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

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

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

Policy Maturity Date Extension

- This policy provision protects against the possibility of outliving coverage.
- Provided the policy has not lapsed or been surrendered before reaching the original Maturity Date (the insured's Attained Age 120), the original Maturity Date will automatically be extended to pay a death benefit upon the death of the insured.
- After the original Maturity Date is extended, payments will no longer be accepted (except for loan repayments), interest will continue to be credited to the policy's Accumulated Value, and monthly charges will no longer be deducted.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Initial No-Lapse Guarantee Policy Continuation

This proposal reflects a 5 year Initial No-Lapse Guarantee Policy Continuation period.

The Initial No-Lapse Guarantee Monthly Premium is \$111.00*

The Initial No-Lapse Guarantee Policy Continuation provision ensures that the policy will not lapse during the Initial No-Lapse Guarantee Policy Continuation period as long as (1) is greater than or equal to (2), where:

- 1) Is the sum of all premiums paid, minus any Partial Surrenders, Partial Surrender fees, Surrender Charges, returned premium, and outstanding policy indebtedness
- 2) Is the sum of the Initial No-Lapse Guarantee Monthly Premium in effect for each respective month completed since the policy issue date.

*The dollar amount of the Initial No-Lapse Guarantee Monthly Premium is subject to change if changes are made to the policy.

Extended No-Lapse Guarantee Policy Continuation

The Extended No-Lapse Guarantee Policy Continuation provision ensures that, after the Initial No-Lapse Guarantee Period has ended, the policy will not lapse as long as the Extended No-Lapse Guarantee Value, minus any Indebtedness, is greater than zero. The Extended No-Lapse Guarantee Value is not used in determining the Accumulated Value, death benefit, or any other benefits provided in this policy or any elected riders. The Extended No-Lapse Guarantee Value is not a monetary amount that you may access.

The Extended No-Lapse Guarantee Value depends on management of the policy including but not limited to the frequency, timing and amount of premium, Partial Surrenders and policy Loans. Any difference between the actual management of the policy and management of the policy as proposed could impact the Extended No-Lapse Guarantee Value, which could cause you to lose your guaranteed death benefit earlier than proposed.

This proposal reflects an Extended No-Lapse Guarantee Maximum Attained Age period to attained age 120. You have specified a guarantee period to Attained Age 120. Based on the proposed assumptions, the policy will provide an actual guarantee to Attained Age 120.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Long-Term Care Rider - (Form# ICC16-NWLA-523)

This rider provides monthly benefits for qualified Long-Term Care services upon approval of a claim. Eligibility requirements include certification that the Insured is chronically ill, a plan of care for qualified LTC services, and a 90 calendar day elimination period must be met. Chronically ill means, the insured has been certified, within the preceding twelve months, by a licensed health care practitioner other than the owner or employee of an LTC service provider or immediate family of the policy owner or Insured, as:

- a. being unable to perform, without substantial assistance from another individual, at least two or more activities of daily living 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.
- **Qualified LTC services include:** informal home care; formal home care; assisted living care, adult day care, facility care, including nursing home care, and other qualified services.
- **International Benefits** - Insureds residing in a foreign country when the need for benefits arise are not required to return to the United States for certification; however, the licensed health care practitioner providing the certification must be licensed to practice in the US.
- **Exclusions** - This rider does not cover any expense which results from: intentionally self-inflicted injuries or attempts at suicide; committing or attempting to commit a felony; alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or war or any act of war, whether declared or undeclared.
- **Pre-existing Conditions** - This rider also does not cover preexisting conditions not disclosed in the application if the need for services begins during the first six months after the LTC Rider effective date.
- **Cash Indemnity Benefits** - Once a claim has been approved, no bills or receipts are needed. The LTC benefit will be paid directly to the policy owner on a monthly basis. Benefits are paid as an acceleration of the elected portion of the policy's Specified Amount.
- **No-Lapse Guarantee** - The LTC Rider offers a 'no-lapse guarantee' feature (see the 'Policy & Rider Lapse Protection' section of the LTC Rider). While LTC benefits are being paid, if the policy's surrender value is insufficient to cover monthly deductions, the monthly deductions will be waived and we will not lapse the policy. However, while the policy is being kept in force by this feature, the death benefit will be calculated using your LTC Rider Specified Amount. If the LTC Rider Specified Amount is less than the Total Specified Amount, your death benefit will be reduced. In addition, if the no-lapse guarantee is keeping the policy in force when a claim ends or LTC benefits are exhausted, additional premium may be required to keep the policy in force.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

- You have selected the LTC Rider Specified Amount of \$182,250.00 with a risk class of Couple Preferred Nontobacco. Approval of coverage under this Rider is subject to underwriting, and will require a medical exam.
- The maximum monthly benefit provided by this Rider is the lesser of: the LTC Rider Specified Amount multiplied by an elected percentage of 2%, 3%, or 4%; two times the HIPAA per diem in effect at the time the benefit is paid multiplied by thirty; or 1/12 of the remaining maximum lifetime benefit provided by the Rider. You may elect to take less than the maximum monthly benefit.
- Monthly LTC Rider Charge for each electable maximum monthly benefit is:
 - \$11.85 for the 2% monthly LTC benefit
 - \$15.67 for the 3% monthly LTC benefit
 - \$19.14 for the 4% monthly LTC benefit
- You elected 2%. This election cannot be changed once the policy is in force

Residual Death Benefit Endorsement (ICC16-NWLA-526) - If LTC Rider benefits have been paid and the LTC Rider is In Force when the Insured dies, the policy will provide minimum Death Benefit Proceeds as follows.

1. If the LTC Rider is not keeping the policy in force and the Death Benefit is not greater than or equal to 10% of: the Base Policy Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to the greater of zero, or: (1) 10% of: the base Policy Specified Amount minus any Indebtedness; minus (2) the lesser of (a) or (b) if the Policy is in a grace period when the Insured dies, where: (a) is any due and unpaid monthly deductions and any other Policy charges; and (b) is the dollar amount of Premium that would meet the requirements of any death benefit guarantee or no-lapse guarantee; and

2. If the LTC Rider is keeping the policy In Force and the Death Benefit Proceeds are not greater than or equal to: 10% of: the LTC Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to 10% of: the LTC Specified Amount minus any Indebtedness.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 350k Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$182,250

ENLG Max Attained Age: 120

Initial Planned Premium: \$2,030.00 Annual

Long-Term Care Rider Amount: \$182,250

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	45	10,150	0	182,250
10	50	20,300	0	182,250
20	60	40,600	0	182,250
30	70	60,900	0	182,250
60	100	121,800	0	182,250
80	120	162,400	0	182,250

Based on Premium Outlay,
Coverage would continue to:

Age 120

Policy was not a Modified Endowment Contract.

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

_____ Date _____

Applicant/Policy Owner

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

_____ Date _____

Sales Representative

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



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 350k Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$182,250
ENLG Max Attained Age: 120
Initial Planned Premium: \$2,030.00 Annual
Long-Term Care Rider Amount: \$182,250

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
1	41	2,030	0	0	182,250 *	182,250
2	42	2,030	0	0	182,250 *	182,250
3	43	2,030	0	0	182,250 *	182,250
4	44	2,030	0	0	182,250 *	182,250
5	45	2,030	0	0	182,250 *	182,250
Total		10,150				
6	46	2,030	0	0	182,250 **	182,250
7	47	2,030	0	0	182,250 **	182,250
8	48	2,030	0	0	182,250 **	182,250
9	49	2,030	0	0	182,250 **	182,250
10	50	2,030	0	0	182,250 **	182,250
Total		20,300				
11	51	2,030	0	0	182,250 **	182,250
12	52	2,030	0	0	182,250 **	182,250
13	53	2,030	0	0	182,250 **	182,250
14	54	2,030	0	0	182,250 **	182,250
15	55	2,030	0	0	182,250 **	182,250
Total		30,450				
16	56	2,030	0	0	182,250 **	182,250
17	57	2,030	0	0	182,250 **	182,250
18	58	2,030	0	0	182,250 **	182,250
19	59	2,030	0	0	182,250 **	182,250
20	60	2,030	0	0	182,250 **	182,250
Total		40,600				
21	61	2,030	0	0	182,250 **	182,250
22	62	2,030	0	0	182,250 **	182,250
23	63	2,030	0	0	182,250 **	182,250
24	64	2,030	0	0	182,250 **	182,250
25	65	2,030	0	0	182,250 **	182,250
Total		50,750				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 350k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$182,250
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,030.00 Annual
 Long-Term Care Rider Amount: \$182,250

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
26	66	2,030	0	0	182,250 **	182,250
27	67	2,030	0	0	182,250 **	182,250
28	68	2,030	0	0	182,250 **	182,250
29	69	2,030	0	0	182,250 **	182,250
30	70	2,030	0	0	182,250 **	182,250
Total		60,900				
31	71	2,030	0	0	182,250 **	182,250
32	72	2,030	0	0	182,250 **	182,250
33	73	2,030	0	0	182,250 **	182,250
34	74	2,030	0	0	182,250 **	182,250
35	75	2,030	0	0	182,250 **	182,250
Total		71,050				
36	76	2,030	0	0	182,250 **	182,250
37	77	2,030	0	0	182,250 **	182,250
38	78	2,030	0	0	182,250 **	182,250
39	79	2,030	0	0	182,250 **	182,250
40	80	2,030	0	0	182,250 **	182,250
Total		81,200				
41	81	2,030	0	0	182,250 **	182,250
42	82	2,030	0	0	182,250 **	182,250
43	83	2,030	0	0	182,250 **	182,250
44	84	2,030	0	0	182,250 **	182,250
45	85	2,030	0	0	182,250 **	182,250
Total		91,350				
46	86	2,030	0	0	182,250 **	182,250
47	87	2,030	0	0	182,250 **	182,250
48	88	2,030	0	0	182,250 **	182,250
49	89	2,030	0	0	182,250 **	182,250
50	90	2,030	0	0	182,250 **	182,250
Total		101,500				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 350k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$182,250
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,030.00 Annual
 Long-Term Care Rider Amount: \$182,250

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
51	91	2,030	0	0	182,250 **	182,250
52	92	2,030	0	0	182,250 **	182,250
53	93	2,030	0	0	182,250 **	182,250
54	94	2,030	0	0	182,250 **	182,250
55	95	2,030	0	0	182,250 **	182,250
Total		111,650				
56	96	2,030	0	0	182,250 **	182,250
57	97	2,030	0	0	182,250 **	182,250
58	98	2,030	0	0	182,250 **	182,250
59	99	2,030	0	0	182,250 **	182,250
60	100	2,030	0	0	182,250 **	182,250
Total		121,800				
61	101	2,030	0	0	182,250 **	182,250
62	102	2,030	0	0	182,250 **	182,250
63	103	2,030	0	0	182,250 **	182,250
64	104	2,030	0	0	182,250 **	182,250
65	105	2,030	0	0	182,250 **	182,250
Total		131,950				
66	106	2,030	0	0	182,250 **	182,250
67	107	2,030	0	0	182,250 **	182,250
68	108	2,030	0	0	182,250 **	182,250
69	109	2,030	0	0	182,250 **	182,250
70	110	2,030	0	0	182,250 **	182,250
Total		142,100				
71	111	2,030	0	0	182,250 **	182,250
72	112	2,030	0	0	182,250 **	182,250
73	113	2,030	0	0	182,250 **	182,250
74	114	2,030	0	0	182,250 **	182,250
75	115	2,030	0	0	182,250 **	182,250
Total		152,250				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 350k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$182,250
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,030.00 Annual
 Long-Term Care Rider Amount: \$182,250

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
76	116	2,030	0	0	182,250 **	182,250
77	117	2,030	0	0	182,250 **	182,250
78	118	2,030	0	0	182,250 **	182,250
79	119	2,030	0	0	182,250 **	182,250
80	120	2,030	0	0	182,250 **	182,250
Total		162,400				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 350k Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$182,250

ENLG Max Attained Age: 120

Initial Planned Premium: \$2,030.00 Annual

Long-Term Care Rider Amount: \$182,250

Premium Summary

INLGP: \$111.00

TP: \$1,911.70

MEP: \$6,605.00

GAP: \$3,954.00

GSP: \$48,765.00

Initial No-Lapse Guarantee Premium (INLGP): The minimum monthly premium for 5 years to ensure that the Initial No-Lapse Guarantee remains in force. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

Target Premium (TP): This is the value used in the calculation of commissions.

Modified Endowment Premium (MEP): As defined by the IRS Code 7702A, this premium represents the level annual premium required for seven years to mature the policy under mortality charges at an annual interest rate of 4%.

Guideline Annual Premium (GAP): This premium represents the level annual premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 4%.

Guideline Single Premium (GSP): This premium represents the single premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 6%.

Please see the basic proposal for further information on the guaranteed elements and other important information.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio
Input Summary - Ledger
Case File: [Untitled]

Screen: Insured

Revised Proposal?	No	Sex	Male
Issue State	WA	Issue Age or DOB (mm/dd/yyyy)	40
First Name	350k Of	Risk Class	Preferred Nontobacco
Last Name	Income	Tax Bracket	30% From 1 To 99

Screen: Face Amount and Premium

Total Specified Amount Option	Solve From 1 To 80	Lump Sum Month First Year	1
Section 7702	GPT	1035 Exchange?	No
Death Benefit Option	Level	Avoid MEC	No
Scheduled Premium	2030 From 1 To 80	Target	Lapse Protection Guarantee
Premium Mode	Annual	Maximum Guarantee Period	To Age 120
Return of Premium	No	Specified Guarantee Period	A120

Screen: Interest Rate and Income

Guaranteed Rate		Loan Interest Payment Method	Borrow
Withdrawal Cap	None	Distribution Mode	Annual From 1 To Max

Screen: Riders

Accidental Death Benefit	No	Rate Class	Preferred Nontobacco
Children's Term Insurance Amount		Married / Civil Union / Domestic	Yes
Long Term Care Rider	Yes	Print LTC Analysis?	No
Maximum Monthly Benefit	2%	Return of Premium	No
Long Term Care Amount	Equal to Total Specified Amount	Waiver of Monthly Deductions Rider	No

Screen: Output Design

General Ledger	Yes	Monthly Cost Summary	No
Annual Cost Summary	No	Monthly COI Report	No
Internal Rate of Return	No	Cost and Benefit Report	No
Premium Summary	Yes	Net Cost Per Dollar	No
Nationwide Financial Strength	No	A Guarantee in Uncertain Times	No
Value of Life Insurance Report	No	Wealth Transfer (annuitization)	No
OCC Report	No	Wealth Transfer with LTC (annuitization)	No
Outlay/Tax Report	No	(LTC Rider must be Specified)	
Surrender Charge Report	No		



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Illustrated Goal Inputs**

Premium Pay To Age	a120
Maturity or Lapse Age	a120
Cash Value Goal	N/A
Target Year for Cash Value Goal	N/A
Death Benefit Option Change	N/A
Death Benefit Option Change Year	N/A
Optimal Switch	No
Net Rate of Return/Current Interest Rate Assumed	N/A
Overloan Invoked	N/A
Income Type	N/A
Loan Interest Payment Method	N/A
Income Start/Stop Year	N/A
Annualized Income Amount	N/A
Income Frequency	N/A
Specified Amount Change Year	N/A
New Base Specified Amount	N/A
ATR Amount Change Year	N/A
New ATR Specified Amount	N/A

Not valid without compliance ledgers dated 4/20/2021

Name: 350k Of Income M/40

Company/ Product: Nationwide/ Nationwide No-Lapse Guarantee UL II

Product Warning(s)

- Specified Amount is \$177,330 when Return of Premium (via Periodic Access Minimum Surrender Value rider) feature is elected.
- Illustration Succeeded

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Insured

Insured Name	350k Of Income
Sex	Male
Age	40
Class	Preferred Non-Tobacco
Flat Extra	1 to 80 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 80 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 80 - 2,030

Disbursements

Disbursements	N
---------------	---

Policy Options

Death Benefit Option	1 to 80 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 80 -
Lump Sum Month First Year	1
Section 7702	GPT
Revised Illustration	N
Years to Print	Max

Policy Riders

Policy Riders	Y
Long Term Care Rider II	Y
Maximum Monthly Benefit	2%
LTC Rider Amount	Equal to Total Specified Amount
LTC Rate Class	Preferred Non-Tobacco
Married / Civil Union / Domestic	Y
Print LTC Analysis	N
Waiver of Monthly Deductions	N
Accidental Death Benefit	N
Child Term Rider	N
Return of Premium / Periodic Access Minimum Surrender	N
Value	

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Report Options

Report Options	Y
Personalized Sales Ideas	
A Guarantee in Uncertain Times	N
Wealth Transfer with LTC [LTC rider must be selected]	N
Reports	
General Ledger	Y
Premium Summary Report	Y
Summary of Guaranteed Values	Y
Nationwide Financial Strength	N
Value of Life Insurance Report	N
Annual Cost Summary	N
IRR Report	N
OCC Report	N
Outlay/Tax Report	N
Surrender Charge Report	N
Monthly Cost Summary	N
Monthly COI Report	N
Cost and Benefit Report	N
Net Cost Per Dollar	N
Commission Summary	N

Agent Info

Agent Name	Mark Williamson
Agent Address1	601 Union St
Agent City	SEATTLE
Agent State	Washington
Agent Zip Code	98101
Agent Phone	206-623-8801
Agent Email	adasdff@f.com
Bank Sale	N

Concept

Concept	None
---------	------

Basic Illustration

Prepared For:
500k Of Income

Prepared By:
Mark Williamson
601 Union St
SEATTLE, WA 98101
ph: 206-623-8801
adasdff@f.com



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

Life Insurance Proposal Nationwide No-Lapse Guarantee UL II

Prepared for:

500k Of Income

Presented by:

Mark Williamson
601 Union St
SEATTLE, WA 98101
Phone: 206-623-8801
EMail: adasdfff@f.com

Prepared on:

April 20, 2021

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



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 500k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$324,750
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,900.00 Annual
 Long-Term Care Rider Amount: \$324,750

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$324,750
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$6,495, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$324,750 = \$6,495
- (b) 2021 HIPAA Per Diem is \$400 times 2 times 30 = \$24,000

*These amounts assume no withdrawals or loans have been taken which could reduce LTC benefits. See Long-Term Care Narrative Summary Description for additional details.

Qualified Long-Term Care Services covered by the rider will include, but are not limited to the following*:

- Informal home care
- Formal home care
- Assisted living care
- Adult day care
- Facility care, includes nursing home care
- Other qualified service providers

*These services can be provided domestically or internationally

Approval of coverage under the LTC Rider is subject to underwriting and may require a medical exam.

The long-term care rider does have exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial advisor.

Your coverage under the LTC rider is guaranteed renewable. This means Nationwide will not unilaterally cancel or reduce coverage under this Rider, unless you request termination of this Rider, it will remain in force as long as the Policy remains in force. Your monthly LTC rider charge rate cannot increase beyond the maximums stated in your policy. However, Nationwide has the right to increase your current monthly LTC rider charge rates, up to the guaranteed maximum monthly LTC rider charge rate. Any change in the current monthly LTC rider charge rate will be on a uniform basis for Insured's of the same sex, Issue Age, product, rate type and rate class whose Policies have been in force for the same duration.

If the policy's surrender value is not sufficient to pay policy charges, a lapse pending notice will be sent informing you that the policy has entered a grace period. The grace period will last 61 days from the date we mail that notice.

Prior to the passage of the Tax Cuts and Jobs Act, which became effective as of January 1, 2018, the HIPAA per diem for 2021 was established at \$400 per day. However, due to provisions in the new tax laws, the HIPAA per diem could be recalculated, resulting in a number that is less than originally established. The formula for collecting tax-free LTC benefits remains the same. Thus, any amount of LTC Benefits received to pay for qualified LTC expenses that exceed the HIPAA per diem would remain tax free.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

About the Proposal

The proposal is not a contract and will not become part of any policy issued by Nationwide Life and Annuity Insurance Company. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. The policy is designed to qualify as life insurance under laws of the United States of America, including 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.

The proposal is intended to assist you in understanding how the policy works, not to predict actual performance. It reflects a variety of proposed activities, such as planned premiums and coverage amounts to show the impact on the policy's performance.

This proposal assumes that the premium payment is made on the first day of each year.

About Nationwide No-Lapse Guarantee UL II

Nationwide No-Lapse Guarantee UL II is an individual flexible premium adjustable life insurance contract covering one person, providing permanent protection for the selected Extended No-lapse Guarantee Period.

Nationwide No-Lapse Guarantee UL II offers:

- A customizable Extended No-Lapse Guarantee period that helps ensure your policy is there when you need it
- A three-tiered safety net, called the Automated Premium Monitor, that can help you and your insurance professional protect your policy's guarantee.

There is no set premium with this policy. However, sufficient premium must be paid in order to continue coverage. Premiums received are assessed a percent of premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value earns and is credited with interest. The interest rate is subject to change at any time, but is guaranteed never to be below the 1.00% guaranteed rate for the un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value. Once a month, on the Policy Monthiversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other applicable expenses. These deductions will stop once the insured reaches attained Age 120. Premiums, other than loan repayments, will not be accepted once the insured reaches attained Age 120. The maturity age will be at attained Age 120.

Available Cash Surrender Value can be borrowed at any time. After the first policy year, Partial Surrenders can be made. The policy can be surrendered at any time for the Net Surrender Value, however, any amount paid will be reduced by any applicable surrender charge and outstanding policy Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Insurance coverage under your policy and any benefits provided by any elected riders will remain in force as long as the Net Surrender Value of your policy on each Policy Monthiversary is sufficient to pay monthly administrative and insurance charges and any other applicable expenses. If the Net Surrender Value is not sufficient, your policy may be kept in force by policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for additional policy continuation details.

Any Specified Amount increase will require evidence of insurability satisfactory to Nationwide.

Key Terms & Column Headings

Accumulated Value - The amount of premium paid, minus the percent of premium charge, monthly deductions for cost of insurance and other policy and rider charges, and any partial surrenders, plus interest credited.

Annualized Premium Outlay - Total premium paid into the policy during a policy year.

Attained Age - Issue Age plus the number of full policy years since the Policy Date.

Benefit for LTC - The maximum lifetime Long-Term Care benefit available as of the end of each policy year.

Cash Surrender Value - The Accumulated Value minus any Surrender Charges

Guaranteed Values - Guaranteed values are based on guaranteed cost of insurance and guaranteed policy charges. These values use a guaranteed interest rate of 1.00% for un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value.

Issue Age - The Insured's age on the birthday nearest the Policy Date.

Loans - Amount borrowed against the Net Surrender Value during the policy year. Any outstanding policy indebtedness will be charged interest at the policy Loan interest rate of 5.00% as defined in the policy. If the Loan interest is not paid, it is added to the Total Loan Balance. Any outstanding indebtedness will result in a reduction in the policy's Surrender Value and Death Benefit. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how indebtedness affects these policy continuation features.

The loaned portion of the Accumulated Value will be credited with 3.00% interest.

Modified Endowment Contract - A life insurance policy where premium payments made during the first seven years of the contract, or during the first seven years after a material change, exceed the Modified Endowment Premium limit as defined by section 7702A of the Internal Revenue Code. Distributions from these types of contracts are subject to less favorable tax treatment than distributions from policies which are not Modified Endowment Contracts.

Net Annual Outlay - Shows planned premiums plus any loan repayments, less Partial Surrenders and Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Net Death Benefit - Death benefit amount that would be paid to beneficiary in the event of Insured's death. This amount is net of any outstanding policy indebtedness.

Net Surrender Value - Accumulated Value less applicable Surrender Charges, minus any policy indebtedness. The amount that the policy owner would receive if a full surrender was effected.

Partial Surrenders - Amount taken as Partial Surrenders during the policy year. Partial Surrenders reduce the death benefit and Net Surrender Value by the gross surrender amount. In addition, Partial Surrenders can impact the policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how Partial Surrenders affect these policy continuation features.

Policy Monthiversary - The same day of the month as the Policy Date for each succeeding month. In any month where such day does not exist (e.g. 29th, 30th, and 31st), the Policy Monthiversary will be the last day of the calendar month.

Section 7702 - Cash Value Accumulation Test (CVAT): As defined by the IRS Code 7702, CVAT is one of two alternative tests that can be selected at issue of the Life Insurance Policy. CVAT requires the Accumulated Value at no time exceeds the Net Single Premium (NSP) to fund the future benefits.

Section 7702 - Guideline Premium/Cash Value Corridor Test (GP/CVCT): As defined by the IRS Code 7702, GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance Policy to satisfy the tax treatment of the Life Insurance Contract. GP/CVCT is a dual test that is met at all times if:

1. The total of the gross premium paid under the contract does not exceed the Guideline Premium limitations for the contract, and
2. The statutory Cash Value Corridor requirement is satisfied

This proposal was calculated using the Guideline Premium Test.

Specified Amount - Dollar amount used to determine the amount of death benefit payable.

Surrender Charges - Amount deducted from the Accumulated Value in the event that the policy owner surrenders the policy for cash during the applicable period. The actual Surrender Charge deducted will be the lesser of the Surrender Charge shown in the table below and the Accumulated Value on the date of surrender. At no time will the deduction of the Surrender Charge cause the policy owner to owe additional funds to Nationwide Life and Annuity Insurance Company. The Surrender Charge period is in effect as shown below.

Policy Year	Surrender Charges
1	\$6,451.98
2	\$6,188.64
3	\$5,925.29
4	\$5,675.81
5	\$5,426.32
6	\$5,183.76
7	\$4,948.14



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

8	\$4,712.51
9	\$4,483.82
10	\$4,255.12
11	\$4,040.29
12	\$3,672.99
13	\$3,312.62
14	\$2,973.04
15	\$2,404.77
16	\$1,871.14
17	\$1,358.31
18	\$880.13
19	\$422.74
20	\$0.00

Total Loan Balance - Outstanding policy indebtedness plus any unpaid Loan interest.

Additional Benefits & Information

Accelerated Death Benefit for Terminal Illness Rider - (Form# ICC13-NWLA-495)

- The Accelerated Death Benefit for Terminal Illness Rider advances a portion of the policy's death benefit in the event of a terminal illness (with a life expectancy of 12 months or less).
- The rider is effective and attached to the policy at the time the policy is issued.
- There is no upfront charge for this rider; however, charges and adjustments will apply at the time a claim is accepted.
- The receipt of an accelerated death benefit payment may be taxable or may affect Medicaid or public assistance eligibility. Nationwide therefore strongly recommends that clients seek independent advice when determining the benefits of using the rider.
- Nationwide reserves the right to require the policy Specified Amount be at least \$50,000 on the rider's benefit effective date; the remaining Specified Amount, after acceleration of the death benefit, must be at least the minimum Specified Amount.
- The maximum amount of the accelerated death benefit to be paid if the Insured meets the requirements of the Eligibility and Conditions for Payment section of the rider cannot exceed 50% of the base policy Specified Amount.
- The net accelerated death benefit payment must be at least \$10,000 and shall not exceed \$250,000.
- You may not be able to use the Accelerated Death Benefit for Terminal Illness Rider if the current base policy death benefit is equal to the stated minimum death benefit in your policy.

Accelerated Death Benefit for Critical Illness Rider - (Form # ICC20-NWLA-606)

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



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

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

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

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

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

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

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

Policy Maturity Date Extension

- This policy provision protects against the possibility of outliving coverage.
- Provided the policy has not lapsed or been surrendered before reaching the original Maturity Date (the insured's Attained Age 120), the original Maturity Date will automatically be extended to pay a death benefit upon the death of the insured.
- After the original Maturity Date is extended, payments will no longer be accepted (except for loan repayments), interest will continue to be credited to the policy's Accumulated Value, and monthly charges will no longer be deducted.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Initial No-Lapse Guarantee Policy Continuation

This proposal reflects a 5 year Initial No-Lapse Guarantee Policy Continuation period.

The Initial No-Lapse Guarantee Monthly Premium is \$155.00*

The Initial No-Lapse Guarantee Policy Continuation provision ensures that the policy will not lapse during the Initial No-Lapse Guarantee Policy Continuation period as long as (1) is greater than or equal to (2), where:

- 1) Is the sum of all premiums paid, minus any Partial Surrenders, Partial Surrender fees, Surrender Charges, returned premium, and outstanding policy indebtedness
- 2) Is the sum of the Initial No-Lapse Guarantee Monthly Premium in effect for each respective month completed since the policy issue date.

*The dollar amount of the Initial No-Lapse Guarantee Monthly Premium is subject to change if changes are made to the policy.

Extended No-Lapse Guarantee Policy Continuation

The Extended No-Lapse Guarantee Policy Continuation provision ensures that, after the Initial No-Lapse Guarantee Period has ended, the policy will not lapse as long as the Extended No-Lapse Guarantee Value, minus any Indebtedness, is greater than zero. The Extended No-Lapse Guarantee Value is not used in determining the Accumulated Value, death benefit, or any other benefits provided in this policy or any elected riders. The Extended No-Lapse Guarantee Value is not a monetary amount that you may access.

The Extended No-Lapse Guarantee Value depends on management of the policy including but not limited to the frequency, timing and amount of premium, Partial Surrenders and policy Loans. Any difference between the actual management of the policy and management of the policy as proposed could impact the Extended No-Lapse Guarantee Value, which could cause you to lose your guaranteed death benefit earlier than proposed.

This proposal reflects an Extended No-Lapse Guarantee Maximum Attained Age period to attained age 120. You have specified a guarantee period to Attained Age 120. Based on the proposed assumptions, the policy will provide an actual guarantee to Attained Age 120.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Long-Term Care Rider - (Form# ICC16-NWLA-523)

This rider provides monthly benefits for qualified Long-Term Care services upon approval of a claim. Eligibility requirements include certification that the Insured is chronically ill, a plan of care for qualified LTC services, and a 90 calendar day elimination period must be met. Chronically ill means, the insured has been certified, within the preceding twelve months, by a licensed health care practitioner other than the owner or employee of an LTC service provider or immediate family of the policy owner or Insured, as:

- a. being unable to perform, without substantial assistance from another individual, at least two or more activities of daily living 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.
- **Qualified LTC services include:** informal home care; formal home care; assisted living care, adult day care, facility care, including nursing home care, and other qualified services.
 - **International Benefits** - Insureds residing in a foreign country when the need for benefits arise are not required to return to the United States for certification; however, the licensed health care practitioner providing the certification must be licensed to practice in the US.
 - **Exclusions** - This rider does not cover any expense which results from: intentionally self-inflicted injuries or attempts at suicide; committing or attempting to commit a felony; alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or war or any act of war, whether declared or undeclared.
 - **Pre-existing Conditions** - This rider also does not cover preexisting conditions not disclosed in the application if the need for services begins during the first six months after the LTC Rider effective date.
 - **Cash Indemnity Benefits** - Once a claim has been approved, no bills or receipts are needed. The LTC benefit will be paid directly to the policy owner on a monthly basis. Benefits are paid as an acceleration of the elected portion of the policy's Specified Amount.
 - **No-Lapse Guarantee** - The LTC Rider offers a 'no-lapse guarantee' feature (see the 'Policy & Rider Lapse Protection' section of the LTC Rider). While LTC benefits are being paid, if the policy's surrender value is insufficient to cover monthly deductions, the monthly deductions will be waived and we will not lapse the policy. However, while the policy is being kept in force by this feature, the death benefit will be calculated using your LTC Rider Specified Amount. If the LTC Rider Specified Amount is less than the Total Specified Amount, your death benefit will be reduced. In addition, if the no-lapse guarantee is keeping the policy in force when a claim ends or LTC benefits are exhausted, additional premium may be required to keep the policy in force.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

- You have selected the LTC Rider Specified Amount of \$324,750.00 with a risk class of Couple Preferred Nontobacco. Approval of coverage under this Rider is subject to underwriting, and will require a medical exam.
- The maximum monthly benefit provided by this Rider is the lesser of: the LTC Rider Specified Amount multiplied by an elected percentage of 2%, 3%, or 4%; two times the HIPAA per diem in effect at the time the benefit is paid multiplied by thirty; or 1/12 of the remaining maximum lifetime benefit provided by the Rider. You may elect to take less than the maximum monthly benefit.
- Monthly LTC Rider Charge for each electable maximum monthly benefit is:
 - \$21.11 for the 2% monthly LTC benefit
 - \$27.93 for the 3% monthly LTC benefit
 - \$34.10 for the 4% monthly LTC benefit
- You elected 2%. This election cannot be changed once the policy is in force

Residual Death Benefit Endorsement (ICC16-NWLA-526) - If LTC Rider benefits have been paid and the LTC Rider is In Force when the Insured dies, the policy will provide minimum Death Benefit Proceeds as follows.

1. If the LTC Rider is not keeping the policy in force and the Death Benefit is not greater than or equal to 10% of: the Base Policy Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to the greater of zero, or: (1) 10% of: the base Policy Specified Amount minus any Indebtedness; minus (2) the lesser of (a) or (b) if the Policy is in a grace period when the Insured dies, where: (a) is any due and unpaid monthly deductions and any other Policy charges; and (b) is the dollar amount of Premium that would meet the requirements of any death benefit guarantee or no-lapse guarantee; and

2. If the LTC Rider is keeping the policy In Force and the Death Benefit Proceeds are not greater than or equal to: 10% of: the LTC Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to 10% of: the LTC Specified Amount minus any Indebtedness.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 500k Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$324,750
ENLG Max Attained Age: 120
Initial Planned Premium: \$2,900.00 Annual
Long-Term Care Rider Amount: \$324,750

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	45	14,500	0	324,750
10	50	29,000	0	324,750
20	60	58,000	0	324,750
30	70	87,000	0	324,750
60	100	174,000	0	324,750
80	120	232,000	0	324,750

Based on Premium Outlay,
Coverage would continue to:

Age 120

Policy was not a Modified Endowment Contract.

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

_____ Date _____

Applicant/Policy Owner

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

_____ Date _____

Sales Representative

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



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 500k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$324,750
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,900.00 Annual
 Long-Term Care Rider Amount: \$324,750

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
1	41	2,900	0	0	324,750 *	324,750
2	42	2,900	0	0	324,750 *	324,750
3	43	2,900	0	0	324,750 *	324,750
4	44	2,900	0	0	324,750 *	324,750
5	45	2,900	0	0	324,750 *	324,750
Total		14,500				
6	46	2,900	0	0	324,750 **	324,750
7	47	2,900	0	0	324,750 **	324,750
8	48	2,900	0	0	324,750 **	324,750
9	49	2,900	0	0	324,750 **	324,750
10	50	2,900	0	0	324,750 **	324,750
Total		29,000				
11	51	2,900	0	0	324,750 **	324,750
12	52	2,900	0	0	324,750 **	324,750
13	53	2,900	0	0	324,750 **	324,750
14	54	2,900	0	0	324,750 **	324,750
15	55	2,900	0	0	324,750 **	324,750
Total		43,500				
16	56	2,900	0	0	324,750 **	324,750
17	57	2,900	0	0	324,750 **	324,750
18	58	2,900	0	0	324,750 **	324,750
19	59	2,900	0	0	324,750 **	324,750
20	60	2,900	0	0	324,750 **	324,750
Total		58,000				
21	61	2,900	0	0	324,750 **	324,750
22	62	2,900	0	0	324,750 **	324,750
23	63	2,900	0	0	324,750 **	324,750
24	64	2,900	0	0	324,750 **	324,750
25	65	2,900	0	0	324,750 **	324,750
Total		72,500				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 500k Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$324,750
ENLG Max Attained Age: 120
Initial Planned Premium: \$2,900.00 Annual
Long-Term Care Rider Amount: \$324,750

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
26	66	2,900	0	0	324,750 **	324,750
27	67	2,900	0	0	324,750 **	324,750
28	68	2,900	0	0	324,750 **	324,750
29	69	2,900	0	0	324,750 **	324,750
30	70	2,900	0	0	324,750 **	324,750
Total		87,000				
31	71	2,900	0	0	324,750 **	324,750
32	72	2,900	0	0	324,750 **	324,750
33	73	2,900	0	0	324,750 **	324,750
34	74	2,900	0	0	324,750 **	324,750
35	75	2,900	0	0	324,750 **	324,750
Total		101,500				
36	76	2,900	0	0	324,750 **	324,750
37	77	2,900	0	0	324,750 **	324,750
38	78	2,900	0	0	324,750 **	324,750
39	79	2,900	0	0	324,750 **	324,750
40	80	2,900	0	0	324,750 **	324,750
Total		116,000				
41	81	2,900	0	0	324,750 **	324,750
42	82	2,900	0	0	324,750 **	324,750
43	83	2,900	0	0	324,750 **	324,750
44	84	2,900	0	0	324,750 **	324,750
45	85	2,900	0	0	324,750 **	324,750
Total		130,500				
46	86	2,900	0	0	324,750 **	324,750
47	87	2,900	0	0	324,750 **	324,750
48	88	2,900	0	0	324,750 **	324,750
49	89	2,900	0	0	324,750 **	324,750
50	90	2,900	0	0	324,750 **	324,750
Total		145,000				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 500k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$324,750
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,900.00 Annual
 Long-Term Care Rider Amount: \$324,750

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
51	91	2,900	0	0	324,750 **	324,750
52	92	2,900	0	0	324,750 **	324,750
53	93	2,900	0	0	324,750 **	324,750
54	94	2,900	0	0	324,750 **	324,750
55	95	2,900	0	0	324,750 **	324,750
Total		159,500				
56	96	2,900	0	0	324,750 **	324,750
57	97	2,900	0	0	324,750 **	324,750
58	98	2,900	0	0	324,750 **	324,750
59	99	2,900	0	0	324,750 **	324,750
60	100	2,900	0	0	324,750 **	324,750
Total		174,000				
61	101	2,900	0	0	324,750 **	324,750
62	102	2,900	0	0	324,750 **	324,750
63	103	2,900	0	0	324,750 **	324,750
64	104	2,900	0	0	324,750 **	324,750
65	105	2,900	0	0	324,750 **	324,750
Total		188,500				
66	106	2,900	0	0	324,750 **	324,750
67	107	2,900	0	0	324,750 **	324,750
68	108	2,900	0	0	324,750 **	324,750
69	109	2,900	0	0	324,750 **	324,750
70	110	2,900	0	0	324,750 **	324,750
Total		203,000				
71	111	2,900	0	0	324,750 **	324,750
72	112	2,900	0	0	324,750 **	324,750
73	113	2,900	0	0	324,750 **	324,750
74	114	2,900	0	0	324,750 **	324,750
75	115	2,900	0	0	324,750 **	324,750
Total		217,500				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 500k Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$324,750
ENLG Max Attained Age: 120
Initial Planned Premium: \$2,900.00 Annual
Long-Term Care Rider Amount: \$324,750

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
76	116	2,900	0	0	324,750 **	324,750
77	117	2,900	0	0	324,750 **	324,750
78	118	2,900	0	0	324,750 **	324,750
79	119	2,900	0	0	324,750 **	324,750
80	120	2,900	0	0	324,750 **	324,750
Total		232,000				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 500k Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$324,750

ENLG Max Attained Age: 120

Initial Planned Premium: \$2,900.00 Annual

Long-Term Care Rider Amount: \$324,750

Premium Summary

INLGP: \$155.00

TP: \$2,647.09

MEP: \$11,769.00

GAP: \$6,269.00

GSP: \$76,921.00

Initial No-Lapse Guarantee Premium (INLGP): The minimum monthly premium for 5 years to ensure that the Initial No-Lapse Guarantee remains in force. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

Target Premium (TP): This is the value used in the calculation of commissions.

Modified Endowment Premium (MEP): As defined by the IRS Code 7702A, this premium represents the level annual premium required for seven years to mature the policy under mortality charges at an annual interest rate of 4%.

Guideline Annual Premium (GAP): This premium represents the level annual premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 4%.

Guideline Single Premium (GSP): This premium represents the single premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 6%.

Please see the basic proposal for further information on the guaranteed elements and other important information.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio
Input Summary - Ledger
Case File: [Untitled]

Screen: Insured

Revised Proposal?	No	Sex	Male
Issue State	WA	Issue Age or DOB (mm/dd/yyyy)	40
First Name	500k Of	Risk Class	Preferred Nontobacco
Last Name	Income	Tax Bracket	30% From 1 To 99

Screen: Face Amount and Premium

Total Specified Amount Option	Solve From 1 To 80	Lump Sum Month First Year	1
Section 7702	GPT	1035 Exchange?	No
Death Benefit Option	Level	Avoid MEC	No
Scheduled Premium	2900 From 1 To 80	Target	Lapse Protection Guarantee
Premium Mode	Annual	Maximum Guarantee Period	To Age 120
Return of Premium	No	Specified Guarantee Period	A120

Screen: Interest Rate and Income

Guaranteed Rate		Loan Interest Payment Method	Borrow
Withdrawal Cap	None	Distribution Mode	Annual From 1 To Max

Screen: Riders

Accidental Death Benefit	No	Rate Class	Preferred Nontobacco
Children's Term Insurance Amount		Married / Civil Union / Domestic	Yes
Long Term Care Rider	Yes	Print LTC Analysis?	No
Maximum Monthly Benefit	2%	Return of Premium	No
Long Term Care Amount	Equal to Total Specified Amount	Waiver of Monthly Deductions Rider	No

Screen: Output Design

General Ledger	Yes	Monthly Cost Summary	No
Annual Cost Summary	No	Monthly COI Report	No
Internal Rate of Return	No	Cost and Benefit Report	No
Premium Summary	Yes	Net Cost Per Dollar	No
Nationwide Financial Strength	No	A Guarantee in Uncertain Times	No
Value of Life Insurance Report	No	Wealth Transfer (annuitization)	No
OCC Report	No	Wealth Transfer with LTC (annuitization)	No
Outlay/Tax Report	No	(LTC Rider must be Specified)	
Surrender Charge Report	No		



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Illustrated Goal Inputs**

Premium Pay To Age	a120
Maturity or Lapse Age	a120
Cash Value Goal	N/A
Target Year for Cash Value Goal	N/A
Death Benefit Option Change	N/A
Death Benefit Option Change Year	N/A
Optimal Switch	No
Net Rate of Return/Current Interest Rate Assumed	N/A
Overloan Invoked	N/A
Income Type	N/A
Loan Interest Payment Method	N/A
Income Start/Stop Year	N/A
Annualized Income Amount	N/A
Income Frequency	N/A
Specified Amount Change Year	N/A
New Base Specified Amount	N/A
ATR Amount Change Year	N/A
New ATR Specified Amount	N/A

Not valid without compliance ledgers dated 4/20/2021

Name: 500k Of Income M/40

Company/ Product: Nationwide/ Nationwide No-Lapse Guarantee UL II

Product Warning(s)

- Specified Amount is \$316,180 when Return of Premium (via Periodic Access Minimum Surrender Value rider) feature is elected.
- Illustration Succeeded

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Insured

Insured Name	500k Of Income
Sex	Male
Age	40
Class	Preferred Non-Tobacco
Flat Extra	1 to 80 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 80 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 80 - 2,900

Disbursements

Disbursements	N
---------------	---

Policy Options

Death Benefit Option	1 to 80 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 80 -
Lump Sum Month First Year	1
Section 7702	GPT
Revised Illustration	N
Years to Print	Max

Policy Riders

Policy Riders	Y
Long Term Care Rider II	Y
Maximum Monthly Benefit	2%
LTC Rider Amount	Equal to Total Specified Amount
LTC Rate Class	Preferred Non-Tobacco
Married / Civil Union / Domestic	Y
Print LTC Analysis	N
Waiver of Monthly Deductions	N
Accidental Death Benefit	N
Child Term Rider	N
Return of Premium / Periodic Access Minimum Surrender	N
Value	

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Report Options

Report Options	Y
Personalized Sales Ideas	
A Guarantee in Uncertain Times	N
Wealth Transfer with LTC [LTC rider must be selected]	N
Reports	
General Ledger	Y
Premium Summary Report	Y
Summary of Guaranteed Values	Y
Nationwide Financial Strength	N
Value of Life Insurance Report	N
Annual Cost Summary	N
IRR Report	N
OCC Report	N
Outlay/Tax Report	N
Surrender Charge Report	N
Monthly Cost Summary	N
Monthly COI Report	N
Cost and Benefit Report	N
Net Cost Per Dollar	N
Commission Summary	N

Agent Info

Agent Name	Mark Williamson
Agent Address1	601 Union St
Agent City	SEATTLE
Agent State	Washington
Agent Zip Code	98101
Agent Phone	206-623-8801
Agent Email	adasdff@f.com
Bank Sale	N

Concept

Concept	None
---------	------

Basic Illustration

Prepared For:
650k Of Income

Prepared By:
Mark Williamson
601 Union St
SEATTLE, WA 98101
ph: 206-623-8801
adasdff@f.com



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

Life Insurance Proposal Nationwide No-Lapse Guarantee UL II

Prepared for:

650k Of Income

Presented by:

Mark Williamson
601 Union St
SEATTLE, WA 98101
Phone: 206-623-8801
EMail: adasdff@f.com

Prepared on:

April 20, 2021

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



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 650k Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$422,180

ENLG Max Attained Age: 120

Initial Planned Premium: \$3,770.00 Annual

Long-Term Care Rider Amount: \$422,180

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$422,180
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$8,444, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$422,180 = \$8,444
- (b) 2021 HIPAA Per Diem is \$400 times 2 times 30 = \$24,000

*These amounts assume no withdrawals or loans have been taken which could reduce LTC benefits. See Long-Term Care Narrative Summary Description for additional details.

Qualified Long-Term Care Services covered by the rider will include, but are not limited to the following*:

- Informal home care
- Formal home care
- Assisted living care
- Adult day care
- Facility care, includes nursing home care
- Other qualified service providers

*These services can be provided domestically or internationally

Approval of coverage under the LTC Rider is subject to underwriting and may require a medical exam.

The long-term care rider does have exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial advisor.

Your coverage under the LTC rider is guaranteed renewable. This means Nationwide will not unilaterally cancel or reduce coverage under this Rider, unless you request termination of this Rider, it will remain in force as long as the Policy remains in force. Your monthly LTC rider charge rate cannot increase beyond the maximums stated in your policy. However, Nationwide has the right to increase your current monthly LTC rider charge rates, up to the guaranteed maximum monthly LTC rider charge rate. Any change in the current monthly LTC rider charge rate will be on a uniform basis for Insured's of the same sex, Issue Age, product, rate type and rate class whose Policies have been in force for the same duration.

If the policy's surrender value is not sufficient to pay policy charges, a lapse pending notice will be sent informing you that the policy has entered a grace period. The grace period will last 61 days from the date we mail that notice.

Prior to the passage of the Tax Cuts and Jobs Act, which became effective as of January 1, 2018, the HIPAA per diem for 2021 was established at \$400 per day. However, due to provisions in the new tax laws, the HIPAA per diem could be recalculated, resulting in a number that is less than originally established. The formula for collecting tax-free LTC benefits remains the same. Thus, any amount of LTC Benefits received to pay for qualified LTC expenses that exceed the HIPAA per diem would remain tax free.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

About the Proposal

The proposal is not a contract and will not become part of any policy issued by Nationwide Life and Annuity Insurance Company. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. The policy is designed to qualify as life insurance under laws of the United States of America, including 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.

The proposal is intended to assist you in understanding how the policy works, not to predict actual performance. It reflects a variety of proposed activities, such as planned premiums and coverage amounts to show the impact on the policy's performance.

This proposal assumes that the premium payment is made on the first day of each year.

About Nationwide No-Lapse Guarantee UL II

Nationwide No-Lapse Guarantee UL II is an individual flexible premium adjustable life insurance contract covering one person, providing permanent protection for the selected Extended No-lapse Guarantee Period.

Nationwide No-Lapse Guarantee UL II offers:

- A customizable Extended No-Lapse Guarantee period that helps ensure your policy is there when you need it
- A three-tiered safety net, called the Automated Premium Monitor, that can help you and your insurance professional protect your policy's guarantee.

There is no set premium with this policy. However, sufficient premium must be paid in order to continue coverage. Premiums received are assessed a percent of premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value earns and is credited with interest. The interest rate is subject to change at any time, but is guaranteed never to be below the 1.00% guaranteed rate for the un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value. Once a month, on the Policy Monthiversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other applicable expenses. These deductions will stop once the insured reaches attained Age 120. Premiums, other than loan repayments, will not be accepted once the insured reaches attained Age 120. The maturity age will be at attained Age 120.

Available Cash Surrender Value can be borrowed at any time. After the first policy year, Partial Surrenders can be made. The policy can be surrendered at any time for the Net Surrender Value, however, any amount paid will be reduced by any applicable surrender charge and outstanding policy Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Insurance coverage under your policy and any benefits provided by any elected riders will remain in force as long as the Net Surrender Value of your policy on each Policy Monthiversary is sufficient to pay monthly administrative and insurance charges and any other applicable expenses. If the Net Surrender Value is not sufficient, your policy may be kept in force by policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for additional policy continuation details.

Any Specified Amount increase will require evidence of insurability satisfactory to Nationwide.

Key Terms & Column Headings

Accumulated Value - The amount of premium paid, minus the percent of premium charge, monthly deductions for cost of insurance and other policy and rider charges, and any partial surrenders, plus interest credited.

Annualized Premium Outlay - Total premium paid into the policy during a policy year.

Attained Age - Issue Age plus the number of full policy years since the Policy Date.

Benefit for LTC - The maximum lifetime Long-Term Care benefit available as of the end of each policy year.

Cash Surrender Value - The Accumulated Value minus any Surrender Charges

Guaranteed Values - Guaranteed values are based on guaranteed cost of insurance and guaranteed policy charges. These values use a guaranteed interest rate of 1.00% for un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value.

Issue Age - The Insured's age on the birthday nearest the Policy Date.

Loans - Amount borrowed against the Net Surrender Value during the policy year. Any outstanding policy indebtedness will be charged interest at the policy Loan interest rate of 5.00% as defined in the policy. If the Loan interest is not paid, it is added to the Total Loan Balance. Any outstanding indebtedness will result in a reduction in the policy's Surrender Value and Death Benefit. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how indebtedness affects these policy continuation features.

The loaned portion of the Accumulated Value will be credited with 3.00% interest.

Modified Endowment Contract - A life insurance policy where premium payments made during the first seven years of the contract, or during the first seven years after a material change, exceed the Modified Endowment Premium limit as defined by section 7702A of the Internal Revenue Code. Distributions from these types of contracts are subject to less favorable tax treatment than distributions from policies which are not Modified Endowment Contracts.

Net Annual Outlay - Shows planned premiums plus any loan repayments, less Partial Surrenders and Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Net Death Benefit - Death benefit amount that would be paid to beneficiary in the event of Insured's death. This amount is net of any outstanding policy indebtedness.

Net Surrender Value - Accumulated Value less applicable Surrender Charges, minus any policy indebtedness. The amount that the policy owner would receive if a full surrender was effected.

Partial Surrenders - Amount taken as Partial Surrenders during the policy year. Partial Surrenders reduce the death benefit and Net Surrender Value by the gross surrender amount. In addition, Partial Surrenders can impact the policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how Partial Surrenders affect these policy continuation features.

Policy Monthiversary - The same day of the month as the Policy Date for each succeeding month. In any month where such day does not exist (e.g. 29th, 30th, and 31st), the Policy Monthiversary will be the last day of the calendar month.

Section 7702 - Cash Value Accumulation Test (CVAT): As defined by the IRS Code 7702, CVAT is one of two alternative tests that can be selected at issue of the Life Insurance Policy. CVAT requires the Accumulated Value at no time exceeds the Net Single Premium (NSP) to fund the future benefits.

Section 7702 - Guideline Premium/Cash Value Corridor Test (GP/CVCT): As defined by the IRS Code 7702, GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance Policy to satisfy the tax treatment of the Life Insurance Contract. GP/CVCT is a dual test that is met at all times if:

1. The total of the gross premium paid under the contract does not exceed the Guideline Premium limitations for the contract, and
2. The statutory Cash Value Corridor requirement is satisfied

This proposal was calculated using the Guideline Premium Test.

Specified Amount - Dollar amount used to determine the amount of death benefit payable.

Surrender Charges - Amount deducted from the Accumulated Value in the event that the policy owner surrenders the policy for cash during the applicable period. The actual Surrender Charge deducted will be the lesser of the Surrender Charge shown in the table below and the Accumulated Value on the date of surrender. At no time will the deduction of the Surrender Charge cause the policy owner to owe additional funds to Nationwide Life and Annuity Insurance Company. The Surrender Charge period is in effect as shown below.

Policy Year	Surrender Charges
1	\$8,387.68
2	\$8,045.32
3	\$7,702.97
4	\$7,378.63
5	\$7,054.30
6	\$6,738.97
7	\$6,432.66



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

8	\$6,126.34
9	\$5,829.03
10	\$5,531.72
11	\$5,252.43
12	\$4,774.94
13	\$4,306.46
14	\$3,865.00
15	\$3,126.23
16	\$2,432.52
17	\$1,765.83
18	\$1,144.18
19	\$549.57
20	\$0.00

Total Loan Balance - Outstanding policy indebtedness plus any unpaid Loan interest.

Additional Benefits & Information

Accelerated Death Benefit for Terminal Illness Rider - (Form# ICC13-NWLA-495)

- The Accelerated Death Benefit for Terminal Illness Rider advances a portion of the policy's death benefit in the event of a terminal illness (with a life expectancy of 12 months or less).
- The rider is effective and attached to the policy at the time the policy is issued.
- There is no upfront charge for this rider; however, charges and adjustments will apply at the time a claim is accepted.
- The receipt of an accelerated death benefit payment may be taxable or may affect Medicaid or public assistance eligibility. Nationwide therefore strongly recommends that clients seek independent advice when determining the benefits of using the rider.
- Nationwide reserves the right to require the policy Specified Amount be at least \$50,000 on the rider's benefit effective date; the remaining Specified Amount, after acceleration of the death benefit, must be at least the minimum Specified Amount.
- The maximum amount of the accelerated death benefit to be paid if the Insured meets the requirements of the Eligibility and Conditions for Payment section of the rider cannot exceed 50% of the base policy Specified Amount.
- The net accelerated death benefit payment must be at least \$10,000 and shall not exceed \$250,000.
- You may not be able to use the Accelerated Death Benefit for Terminal Illness Rider if the current base policy death benefit is equal to the stated minimum death benefit in your policy.

Accelerated Death Benefit for Critical Illness Rider - (Form # ICC20-NWLA-606)

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



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

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

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

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

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

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

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

Policy Maturity Date Extension

- This policy provision protects against the possibility of outliving coverage.
- Provided the policy has not lapsed or been surrendered before reaching the original Maturity Date (the insured's Attained Age 120), the original Maturity Date will automatically be extended to pay a death benefit upon the death of the insured.
- After the original Maturity Date is extended, payments will no longer be accepted (except for loan repayments), interest will continue to be credited to the policy's Accumulated Value, and monthly charges will no longer be deducted.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Initial No-Lapse Guarantee Policy Continuation

This proposal reflects a 5 year Initial No-Lapse Guarantee Policy Continuation period.

The Initial No-Lapse Guarantee Monthly Premium is \$202.00*

The Initial No-Lapse Guarantee Policy Continuation provision ensures that the policy will not lapse during the Initial No-Lapse Guarantee Policy Continuation period as long as (1) is greater than or equal to (2), where:

- 1) Is the sum of all premiums paid, minus any Partial Surrenders, Partial Surrender fees, Surrender Charges, returned premium, and outstanding policy indebtedness
- 2) Is the sum of the Initial No-Lapse Guarantee Monthly Premium in effect for each respective month completed since the policy issue date.

*The dollar amount of the Initial No-Lapse Guarantee Monthly Premium is subject to change if changes are made to the policy.

Extended No-Lapse Guarantee Policy Continuation

The Extended No-Lapse Guarantee Policy Continuation provision ensures that, after the Initial No-Lapse Guarantee Period has ended, the policy will not lapse as long as the Extended No-Lapse Guarantee Value, minus any Indebtedness, is greater than zero. The Extended No-Lapse Guarantee Value is not used in determining the Accumulated Value, death benefit, or any other benefits provided in this policy or any elected riders. The Extended No-Lapse Guarantee Value is not a monetary amount that you may access.

The Extended No-Lapse Guarantee Value depends on management of the policy including but not limited to the frequency, timing and amount of premium, Partial Surrenders and policy Loans. Any difference between the actual management of the policy and management of the policy as proposed could impact the Extended No-Lapse Guarantee Value, which could cause you to lose your guaranteed death benefit earlier than proposed.

This proposal reflects an Extended No-Lapse Guarantee Maximum Attained Age period to attained age 120. You have specified a guarantee period to Attained Age 120. Based on the proposed assumptions, the policy will provide an actual guarantee to Attained Age 120.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Long-Term Care Rider - (Form# ICC16-NWLA-523)

This rider provides monthly benefits for qualified Long-Term Care services upon approval of a claim. Eligibility requirements include certification that the Insured is chronically ill, a plan of care for qualified LTC services, and a 90 calendar day elimination period must be met. Chronically ill means, the insured has been certified, within the preceding twelve months, by a licensed health care practitioner other than the owner or employee of an LTC service provider or immediate family of the policy owner or Insured, as:

- a. being unable to perform, without substantial assistance from another individual, at least two or more activities of daily living 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.
- **Qualified LTC services include:** informal home care; formal home care; assisted living care, adult day care, facility care, including nursing home care, and other qualified services.
 - **International Benefits** - Insureds residing in a foreign country when the need for benefits arise are not required to return to the United States for certification; however, the licensed health care practitioner providing the certification must be licensed to practice in the US.
 - **Exclusions** - This rider does not cover any expense which results from: intentionally self-inflicted injuries or attempts at suicide; committing or attempting to commit a felony; alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or war or any act of war, whether declared or undeclared.
 - **Pre-existing Conditions** - This rider also does not cover preexisting conditions not disclosed in the application if the need for services begins during the first six months after the LTC Rider effective date.
 - **Cash Indemnity Benefits** - Once a claim has been approved, no bills or receipts are needed. The LTC benefit will be paid directly to the policy owner on a monthly basis. Benefits are paid as an acceleration of the elected portion of the policy's Specified Amount.
 - **No-Lapse Guarantee** - The LTC Rider offers a 'no-lapse guarantee' feature (see the 'Policy & Rider Lapse Protection' section of the LTC Rider). While LTC benefits are being paid, if the policy's surrender value is insufficient to cover monthly deductions, the monthly deductions will be waived and we will not lapse the policy. However, while the policy is being kept in force by this feature, the death benefit will be calculated using your LTC Rider Specified Amount. If the LTC Rider Specified Amount is less than the Total Specified Amount, your death benefit will be reduced. In addition, if the no-lapse guarantee is keeping the policy in force when a claim ends or LTC benefits are exhausted, additional premium may be required to keep the policy in force.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

- You have selected the LTC Rider Specified Amount of \$422,180.00 with a risk class of Couple Preferred Nontobacco. Approval of coverage under this Rider is subject to underwriting, and will require a medical exam.
- The maximum monthly benefit provided by this Rider is the lesser of: the LTC Rider Specified Amount multiplied by an elected percentage of 2%, 3%, or 4%; two times the HIPAA per diem in effect at the time the benefit is paid multiplied by thirty; or 1/12 of the remaining maximum lifetime benefit provided by the Rider. You may elect to take less than the maximum monthly benefit.
- Monthly LTC Rider Charge for each electable maximum monthly benefit is:
 - \$27.44 for the 2% monthly LTC benefit
 - \$36.31 for the 3% monthly LTC benefit
 - \$44.33 for the 4% monthly LTC benefit
- You elected 2%. This election cannot be changed once the policy is in force

Residual Death Benefit Endorsement (ICC16-NWLA-526) - If LTC Rider benefits have been paid and the LTC Rider is In Force when the Insured dies, the policy will provide minimum Death Benefit Proceeds as follows.

1. If the LTC Rider is not keeping the policy in force and the Death Benefit is not greater than or equal to 10% of: the Base Policy Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to the greater of zero, or: (1) 10% of: the base Policy Specified Amount minus any Indebtedness; minus (2) the lesser of (a) or (b) if the Policy is in a grace period when the Insured dies, where: (a) is any due and unpaid monthly deductions and any other Policy charges; and (b) is the dollar amount of Premium that would meet the requirements of any death benefit guarantee or no-lapse guarantee; and

2. If the LTC Rider is keeping the policy In Force and the Death Benefit Proceeds are not greater than or equal to: 10% of: the LTC Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to 10% of: the LTC Specified Amount minus any Indebtedness.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 650k Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$422,180

ENLG Max Attained Age: 120

Initial Planned Premium: \$3,770.00 Annual

Long-Term Care Rider Amount: \$422,180

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	45	18,850	0	422,180
10	50	37,700	0	422,180
20	60	75,400	0	422,180
30	70	113,100	0	422,180
60	100	226,200	0	422,180
80	120	301,600	0	422,180

Based on Premium Outlay,
Coverage would continue to:

Age 120

Policy was not a Modified Endowment Contract.

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

_____ Date _____
 Applicant/Policy Owner

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

_____ Date _____
 Sales Representative

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



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 650k Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$422,180
ENLG Max Attained Age: 120
Initial Planned Premium: \$3,770.00 Annual
Long-Term Care Rider Amount: \$422,180

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
1	41	3,770	0	0	422,180 *	422,180
2	42	3,770	0	0	422,180 *	422,180
3	43	3,770	0	0	422,180 *	422,180
4	44	3,770	0	0	422,180 *	422,180
5	45	3,770	0	0	422,180 *	422,180
Total		18,850				
6	46	3,770	0	0	422,180 **	422,180
7	47	3,770	0	0	422,180 **	422,180
8	48	3,770	0	0	422,180 **	422,180
9	49	3,770	0	0	422,180 **	422,180
10	50	3,770	0	0	422,180 **	422,180
Total		37,700				
11	51	3,770	0	0	422,180 **	422,180
12	52	3,770	0	0	422,180 **	422,180
13	53	3,770	0	0	422,180 **	422,180
14	54	3,770	0	0	422,180 **	422,180
15	55	3,770	0	0	422,180 **	422,180
Total		56,550				
16	56	3,770	0	0	422,180 **	422,180
17	57	3,770	0	0	422,180 **	422,180
18	58	3,770	0	0	422,180 **	422,180
19	59	3,770	0	0	422,180 **	422,180
20	60	3,770	0	0	422,180 **	422,180
Total		75,400				
21	61	3,770	0	0	422,180 **	422,180
22	62	3,770	0	0	422,180 **	422,180
23	63	3,770	0	0	422,180 **	422,180
24	64	3,770	0	0	422,180 **	422,180
25	65	3,770	0	0	422,180 **	422,180
Total		94,250				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 650k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$422,180
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$3,770.00 Annual
 Long-Term Care Rider Amount: \$422,180

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
26	66	3,770	0	0	422,180 **	422,180
27	67	3,770	0	0	422,180 **	422,180
28	68	3,770	0	0	422,180 **	422,180
29	69	3,770	0	0	422,180 **	422,180
30	70	3,770	0	0	422,180 **	422,180
Total		113,100				
31	71	3,770	0	0	422,180 **	422,180
32	72	3,770	0	0	422,180 **	422,180
33	73	3,770	0	0	422,180 **	422,180
34	74	3,770	0	0	422,180 **	422,180
35	75	3,770	0	0	422,180 **	422,180
Total		131,950				
36	76	3,770	0	0	422,180 **	422,180
37	77	3,770	0	0	422,180 **	422,180
38	78	3,770	0	0	422,180 **	422,180
39	79	3,770	0	0	422,180 **	422,180
40	80	3,770	0	0	422,180 **	422,180
Total		150,800				
41	81	3,770	0	0	422,180 **	422,180
42	82	3,770	0	0	422,180 **	422,180
43	83	3,770	0	0	422,180 **	422,180
44	84	3,770	0	0	422,180 **	422,180
45	85	3,770	0	0	422,180 **	422,180
Total		169,650				
46	86	3,770	0	0	422,180 **	422,180
47	87	3,770	0	0	422,180 **	422,180
48	88	3,770	0	0	422,180 **	422,180
49	89	3,770	0	0	422,180 **	422,180
50	90	3,770	0	0	422,180 **	422,180
Total		188,500				

Based on Premium Outlay, coverage would continue to: **Insured's attained age: 120**

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 650k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$422,180
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$3,770.00 Annual
 Long-Term Care Rider Amount: \$422,180

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
51	91	3,770	0	0	422,180 **	422,180
52	92	3,770	0	0	422,180 **	422,180
53	93	3,770	0	0	422,180 **	422,180
54	94	3,770	0	0	422,180 **	422,180
55	95	3,770	0	0	422,180 **	422,180
Total		207,350				
56	96	3,770	0	0	422,180 **	422,180
57	97	3,770	0	0	422,180 **	422,180
58	98	3,770	0	0	422,180 **	422,180
59	99	3,770	0	0	422,180 **	422,180
60	100	3,770	0	0	422,180 **	422,180
Total		226,200				
61	101	3,770	0	0	422,180 **	422,180
62	102	3,770	0	0	422,180 **	422,180
63	103	3,770	0	0	422,180 **	422,180
64	104	3,770	0	0	422,180 **	422,180
65	105	3,770	0	0	422,180 **	422,180
Total		245,050				
66	106	3,770	0	0	422,180 **	422,180
67	107	3,770	0	0	422,180 **	422,180
68	108	3,770	0	0	422,180 **	422,180
69	109	3,770	0	0	422,180 **	422,180
70	110	3,770	0	0	422,180 **	422,180
Total		263,900				
71	111	3,770	0	0	422,180 **	422,180
72	112	3,770	0	0	422,180 **	422,180
73	113	3,770	0	0	422,180 **	422,180
74	114	3,770	0	0	422,180 **	422,180
75	115	3,770	0	0	422,180 **	422,180
Total		282,750				

Based on Premium Outlay, coverage would continue to: **Insured's attained age: 120**

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 650k Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$422,180
ENLG Max Attained Age: 120
Initial Planned Premium: \$3,770.00 Annual
Long-Term Care Rider Amount: \$422,180

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
76	116	3,770	0	0	422,180 **	422,180
77	117	3,770	0	0	422,180 **	422,180
78	118	3,770	0	0	422,180 **	422,180
79	119	3,770	0	0	422,180 **	422,180
80	120	3,770	0	0	422,180 **	422,180
Total		301,600				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 650k Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$422,180

ENLG Max Attained Age: 120

Initial Planned Premium: \$3,770.00 Annual

Long-Term Care Rider Amount: \$422,180

Premium Summary

INLGP: \$202.00

TP: \$3,441.30

MEP: \$15,301.00

GAP: \$8,104.00

GSP: \$99,296.00

Initial No-Lapse Guarantee Premium (INLGP): The minimum monthly premium for 5 years to ensure that the Initial No-Lapse Guarantee remains in force. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

Target Premium (TP): This is the value used in the calculation of commissions.

Modified Endowment Premium (MEP): As defined by the IRS Code 7702A, this premium represents the level annual premium required for seven years to mature the policy under mortality charges at an annual interest rate of 4%.

Guideline Annual Premium (GAP): This premium represents the level annual premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 4%.

Guideline Single Premium (GSP): This premium represents the single premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 6%.

Please see the basic proposal for further information on the guaranteed elements and other important information.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio
Input Summary - Ledger
Case File: [Untitled]

Screen: Insured

Revised Proposal?	No	Sex	Male
Issue State	WA	Issue Age or DOB (mm/dd/yyyy)	40
First Name	650k Of	Risk Class	Preferred Nontobacco
Last Name	Income	Tax Bracket	30% From 1 To 99

Screen: Face Amount and Premium

Total Specified Amount Option	Solve From 1 To 80	Lump Sum Month First Year	1
Section 7702	GPT	1035 Exchange?	No
Death Benefit Option	Level	Avoid MEC	No
Scheduled Premium	3770 From 1 To 80	Target	Lapse Protection Guarantee
Premium Mode	Annual	Maximum Guarantee Period	To Age 120
Return of Premium	No	Specified Guarantee Period	A120

Screen: Interest Rate and Income

Guaranteed Rate		Loan Interest Payment Method	Borrow
Withdrawal Cap	None	Distribution Mode	Annual From 1 To Max

Screen: Riders

Accidental Death Benefit	No	Rate Class	Preferred Nontobacco
Children's Term Insurance Amount		Married / Civil Union / Domestic	Yes
Long Term Care Rider	Yes	Print LTC Analysis?	No
Maximum Monthly Benefit	2%	Return of Premium	No
Long Term Care Amount	Equal to Total Specified Amount	Waiver of Monthly Deductions Rider	No

Screen: Output Design

General Ledger	Yes	Monthly Cost Summary	No
Annual Cost Summary	No	Monthly COI Report	No
Internal Rate of Return	No	Cost and Benefit Report	No
Premium Summary	Yes	Net Cost Per Dollar	No
Nationwide Financial Strength	No	A Guarantee in Uncertain Times	No
Value of Life Insurance Report	No	Wealth Transfer (annuitization)	No
OCC Report	No	Wealth Transfer with LTC (annuitization)	No
Outlay/Tax Report	No	(LTC Rider must be Specified)	
Surrender Charge Report	No		



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Illustrated Goal Inputs**

Premium Pay To Age	a120
Maturity or Lapse Age	a120
Cash Value Goal	N/A
Target Year for Cash Value Goal	N/A
Death Benefit Option Change	N/A
Death Benefit Option Change Year	N/A
Optimal Switch	No
Net Rate of Return/Current Interest Rate Assumed	N/A
Overloan Invoked	N/A
Income Type	N/A
Loan Interest Payment Method	N/A
Income Start/Stop Year	N/A
Annualized Income Amount	N/A
Income Frequency	N/A
Specified Amount Change Year	N/A
New Base Specified Amount	N/A
ATR Amount Change Year	N/A
New ATR Specified Amount	N/A

Not valid without compliance ledgers dated 4/20/2021

Name: 650k Of Income M/40

Company/ Product: Nationwide/ Nationwide No-Lapse Guarantee UL II

Product Warning(s)

- Specified Amount is \$411,040 when Return of Premium (via Periodic Access Minimum Surrender Value rider) feature is elected.
- Illustration Succeeded

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Insured

Insured Name	650k Of Income
Sex	Male
Age	40
Class	Preferred Non-Tobacco
Flat Extra	1 to 80 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 80 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 80 - 3,770

Disbursements

Disbursements	N
---------------	---

Policy Options

Death Benefit Option	1 to 80 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 80 -
Lump Sum Month First Year	1
Section 7702	GPT
Revised Illustration	N
Years to Print	Max

Policy Riders

Policy Riders	Y
Long Term Care Rider II	Y
Maximum Monthly Benefit	2%
LTC Rider Amount	Equal to Total Specified Amount
LTC Rate Class	Preferred Non-Tobacco
Married / Civil Union / Domestic	Y
Print LTC Analysis	N
Waiver of Monthly Deductions	N
Accidental Death Benefit	N
Child Term Rider	N
Return of Premium / Periodic Access Minimum Surrender	N
Value	

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Report Options

Report Options	Y
Personalized Sales Ideas	
A Guarantee in Uncertain Times	N
Wealth Transfer with LTC [LTC rider must be selected]	N
Reports	
General Ledger	Y
Premium Summary Report	Y
Summary of Guaranteed Values	Y
Nationwide Financial Strength	N
Value of Life Insurance Report	N
Annual Cost Summary	N
IRR Report	N
OCC Report	N
Outlay/Tax Report	N
Surrender Charge Report	N
Monthly Cost Summary	N
Monthly COI Report	N
Cost and Benefit Report	N
Net Cost Per Dollar	N
Commission Summary	N

Agent Info

Agent Name	Mark Williamson
Agent Address1	601 Union St
Agent City	SEATTLE
Agent State	Washington
Agent Zip Code	98101
Agent Phone	206-623-8801
Agent Email	adasdff@f.com
Bank Sale	N

Concept

Concept	None
---------	------

Basic Illustration

Prepared For:
750k Of Income

Prepared By:
Mark Williamson
601 Union St
SEATTLE, WA 98101
ph: 206-623-8801
adasdff@f.com



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

Life Insurance Proposal Nationwide No-Lapse Guarantee UL II

Prepared for:

750k Of Income

Presented by:

Mark Williamson
601 Union St
SEATTLE, WA 98101
Phone: 206-623-8801
EMail: adasdfff@f.com

Prepared on:

April 20, 2021

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



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 750k Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$487,120

ENLG Max Attained Age: 120

Initial Planned Premium: \$4,350.00 Annual

Long-Term Care Rider Amount: \$487,120

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$487,120
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$9,742, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$487,120 = \$9,742
- (b) 2021 HIPAA Per Diem is \$400 times 2 times 30 = \$24,000

*These amounts assume no withdrawals or loans have been taken which could reduce LTC benefits. See Long-Term Care Narrative Summary Description for additional details.

Qualified Long-Term Care Services covered by the rider will include, but are not limited to the following*:

- Informal home care
- Formal home care
- Assisted living care
- Adult day care
- Facility care, includes nursing home care
- Other qualified service providers

*These services can be provided domestically or internationally

Approval of coverage under the LTC Rider is subject to underwriting and may require a medical exam.

The long-term care rider does have exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial advisor.

Your coverage under the LTC rider is guaranteed renewable. This means Nationwide will not unilaterally cancel or reduce coverage under this Rider, unless you request termination of this Rider, it will remain in force as long as the Policy remains in force. Your monthly LTC rider charge rate cannot increase beyond the maximums stated in your policy. However, Nationwide has the right to increase your current monthly LTC rider charge rates, up to the guaranteed maximum monthly LTC rider charge rate. Any change in the current monthly LTC rider charge rate will be on a uniform basis for Insured's of the same sex, Issue Age, product, rate type and rate class whose Policies have been in force for the same duration.

If the policy's surrender value is not sufficient to pay policy charges, a lapse pending notice will be sent informing you that the policy has entered a grace period. The grace period will last 61 days from the date we mail that notice.

Prior to the passage of the Tax Cuts and Jobs Act, which became effective as of January 1, 2018, the HIPAA per diem for 2021 was established at \$400 per day. However, due to provisions in the new tax laws, the HIPAA per diem could be recalculated, resulting in a number that is less than originally established. The formula for collecting tax-free LTC benefits remains the same. Thus, any amount of LTC Benefits received to pay for qualified LTC expenses that exceed the HIPAA per diem would remain tax free.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

About the Proposal

The proposal is not a contract and will not become part of any policy issued by Nationwide Life and Annuity Insurance Company. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. The policy is designed to qualify as life insurance under laws of the United States of America, including 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.

The proposal is intended to assist you in understanding how the policy works, not to predict actual performance. It reflects a variety of proposed activities, such as planned premiums and coverage amounts to show the impact on the policy's performance.

This proposal assumes that the premium payment is made on the first day of each year.

About Nationwide No-Lapse Guarantee UL II

Nationwide No-Lapse Guarantee UL II is an individual flexible premium adjustable life insurance contract covering one person, providing permanent protection for the selected Extended No-lapse Guarantee Period.

Nationwide No-Lapse Guarantee UL II offers:

- A customizable Extended No-Lapse Guarantee period that helps ensure your policy is there when you need it
- A three-tiered safety net, called the Automated Premium Monitor, that can help you and your insurance professional protect your policy's guarantee.

There is no set premium with this policy. However, sufficient premium must be paid in order to continue coverage. Premiums received are assessed a percent of premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value earns and is credited with interest. The interest rate is subject to change at any time, but is guaranteed never to be below the 1.00% guaranteed rate for the un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value. Once a month, on the Policy Monthaversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other applicable expenses. These deductions will stop once the insured reaches attained Age 120. Premiums, other than loan repayments, will not be accepted once the insured reaches attained Age 120. The maturity age will be at attained Age 120.

Available Cash Surrender Value can be borrowed at any time. After the first policy year, Partial Surrenders can be made. The policy can be surrendered at any time for the Net Surrender Value, however, any amount paid will be reduced by any applicable surrender charge and outstanding policy Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Insurance coverage under your policy and any benefits provided by any elected riders will remain in force as long as the Net Surrender Value of your policy on each Policy Monthiversary is sufficient to pay monthly administrative and insurance charges and any other applicable expenses. If the Net Surrender Value is not sufficient, your policy may be kept in force by policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for additional policy continuation details.

Any Specified Amount increase will require evidence of insurability satisfactory to Nationwide.

Key Terms & Column Headings

Accumulated Value - The amount of premium paid, minus the percent of premium charge, monthly deductions for cost of insurance and other policy and rider charges, and any partial surrenders, plus interest credited.

Annualized Premium Outlay - Total premium paid into the policy during a policy year.

Attained Age - Issue Age plus the number of full policy years since the Policy Date.

Benefit for LTC - The maximum lifetime Long-Term Care benefit available as of the end of each policy year.

Cash Surrender Value - The Accumulated Value minus any Surrender Charges

Guaranteed Values - Guaranteed values are based on guaranteed cost of insurance and guaranteed policy charges. These values use a guaranteed interest rate of 1.00% for un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value.

Issue Age - The Insured's age on the birthday nearest the Policy Date.

Loans - Amount borrowed against the Net Surrender Value during the policy year. Any outstanding policy indebtedness will be charged interest at the policy Loan interest rate of 5.00% as defined in the policy. If the Loan interest is not paid, it is added to the Total Loan Balance. Any outstanding indebtedness will result in a reduction in the policy's Surrender Value and Death Benefit. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how indebtedness affects these policy continuation features.

The loaned portion of the Accumulated Value will be credited with 3.00% interest.

Modified Endowment Contract - A life insurance policy where premium payments made during the first seven years of the contract, or during the first seven years after a material change, exceed the Modified Endowment Premium limit as defined by section 7702A of the Internal Revenue Code. Distributions from these types of contracts are subject to less favorable tax treatment than distributions from policies which are not Modified Endowment Contracts.

Net Annual Outlay - Shows planned premiums plus any loan repayments, less Partial Surrenders and Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Net Death Benefit - Death benefit amount that would be paid to beneficiary in the event of Insured's death. This amount is net of any outstanding policy indebtedness.

Net Surrender Value - Accumulated Value less applicable Surrender Charges, minus any policy indebtedness. The amount that the policy owner would receive if a full surrender was effected.

Partial Surrenders - Amount taken as Partial Surrenders during the policy year. Partial Surrenders reduce the death benefit and Net Surrender Value by the gross surrender amount. In addition, Partial Surrenders can impact the policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how Partial Surrenders affect these policy continuation features.

Policy Monthiversary - The same day of the month as the Policy Date for each succeeding month. In any month where such day does not exist (e.g. 29th, 30th, and 31st), the Policy Monthiversary will be the last day of the calendar month.

Section 7702 - Cash Value Accumulation Test (CVAT): As defined by the IRS Code 7702, CVAT is one of two alternative tests that can be selected at issue of the Life Insurance Policy. CVAT requires the Accumulated Value at no time exceeds the Net Single Premium (NSP) to fund the future benefits.

Section 7702 - Guideline Premium/Cash Value Corridor Test (GP/CVCT): As defined by the IRS Code 7702, GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance Policy to satisfy the tax treatment of the Life Insurance Contract. GP/CVCT is a dual test that is met at all times if:

1. The total of the gross premium paid under the contract does not exceed the Guideline Premium limitations for the contract, and
2. The statutory Cash Value Corridor requirement is satisfied

This proposal was calculated using the Guideline Premium Test.

Specified Amount - Dollar amount used to determine the amount of death benefit payable.

Surrender Charges - Amount deducted from the Accumulated Value in the event that the policy owner surrenders the policy for cash during the applicable period. The actual Surrender Charge deducted will be the lesser of the Surrender Charge shown in the table below and the Accumulated Value on the date of surrender. At no time will the deduction of the Surrender Charge cause the policy owner to owe additional funds to Nationwide Life and Annuity Insurance Company. The Surrender Charge period is in effect as shown below.

Policy Year	Surrender Charges
1	\$9,677.88
2	\$9,282.86
3	\$8,887.85
4	\$8,513.62
5	\$8,139.40
6	\$7,775.57
7	\$7,422.13



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

8	\$7,068.70
9	\$6,725.66
10	\$6,382.62
11	\$6,060.37
12	\$5,509.42
13	\$4,968.88
14	\$4,459.52
15	\$3,607.11
16	\$2,806.69
17	\$2,037.45
18	\$1,320.18
19	\$634.10
20	\$0.00

Total Loan Balance - Outstanding policy indebtedness plus any unpaid Loan interest.

Additional Benefits & Information

Accelerated Death Benefit for Terminal Illness Rider - (Form# ICC13-NWLA-495)

- The Accelerated Death Benefit for Terminal Illness Rider advances a portion of the policy's death benefit in the event of a terminal illness (with a life expectancy of 12 months or less).
- The rider is effective and attached to the policy at the time the policy is issued.
- There is no upfront charge for this rider; however, charges and adjustments will apply at the time a claim is accepted.
- The receipt of an accelerated death benefit payment may be taxable or may affect Medicaid or public assistance eligibility. Nationwide therefore strongly recommends that clients seek independent advice when determining the benefits of using the rider.
- Nationwide reserves the right to require the policy Specified Amount be at least \$50,000 on the rider's benefit effective date; the remaining Specified Amount, after acceleration of the death benefit, must be at least the minimum Specified Amount.
- The maximum amount of the accelerated death benefit to be paid if the Insured meets the requirements of the Eligibility and Conditions for Payment section of the rider cannot exceed 50% of the base policy Specified Amount.
- The net accelerated death benefit payment must be at least \$10,000 and shall not exceed \$250,000.
- You may not be able to use the Accelerated Death Benefit for Terminal Illness Rider if the current base policy death benefit is equal to the stated minimum death benefit in your policy.

Accelerated Death Benefit for Critical Illness Rider - (Form # ICC20-NWLA-606)

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



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

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

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

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

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

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

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

Policy Maturity Date Extension

- This policy provision protects against the possibility of outliving coverage.
- Provided the policy has not lapsed or been surrendered before reaching the original Maturity Date (the insured's Attained Age 120), the original Maturity Date will automatically be extended to pay a death benefit upon the death of the insured.
- After the original Maturity Date is extended, payments will no longer be accepted (except for loan repayments), interest will continue to be credited to the policy's Accumulated Value, and monthly charges will no longer be deducted.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Initial No-Lapse Guarantee Policy Continuation

This proposal reflects a 5 year Initial No-Lapse Guarantee Policy Continuation period.

The Initial No-Lapse Guarantee Monthly Premium is \$233.00*

The Initial No-Lapse Guarantee Policy Continuation provision ensures that the policy will not lapse during the Initial No-Lapse Guarantee Policy Continuation period as long as (1) is greater than or equal to (2), where:

- 1) Is the sum of all premiums paid, minus any Partial Surrenders, Partial Surrender fees, Surrender Charges, returned premium, and outstanding policy indebtedness
- 2) Is the sum of the Initial No-Lapse Guarantee Monthly Premium in effect for each respective month completed since the policy issue date.

*The dollar amount of the Initial No-Lapse Guarantee Monthly Premium is subject to change if changes are made to the policy.

Extended No-Lapse Guarantee Policy Continuation

The Extended No-Lapse Guarantee Policy Continuation provision ensures that, after the Initial No-Lapse Guarantee Period has ended, the policy will not lapse as long as the Extended No-Lapse Guarantee Value, minus any Indebtedness, is greater than zero. The Extended No-Lapse Guarantee Value is not used in determining the Accumulated Value, death benefit, or any other benefits provided in this policy or any elected riders. The Extended No-Lapse Guarantee Value is not a monetary amount that you may access.

The Extended No-Lapse Guarantee Value depends on management of the policy including but not limited to the frequency, timing and amount of premium, Partial Surrenders and policy Loans. Any difference between the actual management of the policy and management of the policy as proposed could impact the Extended No-Lapse Guarantee Value, which could cause you to lose your guaranteed death benefit earlier than proposed.

This proposal reflects an Extended No-Lapse Guarantee Maximum Attained Age period to attained age 120. You have specified a guarantee period to Attained Age 120. Based on the proposed assumptions, the policy will provide an actual guarantee to Attained Age 120.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Long-Term Care Rider - (Form# ICC16-NWLA-523)

This rider provides monthly benefits for qualified Long-Term Care services upon approval of a claim. Eligibility requirements include certification that the Insured is chronically ill, a plan of care for qualified LTC services, and a 90 calendar day elimination period must be met. Chronically ill means, the insured has been certified, within the preceding twelve months, by a licensed health care practitioner other than the owner or employee of an LTC service provider or immediate family of the policy owner or Insured, as:

- a. being unable to perform, without substantial assistance from another individual, at least two or more activities of daily living 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.
- **Qualified LTC services include:** informal home care; formal home care; assisted living care, adult day care, facility care, including nursing home care, and other qualified services.
- **International Benefits** - Insureds residing in a foreign country when the need for benefits arise are not required to return to the United States for certification; however, the licensed health care practitioner providing the certification must be licensed to practice in the US.
- **Exclusions** - This rider does not cover any expense which results from: intentionally self-inflicted injuries or attempts at suicide; committing or attempting to commit a felony; alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or war or any act of war, whether declared or undeclared.
- **Pre-existing Conditions** - This rider also does not cover preexisting conditions not disclosed in the application if the need for services begins during the first six months after the LTC Rider effective date.
- **Cash Indemnity Benefits** - Once a claim has been approved, no bills or receipts are needed. The LTC benefit will be paid directly to the policy owner on a monthly basis. Benefits are paid as an acceleration of the elected portion of the policy's Specified Amount.
- **No-Lapse Guarantee** - The LTC Rider offers a 'no-lapse guarantee' feature (see the 'Policy & Rider Lapse Protection' section of the LTC Rider). While LTC benefits are being paid, if the policy's surrender value is insufficient to cover monthly deductions, the monthly deductions will be waived and we will not lapse the policy. However, while the policy is being kept in force by this feature, the death benefit will be calculated using your LTC Rider Specified Amount. If the LTC Rider Specified Amount is less than the Total Specified Amount, your death benefit will be reduced. In addition, if the no-lapse guarantee is keeping the policy in force when a claim ends or LTC benefits are exhausted, additional premium may be required to keep the policy in force.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

- You have selected the LTC Rider Specified Amount of \$487,120.00 with a risk class of Couple Preferred Nontobacco. Approval of coverage under this Rider is subject to underwriting, and will require a medical exam.
- The maximum monthly benefit provided by this Rider is the lesser of: the LTC Rider Specified Amount multiplied by an elected percentage of 2%, 3%, or 4%; two times the HIPAA per diem in effect at the time the benefit is paid multiplied by thirty; or 1/12 of the remaining maximum lifetime benefit provided by the Rider. You may elect to take less than the maximum monthly benefit.
- Monthly LTC Rider Charge for each electable maximum monthly benefit is:
 - \$31.66 for the 2% monthly LTC benefit
 - \$41.89 for the 3% monthly LTC benefit
 - \$51.15 for the 4% monthly LTC benefit
- You elected 2%. This election cannot be changed once the policy is in force

Residual Death Benefit Endorsement (ICC16-NWLA-526) - If LTC Rider benefits have been paid and the LTC Rider is In Force when the Insured dies, the policy will provide minimum Death Benefit Proceeds as follows.

1. If the LTC Rider is not keeping the policy in force and the Death Benefit is not greater than or equal to 10% of: the Base Policy Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to the greater of zero, or: (1) 10% of: the base Policy Specified Amount minus any Indebtedness; minus (2) the lesser of (a) or (b) if the Policy is in a grace period when the Insured dies, where: (a) is any due and unpaid monthly deductions and any other Policy charges; and (b) is the dollar amount of Premium that would meet the requirements of any death benefit guarantee or no-lapse guarantee; and

2. If the LTC Rider is keeping the policy In Force and the Death Benefit Proceeds are not greater than or equal to: 10% of: the LTC Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to 10% of: the LTC Specified Amount minus any Indebtedness.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 750k Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$487,120
ENLG Max Attained Age: 120
Initial Planned Premium: \$4,350.00 Annual
Long-Term Care Rider Amount: \$487,120

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	45	21,750	0	487,120
10	50	43,500	0	487,120
20	60	87,000	0	487,120
30	70	130,500	0	487,120
60	100	261,000	0	487,120
80	120	348,000	0	487,120

Based on Premium Outlay,
Coverage would continue to:

Age 120

Policy was not a Modified Endowment Contract.

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

_____ Date _____
 Applicant/Policy Owner

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

_____ Date _____
 Sales Representative

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



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 750k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$487,120
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$4,350.00 Annual
 Long-Term Care Rider Amount: \$487,120

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
1	41	4,350	0	0	487,120 *	487,120
2	42	4,350	0	0	487,120 *	487,120
3	43	4,350	0	0	487,120 *	487,120
4	44	4,350	0	0	487,120 *	487,120
5	45	4,350	0	0	487,120 *	487,120
Total		21,750				
6	46	4,350	0	0	487,120 **	487,120
7	47	4,350	0	0	487,120 **	487,120
8	48	4,350	0	0	487,120 **	487,120
9	49	4,350	0	0	487,120 **	487,120
10	50	4,350	0	0	487,120 **	487,120
Total		43,500				
11	51	4,350	0	0	487,120 **	487,120
12	52	4,350	0	0	487,120 **	487,120
13	53	4,350	0	0	487,120 **	487,120
14	54	4,350	0	0	487,120 **	487,120
15	55	4,350	0	0	487,120 **	487,120
Total		65,250				
16	56	4,350	0	0	487,120 **	487,120
17	57	4,350	0	0	487,120 **	487,120
18	58	4,350	0	0	487,120 **	487,120
19	59	4,350	0	0	487,120 **	487,120
20	60	4,350	0	0	487,120 **	487,120
Total		87,000				
21	61	4,350	0	0	487,120 **	487,120
22	62	4,350	0	0	487,120 **	487,120
23	63	4,350	0	0	487,120 **	487,120
24	64	4,350	0	0	487,120 **	487,120
25	65	4,350	0	0	487,120 **	487,120
Total		108,750				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 750k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$487,120
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$4,350.00 Annual
 Long-Term Care Rider Amount: \$487,120

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
26	66	4,350	0	0	487,120 **	487,120
27	67	4,350	0	0	487,120 **	487,120
28	68	4,350	0	0	487,120 **	487,120
29	69	4,350	0	0	487,120 **	487,120
30	70	4,350	0	0	487,120 **	487,120
Total		130,500				
31	71	4,350	0	0	487,120 **	487,120
32	72	4,350	0	0	487,120 **	487,120
33	73	4,350	0	0	487,120 **	487,120
34	74	4,350	0	0	487,120 **	487,120
35	75	4,350	0	0	487,120 **	487,120
Total		152,250				
36	76	4,350	0	0	487,120 **	487,120
37	77	4,350	0	0	487,120 **	487,120
38	78	4,350	0	0	487,120 **	487,120
39	79	4,350	0	0	487,120 **	487,120
40	80	4,350	0	0	487,120 **	487,120
Total		174,000				
41	81	4,350	0	0	487,120 **	487,120
42	82	4,350	0	0	487,120 **	487,120
43	83	4,350	0	0	487,120 **	487,120
44	84	4,350	0	0	487,120 **	487,120
45	85	4,350	0	0	487,120 **	487,120
Total		195,750				
46	86	4,350	0	0	487,120 **	487,120
47	87	4,350	0	0	487,120 **	487,120
48	88	4,350	0	0	487,120 **	487,120
49	89	4,350	0	0	487,120 **	487,120
50	90	4,350	0	0	487,120 **	487,120
Total		217,500				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 750k Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$487,120
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$4,350.00 Annual
 Long-Term Care Rider Amount: \$487,120

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
51	91	4,350	0	0	487,120 **	487,120
52	92	4,350	0	0	487,120 **	487,120
53	93	4,350	0	0	487,120 **	487,120
54	94	4,350	0	0	487,120 **	487,120
55	95	4,350	0	0	487,120 **	487,120
Total		239,250				
56	96	4,350	0	0	487,120 **	487,120
57	97	4,350	0	0	487,120 **	487,120
58	98	4,350	0	0	487,120 **	487,120
59	99	4,350	0	0	487,120 **	487,120
60	100	4,350	0	0	487,120 **	487,120
Total		261,000				
61	101	4,350	0	0	487,120 **	487,120
62	102	4,350	0	0	487,120 **	487,120
63	103	4,350	0	0	487,120 **	487,120
64	104	4,350	0	0	487,120 **	487,120
65	105	4,350	0	0	487,120 **	487,120
Total		282,750				
66	106	4,350	0	0	487,120 **	487,120
67	107	4,350	0	0	487,120 **	487,120
68	108	4,350	0	0	487,120 **	487,120
69	109	4,350	0	0	487,120 **	487,120
70	110	4,350	0	0	487,120 **	487,120
Total		304,500				
71	111	4,350	0	0	487,120 **	487,120
72	112	4,350	0	0	487,120 **	487,120
73	113	4,350	0	0	487,120 **	487,120
74	114	4,350	0	0	487,120 **	487,120
75	115	4,350	0	0	487,120 **	487,120
Total		326,250				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 750k Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$487,120
ENLG Max Attained Age: 120
Initial Planned Premium: \$4,350.00 Annual
Long-Term Care Rider Amount: \$487,120

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
76	116	4,350	0	0	487,120 **	487,120
77	117	4,350	0	0	487,120 **	487,120
78	118	4,350	0	0	487,120 **	487,120
79	119	4,350	0	0	487,120 **	487,120
80	120	4,350	0	0	487,120 **	487,120
Total		348,000				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 750k Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$487,120

ENLG Max Attained Age: 120

Initial Planned Premium: \$4,350.00 Annual

Long-Term Care Rider Amount: \$487,120

Premium Summary

INLGP: \$233.00

TP: \$3,970.59

MEP: \$17,655.00

GAP: \$9,328.00

GSP: \$114,210.00

Initial No-Lapse Guarantee Premium (INLGP): The minimum monthly premium for 5 years to ensure that the Initial No-Lapse Guarantee remains in force. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

Target Premium (TP): This is the value used in the calculation of commissions.

Modified Endowment Premium (MEP): As defined by the IRS Code 7702A, this premium represents the level annual premium required for seven years to mature the policy under mortality charges at an annual interest rate of 4%.

Guideline Annual Premium (GAP): This premium represents the level annual premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 4%.

Guideline Single Premium (GSP): This premium represents the single premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 6%.

Please see the basic proposal for further information on the guaranteed elements and other important information.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio
Input Summary - Ledger
Case File: [Untitled]

Screen: Insured

Revised Proposal?	No	Sex	Male
Issue State	WA	Issue Age or DOB (mm/dd/yyyy)	40
First Name	750k Of	Risk Class	Preferred Nontobacco
Last Name	Income	Tax Bracket	30% From 1 To 99

Screen: Face Amount and Premium

Total Specified Amount Option	Solve From 1 To 80	Lump Sum Month First Year	1
Section 7702	GPT	1035 Exchange?	No
Death Benefit Option	Level	Avoid MEC	No
Scheduled Premium	4350 From 1 To 80	Target	Lapse Protection Guarantee
Premium Mode	Annual	Maximum Guarantee Period	To Age 120
Return of Premium	No	Specified Guarantee Period	A120

Screen: Interest Rate and Income

Guaranteed Rate		Loan Interest Payment Method	Borrow
Withdrawal Cap	None	Distribution Mode	Annual From 1 To Max

Screen: Riders

Accidental Death Benefit	No	Rate Class	Preferred Nontobacco
Children's Term Insurance Amount		Married / Civil Union / Domestic	Yes
Long Term Care Rider	Yes	Print LTC Analysis?	No
Maximum Monthly Benefit	2%	Return of Premium	No
Long Term Care Amount	Equal to Total Specified Amount	Waiver of Monthly Deductions Rider	No

Screen: Output Design

General Ledger	Yes	Monthly Cost Summary	No
Annual Cost Summary	No	Monthly COI Report	No
Internal Rate of Return	No	Cost and Benefit Report	No
Premium Summary	Yes	Net Cost Per Dollar	No
Nationwide Financial Strength	No	A Guarantee in Uncertain Times	No
Value of Life Insurance Report	No	Wealth Transfer (annuitization)	No
OCC Report	No	Wealth Transfer with LTC (annuitization)	No
Outlay/Tax Report	No	(LTC Rider must be Specified)	
Surrender Charge Report	No		



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Illustrated Goal Inputs**

Premium Pay To Age	a120
Maturity or Lapse Age	a120
Cash Value Goal	N/A
Target Year for Cash Value Goal	N/A
Death Benefit Option Change	N/A
Death Benefit Option Change Year	N/A
Optimal Switch	No
Net Rate of Return/Current Interest Rate Assumed	N/A
Overloan Invoked	N/A
Income Type	N/A
Loan Interest Payment Method	N/A
Income Start/Stop Year	N/A
Annualized Income Amount	N/A
Income Frequency	N/A
Specified Amount Change Year	N/A
New Base Specified Amount	N/A
ATR Amount Change Year	N/A
New ATR Specified Amount	N/A

Not valid without compliance ledgers dated 4/20/2021

Name: 750k Of Income M/40

Company/ Product: Nationwide/ Nationwide No-Lapse Guarantee UL II

Product Warning(s)

- Specified Amount is \$474,270 when Return of Premium (via Periodic Access Minimum Surrender Value rider) feature is elected.
- Illustration Succeeded

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Insured

Insured Name	750k Of Income
Sex	Male
Age	40
Class	Preferred Non-Tobacco
Flat Extra	1 to 80 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 80 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 80 - 4,350

Disbursements

Disbursements	N
---------------	---

Policy Options

Death Benefit Option	1 to 80 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 80 -
Lump Sum Month First Year	1
Section 7702	GPT
Revised Illustration	N
Years to Print	Max

Policy Riders

Policy Riders	Y
Long Term Care Rider II	Y
Maximum Monthly Benefit	2%
LTC Rider Amount	Equal to Total Specified Amount
LTC Rate Class	Preferred Non-Tobacco
Married / Civil Union / Domestic	Y
Print LTC Analysis	N
Waiver of Monthly Deductions	N
Accidental Death Benefit	N
Child Term Rider	N
Return of Premium / Periodic Access Minimum Surrender	N
Value	

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Report Options

Report Options	Y
Personalized Sales Ideas	
A Guarantee in Uncertain Times	N
Wealth Transfer with LTC [LTC rider must be selected]	N
Reports	
General Ledger	Y
Premium Summary Report	Y
Summary of Guaranteed Values	Y
Nationwide Financial Strength	N
Value of Life Insurance Report	N
Annual Cost Summary	N
IRR Report	N
OCC Report	N
Outlay/Tax Report	N
Surrender Charge Report	N
Monthly Cost Summary	N
Monthly COI Report	N
Cost and Benefit Report	N
Net Cost Per Dollar	N
Commission Summary	N

Agent Info

Agent Name	Mark Williamson
Agent Address1	601 Union St
Agent City	SEATTLE
Agent State	Washington
Agent Zip Code	98101
Agent Phone	206-623-8801
Agent Email	adasdff@f.com
Bank Sale	N

Concept

Concept	None
---------	------

Basic Illustration

Prepared For:
1m Of Income

Prepared By:
Mark Williamson
601 Union St
SEATTLE, WA 98101
ph: 206-623-8801
adasdff@f.com



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

Life Insurance Proposal Nationwide No-Lapse Guarantee UL II

Prepared for:

1m Of Income

Presented by:

Mark Williamson
601 Union St
SEATTLE, WA 98101
Phone: 206-623-8801
EMail: adasdfff@f.com

Prepared on:

April 20, 2021

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



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 1m Of Income // Male/40/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$665,720

ENLG Max Attained Age: 120

Initial Planned Premium: \$5,800.00 Annual

Long-Term Care Rider Amount: \$665,720

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$665,720
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$13,314, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$665,720 = \$13,314
- (b) 2021 HIPAA Per Diem is \$400 times 2 times 30 = \$24,000

*These amounts assume no withdrawals or loans have been taken which could reduce LTC benefits. See Long-Term Care Narrative Summary Description for additional details.

Qualified Long-Term Care Services covered by the rider will include, but are not limited to the following*:

- Informal home care
- Formal home care
- Assisted living care
- Adult day care
- Facility care, includes nursing home care
- Other qualified service providers

*These services can be provided domestically or internationally

Approval of coverage under the LTC Rider is subject to underwriting and may require a medical exam.

The long-term care rider does have exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial advisor.

Your coverage under the LTC rider is guaranteed renewable. This means Nationwide will not unilaterally cancel or reduce coverage under this Rider, unless you request termination of this Rider, it will remain in force as long as the Policy remains in force. Your monthly LTC rider charge rate cannot increase beyond the maximums stated in your policy. However, Nationwide has the right to increase your current monthly LTC rider charge rates, up to the guaranteed maximum monthly LTC rider charge rate. Any change in the current monthly LTC rider charge rate will be on a uniform basis for Insured's of the same sex, Issue Age, product, rate type and rate class whose Policies have been in force for the same duration.

If the policy's surrender value is not sufficient to pay policy charges, a lapse pending notice will be sent informing you that the policy has entered a grace period. The grace period will last 61 days from the date we mail that notice.

Prior to the passage of the Tax Cuts and Jobs Act, which became effective as of January 1, 2018, the HIPAA per diem for 2021 was established at \$400 per day. However, due to provisions in the new tax laws, the HIPAA per diem could be recalculated, resulting in a number that is less than originally established. The formula for collecting tax-free LTC benefits remains the same. Thus, any amount of LTC Benefits received to pay for qualified LTC expenses that exceed the HIPAA per diem would remain tax free.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

About the Proposal

The proposal is not a contract and will not become part of any policy issued by Nationwide Life and Annuity Insurance Company. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. The policy is designed to qualify as life insurance under laws of the United States of America, including 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.

The proposal is intended to assist you in understanding how the policy works, not to predict actual performance. It reflects a variety of proposed activities, such as planned premiums and coverage amounts to show the impact on the policy's performance.

This proposal assumes that the premium payment is made on the first day of each year.

About Nationwide No-Lapse Guarantee UL II

Nationwide No-Lapse Guarantee UL II is an individual flexible premium adjustable life insurance contract covering one person, providing permanent protection for the selected Extended No-lapse Guarantee Period.

Nationwide No-Lapse Guarantee UL II offers:

- A customizable Extended No-Lapse Guarantee period that helps ensure your policy is there when you need it
- A three-tiered safety net, called the Automated Premium Monitor, that can help you and your insurance professional protect your policy's guarantee.

There is no set premium with this policy. However, sufficient premium must be paid in order to continue coverage. Premiums received are assessed a percent of premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value earns and is credited with interest. The interest rate is subject to change at any time, but is guaranteed never to be below the 1.00% guaranteed rate for the un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value. Once a month, on the Policy Monthaversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other applicable expenses. These deductions will stop once the insured reaches attained Age 120. Premiums, other than loan repayments, will not be accepted once the insured reaches attained Age 120. The maturity age will be at attained Age 120.

Available Cash Surrender Value can be borrowed at any time. After the first policy year, Partial Surrenders can be made. The policy can be surrendered at any time for the Net Surrender Value, however, any amount paid will be reduced by any applicable surrender charge and outstanding policy Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Insurance coverage under your policy and any benefits provided by any elected riders will remain in force as long as the Net Surrender Value of your policy on each Policy Monthiversary is sufficient to pay monthly administrative and insurance charges and any other applicable expenses. If the Net Surrender Value is not sufficient, your policy may be kept in force by policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for additional policy continuation details.

Any Specified Amount increase will require evidence of insurability satisfactory to Nationwide.

Key Terms & Column Headings

Accumulated Value - The amount of premium paid, minus the percent of premium charge, monthly deductions for cost of insurance and other policy and rider charges, and any partial surrenders, plus interest credited.

Annualized Premium Outlay - Total premium paid into the policy during a policy year.

Attained Age - Issue Age plus the number of full policy years since the Policy Date.

Benefit for LTC - The maximum lifetime Long-Term Care benefit available as of the end of each policy year.

Cash Surrender Value - The Accumulated Value minus any Surrender Charges

Guaranteed Values - Guaranteed values are based on guaranteed cost of insurance and guaranteed policy charges. These values use a guaranteed interest rate of 1.00% for un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value.

Issue Age - The Insured's age on the birthday nearest the Policy Date.

Loans - Amount borrowed against the Net Surrender Value during the policy year. Any outstanding policy indebtedness will be charged interest at the policy Loan interest rate of 5.00% as defined in the policy. If the Loan interest is not paid, it is added to the Total Loan Balance. Any outstanding indebtedness will result in a reduction in the policy's Surrender Value and Death Benefit. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how indebtedness affects these policy continuation features.

The loaned portion of the Accumulated Value will be credited with 3.00% interest.

Modified Endowment Contract - A life insurance policy where premium payments made during the first seven years of the contract, or during the first seven years after a material change, exceed the Modified Endowment Premium limit as defined by section 7702A of the Internal Revenue Code. Distributions from these types of contracts are subject to less favorable tax treatment than distributions from policies which are not Modified Endowment Contracts.

Net Annual Outlay - Shows planned premiums plus any loan repayments, less Partial Surrenders and Loans.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Net Death Benefit - Death benefit amount that would be paid to beneficiary in the event of Insured's death. This amount is net of any outstanding policy indebtedness.

Net Surrender Value - Accumulated Value less applicable Surrender Charges, minus any policy indebtedness. The amount that the policy owner would receive if a full surrender was effected.

Partial Surrenders - Amount taken as Partial Surrenders during the policy year. Partial Surrenders reduce the death benefit and Net Surrender Value by the gross surrender amount. In addition, Partial Surrenders can impact the policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how Partial Surrenders affect these policy continuation features.

Policy Monthiversary - The same day of the month as the Policy Date for each succeeding month. In any month where such day does not exist (e.g. 29th, 30th, and 31st), the Policy Monthiversary will be the last day of the calendar month.

Section 7702 - Cash Value Accumulation Test (CVAT): As defined by the IRS Code 7702, CVAT is one of two alternative tests that can be selected at issue of the Life Insurance Policy. CVAT requires the Accumulated Value at no time exceeds the Net Single Premium (NSP) to fund the future benefits.

Section 7702 - Guideline Premium/Cash Value Corridor Test (GP/CVCT): As defined by the IRS Code 7702, GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance Policy to satisfy the tax treatment of the Life Insurance Contract. GP/CVCT is a dual test that is met at all times if:

1. The total of the gross premium paid under the contract does not exceed the Guideline Premium limitations for the contract, and
2. The statutory Cash Value Corridor requirement is satisfied

This proposal was calculated using the Guideline Premium Test.

Specified Amount - Dollar amount used to determine the amount of death benefit payable.

Surrender Charges - Amount deducted from the Accumulated Value in the event that the policy owner surrenders the policy for cash during the applicable period. The actual Surrender Charge deducted will be the lesser of the Surrender Charge shown in the table below and the Accumulated Value on the date of surrender. At no time will the deduction of the Surrender Charge cause the policy owner to owe additional funds to Nationwide Life and Annuity Insurance Company. The Surrender Charge period is in effect as shown below.

Policy Year	Surrender Charges
1	\$13,226.22
2	\$12,686.37
3	\$12,146.53
4	\$11,635.09
5	\$11,123.66
6	\$10,626.44
7	\$10,143.42



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

8	\$9,660.40
9	\$9,191.58
10	\$8,722.77
11	\$8,282.37
12	\$7,529.43
13	\$6,790.69
14	\$6,094.57
15	\$4,929.64
16	\$3,835.75
17	\$2,784.47
18	\$1,804.22
19	\$866.59
20	\$0.00

Total Loan Balance - Outstanding policy indebtedness plus any unpaid Loan interest.

Additional Benefits & Information

Accelerated Death Benefit for Terminal Illness Rider - (Form# ICC13-NWLA-495)

- The Accelerated Death Benefit for Terminal Illness Rider advances a portion of the policy's death benefit in the event of a terminal illness (with a life expectancy of 12 months or less).
- The rider is effective and attached to the policy at the time the policy is issued.
- There is no upfront charge for this rider; however, charges and adjustments will apply at the time a claim is accepted.
- The receipt of an accelerated death benefit payment may be taxable or may affect Medicaid or public assistance eligibility. Nationwide therefore strongly recommends that clients seek independent advice when determining the benefits of using the rider.
- Nationwide reserves the right to require the policy Specified Amount be at least \$50,000 on the rider's benefit effective date; the remaining Specified Amount, after acceleration of the death benefit, must be at least the minimum Specified Amount.
- The maximum amount of the accelerated death benefit to be paid if the Insured meets the requirements of the Eligibility and Conditions for Payment section of the rider cannot exceed 50% of the base policy Specified Amount.
- The net accelerated death benefit payment must be at least \$10,000 and shall not exceed \$250,000.
- You may not be able to use the Accelerated Death Benefit for Terminal Illness Rider if the current base policy death benefit is equal to the stated minimum death benefit in your policy.

Accelerated Death Benefit for Critical Illness Rider - (Form # ICC20-NWLA-606)

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



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

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

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

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

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

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

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

Policy Maturity Date Extension

- This policy provision protects against the possibility of outliving coverage.
- Provided the policy has not lapsed or been surrendered before reaching the original Maturity Date (the insured's Attained Age 120), the original Maturity Date will automatically be extended to pay a death benefit upon the death of the insured.
- After the original Maturity Date is extended, payments will no longer be accepted (except for loan repayments), interest will continue to be credited to the policy's Accumulated Value, and monthly charges will no longer be deducted.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Initial No-Lapse Guarantee Policy Continuation

This proposal reflects a 5 year Initial No-Lapse Guarantee Policy Continuation period.

The Initial No-Lapse Guarantee Monthly Premium is \$311.00*

The Initial No-Lapse Guarantee Policy Continuation provision ensures that the policy will not lapse during the Initial No-Lapse Guarantee Policy Continuation period as long as (1) is greater than or equal to (2), where:

- 1) Is the sum of all premiums paid, minus any Partial Surrenders, Partial Surrender fees, Surrender Charges, returned premium, and outstanding policy indebtedness
- 2) Is the sum of the Initial No-Lapse Guarantee Monthly Premium in effect for each respective month completed since the policy issue date.

*The dollar amount of the Initial No-Lapse Guarantee Monthly Premium is subject to change if changes are made to the policy.

Extended No-Lapse Guarantee Policy Continuation

The Extended No-Lapse Guarantee Policy Continuation provision ensures that, after the Initial No-Lapse Guarantee Period has ended, the policy will not lapse as long as the Extended No-Lapse Guarantee Value, minus any Indebtedness, is greater than zero. The Extended No-Lapse Guarantee Value is not used in determining the Accumulated Value, death benefit, or any other benefits provided in this policy or any elected riders. The Extended No-Lapse Guarantee Value is not a monetary amount that you may access.

The Extended No-Lapse Guarantee Value depends on management of the policy including but not limited to the frequency, timing and amount of premium, Partial Surrenders and policy Loans. Any difference between the actual management of the policy and management of the policy as proposed could impact the Extended No-Lapse Guarantee Value, which could cause you to lose your guaranteed death benefit earlier than proposed.

This proposal reflects an Extended No-Lapse Guarantee Maximum Attained Age period to attained age 120. You have specified a guarantee period to Attained Age 120. Based on the proposed assumptions, the policy will provide an actual guarantee to Attained Age 120.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Long-Term Care Rider - (Form# ICC16-NWLA-523)

This rider provides monthly benefits for qualified Long-Term Care services upon approval of a claim. Eligibility requirements include certification that the Insured is chronically ill, a plan of care for qualified LTC services, and a 90 calendar day elimination period must be met. Chronically ill means, the insured has been certified, within the preceding twelve months, by a licensed health care practitioner other than the owner or employee of an LTC service provider or immediate family of the policy owner or Insured, as:

- a. being unable to perform, without substantial assistance from another individual, at least two or more activities of daily living 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.
- **Qualified LTC services include:** informal home care; formal home care; assisted living care, adult day care, facility care, including nursing home care, and other qualified services.
 - **International Benefits** - Insureds residing in a foreign country when the need for benefits arise are not required to return to the United States for certification; however, the licensed health care practitioner providing the certification must be licensed to practice in the US.
 - **Exclusions** - This rider does not cover any expense which results from: intentionally self-inflicted injuries or attempts at suicide; committing or attempting to commit a felony; alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or war or any act of war, whether declared or undeclared.
 - **Pre-existing Conditions** - This rider also does not cover preexisting conditions not disclosed in the application if the need for services begins during the first six months after the LTC Rider effective date.
 - **Cash Indemnity Benefits** - Once a claim has been approved, no bills or receipts are needed. The LTC benefit will be paid directly to the policy owner on a monthly basis. Benefits are paid as an acceleration of the elected portion of the policy's Specified Amount.
 - **No-Lapse Guarantee** - The LTC Rider offers a 'no-lapse guarantee' feature (see the 'Policy & Rider Lapse Protection' section of the LTC Rider). While LTC benefits are being paid, if the policy's surrender value is insufficient to cover monthly deductions, the monthly deductions will be waived and we will not lapse the policy. However, while the policy is being kept in force by this feature, the death benefit will be calculated using your LTC Rider Specified Amount. If the LTC Rider Specified Amount is less than the Total Specified Amount, your death benefit will be reduced. In addition, if the no-lapse guarantee is keeping the policy in force when a claim ends or LTC benefits are exhausted, additional premium may be required to keep the policy in force.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

- You have selected the LTC Rider Specified Amount of \$665,720.00 with a risk class of Couple Preferred Nontobacco. Approval of coverage under this Rider is subject to underwriting, and will require a medical exam.
- The maximum monthly benefit provided by this Rider is the lesser of: the LTC Rider Specified Amount multiplied by an elected percentage of 2%, 3%, or 4%; two times the HIPAA per diem in effect at the time the benefit is paid multiplied by thirty; or 1/12 of the remaining maximum lifetime benefit provided by the Rider. You may elect to take less than the maximum monthly benefit.
- Monthly LTC Rider Charge for each electable maximum monthly benefit is:
 - \$43.27 for the 2% monthly LTC benefit
 - \$57.25 for the 3% monthly LTC benefit
 - \$69.90 for the 4% monthly LTC benefit
- You elected 2%. This election cannot be changed once the policy is in force

Residual Death Benefit Endorsement (ICC16-NWLA-526) - If LTC Rider benefits have been paid and the LTC Rider is In Force when the Insured dies, the policy will provide minimum Death Benefit Proceeds as follows.

1. If the LTC Rider is not keeping the policy in force and the Death Benefit is not greater than or equal to 10% of: the Base Policy Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to the greater of zero, or: (1) 10% of: the base Policy Specified Amount minus any Indebtedness; minus (2) the lesser of (a) or (b) if the Policy is in a grace period when the Insured dies, where: (a) is any due and unpaid monthly deductions and any other Policy charges; and (b) is the dollar amount of Premium that would meet the requirements of any death benefit guarantee or no-lapse guarantee; and

2. If the LTC Rider is keeping the policy In Force and the Death Benefit Proceeds are not greater than or equal to: 10% of: the LTC Specified Amount minus any Indebtedness, Nationwide will instead pay Death Benefit Proceeds equal to 10% of: the LTC Specified Amount minus any Indebtedness.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 1m Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$665,720
ENLG Max Attained Age: 120
Initial Planned Premium: \$5,800.00 Annual
Long-Term Care Rider Amount: \$665,720

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	45	29,000	0	665,720
10	50	58,000	0	665,720
20	60	116,000	0	665,720
30	70	174,000	0	665,720
60	100	348,000	0	665,720
80	120	464,000	0	665,720

Based on Premium Outlay,
Coverage would continue to:

Age 120

Policy was not a Modified Endowment Contract.

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

_____ Date _____
 Applicant/Policy Owner

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

_____ Date _____
 Sales Representative

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



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 1m Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$665,720
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$5,800.00 Annual
 Long-Term Care Rider Amount: \$665,720

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
1	41	5,800	0	0	665,720 *	665,720
2	42	5,800	0	0	665,720 *	665,720
3	43	5,800	0	0	665,720 *	665,720
4	44	5,800	0	0	665,720 *	665,720
5	45	5,800	0	0	665,720 *	665,720
Total		29,000				
6	46	5,800	0	0	665,720 **	665,720
7	47	5,800	0	0	665,720 **	665,720
8	48	5,800	0	0	665,720 **	665,720
9	49	5,800	0	0	665,720 **	665,720
10	50	5,800	0	0	665,720 **	665,720
Total		58,000				
11	51	5,800	0	0	665,720 **	665,720
12	52	5,800	0	0	665,720 **	665,720
13	53	5,800	0	0	665,720 **	665,720
14	54	5,800	0	0	665,720 **	665,720
15	55	5,800	0	0	665,720 **	665,720
Total		87,000				
16	56	5,800	0	0	665,720 **	665,720
17	57	5,800	0	0	665,720 **	665,720
18	58	5,800	0	0	665,720 **	665,720
19	59	5,800	0	0	665,720 **	665,720
20	60	5,800	0	0	665,720 **	665,720
Total		116,000				
21	61	5,800	0	0	665,720 **	665,720
22	62	5,800	0	0	665,720 **	665,720
23	63	5,800	0	0	665,720 **	665,720
24	64	5,800	0	0	665,720 **	665,720
25	65	5,800	0	0	665,720 **	665,720
Total		145,000				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 1m Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$665,720
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$5,800.00 Annual
 Long-Term Care Rider Amount: \$665,720

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
26	66	5,800	0	0	665,720 **	665,720
27	67	5,800	0	0	665,720 **	665,720
28	68	5,800	0	0	665,720 **	665,720
29	69	5,800	0	0	665,720 **	665,720
30	70	5,800	0	0	665,720 **	665,720
Total		174,000				
31	71	5,800	0	0	665,720 **	665,720
32	72	5,800	0	0	665,720 **	665,720
33	73	5,800	0	0	665,720 **	665,720
34	74	5,800	0	0	665,720 **	665,720
35	75	5,800	0	0	665,720 **	665,720
Total		203,000				
36	76	5,800	0	0	665,720 **	665,720
37	77	5,800	0	0	665,720 **	665,720
38	78	5,800	0	0	665,720 **	665,720
39	79	5,800	0	0	665,720 **	665,720
40	80	5,800	0	0	665,720 **	665,720
Total		232,000				
41	81	5,800	0	0	665,720 **	665,720
42	82	5,800	0	0	665,720 **	665,720
43	83	5,800	0	0	665,720 **	665,720
44	84	5,800	0	0	665,720 **	665,720
45	85	5,800	0	0	665,720 **	665,720
Total		261,000				
46	86	5,800	0	0	665,720 **	665,720
47	87	5,800	0	0	665,720 **	665,720
48	88	5,800	0	0	665,720 **	665,720
49	89	5,800	0	0	665,720 **	665,720
50	90	5,800	0	0	665,720 **	665,720
Total		290,000				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal
Nationwide No-Lapse Guarantee UL II
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 1m Of Income // Male/40/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$665,720
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$5,800.00 Annual
 Long-Term Care Rider Amount: \$665,720

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
51	91	5,800	0	0	665,720 **	665,720
52	92	5,800	0	0	665,720 **	665,720
53	93	5,800	0	0	665,720 **	665,720
54	94	5,800	0	0	665,720 **	665,720
55	95	5,800	0	0	665,720 **	665,720
Total		319,000				
56	96	5,800	0	0	665,720 **	665,720
57	97	5,800	0	0	665,720 **	665,720
58	98	5,800	0	0	665,720 **	665,720
59	99	5,800	0	0	665,720 **	665,720
60	100	5,800	0	0	665,720 **	665,720
Total		348,000				
61	101	5,800	0	0	665,720 **	665,720
62	102	5,800	0	0	665,720 **	665,720
63	103	5,800	0	0	665,720 **	665,720
64	104	5,800	0	0	665,720 **	665,720
65	105	5,800	0	0	665,720 **	665,720
Total		377,000				
66	106	5,800	0	0	665,720 **	665,720
67	107	5,800	0	0	665,720 **	665,720
68	108	5,800	0	0	665,720 **	665,720
69	109	5,800	0	0	665,720 **	665,720
70	110	5,800	0	0	665,720 **	665,720
Total		406,000				
71	111	5,800	0	0	665,720 **	665,720
72	112	5,800	0	0	665,720 **	665,720
73	113	5,800	0	0	665,720 **	665,720
74	114	5,800	0	0	665,720 **	665,720
75	115	5,800	0	0	665,720 **	665,720
Total		435,000				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 1m Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$665,720
ENLG Max Attained Age: 120
Initial Planned Premium: \$5,800.00 Annual
Long-Term Care Rider Amount: \$665,720

Tabular Detail

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC
76	116	5,800	0	0	665,720 **	665,720
77	117	5,800	0	0	665,720 **	665,720
78	118	5,800	0	0	665,720 **	665,720
79	119	5,800	0	0	665,720 **	665,720
80	120	5,800	0	0	665,720 **	665,720
Total		464,000				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 1m Of Income // Male/40/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$665,720
ENLG Max Attained Age: 120
Initial Planned Premium: \$5,800.00 Annual
Long-Term Care Rider Amount: \$665,720

Premium Summary

INLGP:	\$311.00
TP:	\$5,288.58
MEP:	\$24,128.00
GAP:	\$12,694.00
GSP:	\$155,230.00

Initial No-Lapse Guarantee Premium (INLGP): The minimum monthly premium for 5 years to ensure that the Initial No-Lapse Guarantee remains in force. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

Target Premium (TP): This is the value used in the calculation of commissions.

Modified Endowment Premium (MEP): As defined by the IRS Code 7702A, this premium represents the level annual premium required for seven years to mature the policy under mortality charges at an annual interest rate of 4%.

Guideline Annual Premium (GAP): This premium represents the level annual premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 4%.

Guideline Single Premium (GSP): This premium represents the single premium required to mature the policy under mortality and expense charges, as defined in IRS Code 7702, at an annual interest rate of 6%.

Please see the basic proposal for further information on the guaranteed elements and other important information.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio
Input Summary - Ledger
Case File: [Untitled]

Screen: Insured

Revised Proposal?	No	Sex	Male
Issue State	WA	Issue Age or DOB (mm/dd/yyyy)	40
First Name	1m Of	Risk Class	Preferred Nontobacco
Last Name	Income	Tax Bracket	30% From 1 To 99

Screen: Face Amount and Premium

Total Specified Amount Option	Solve From 1 To 80	Lump Sum Month First Year	1
Section 7702	GPT	1035 Exchange?	No
Death Benefit Option	Level	Avoid MEC	No
Scheduled Premium	5800 From 1 To 80	Target	Lapse Protection Guarantee
Premium Mode	Annual	Maximum Guarantee Period	To Age 120
Return of Premium	No	Specified Guarantee Period	A120

Screen: Interest Rate and Income

Guaranteed Rate		Loan Interest Payment Method	Borrow
Withdrawal Cap	None	Distribution Mode	Annual From 1 To Max

Screen: Riders

Accidental Death Benefit	No	Rate Class	Preferred Nontobacco
Children's Term Insurance Amount		Married / Civil Union / Domestic	Yes
Long Term Care Rider	Yes	Print LTC Analysis?	No
Maximum Monthly Benefit	2%	Return of Premium	No
Long Term Care Amount	Equal to Total Specified Amount	Waiver of Monthly Deductions Rider	No

Screen: Output Design

General Ledger	Yes	Monthly Cost Summary	No
Annual Cost Summary	No	Monthly COI Report	No
Internal Rate of Return	No	Cost and Benefit Report	No
Premium Summary	Yes	Net Cost Per Dollar	No
Nationwide Financial Strength	No	A Guarantee in Uncertain Times	No
Value of Life Insurance Report	No	Wealth Transfer (annuitization)	No
OCC Report	No	Wealth Transfer with LTC (annuitization)	No
Outlay/Tax Report	No	(LTC Rider must be Specified)	
Surrender Charge Report	No		



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Illustrated Goal Inputs**

Premium Pay To Age	a120
Maturity or Lapse Age	a120
Cash Value Goal	N/A
Target Year for Cash Value Goal	N/A
Death Benefit Option Change	N/A
Death Benefit Option Change Year	N/A
Optimal Switch	No
Net Rate of Return/Current Interest Rate Assumed	N/A
Overloan Invoked	N/A
Income Type	N/A
Loan Interest Payment Method	N/A
Income Start/Stop Year	N/A
Annualized Income Amount	N/A
Income Frequency	N/A
Specified Amount Change Year	N/A
New Base Specified Amount	N/A
ATR Amount Change Year	N/A
New ATR Specified Amount	N/A

Not valid without compliance ledgers dated 4/20/2021

Name: 1m Of Income M/40

Company/ Product: Nationwide/ Nationwide No-Lapse Guarantee UL II

Product Warning(s)

- Specified Amount is \$648,540 when Return of Premium (via Periodic Access Minimum Surrender Value rider) feature is elected.
- Illustration Succeeded

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Insured

Insured Name	1m Of Income
Sex	Male
Age	40
Class	Preferred Non-Tobacco
Flat Extra	1 to 80 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 80 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 80 - 5,800

Disbursements

Disbursements	N
---------------	---

Policy Options

Death Benefit Option	1 to 80 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 80 -
Lump Sum Month First Year	1
Section 7702	GPT
Revised Illustration	N
Years to Print	Max

Policy Riders

Policy Riders	Y
Long Term Care Rider II	Y
Maximum Monthly Benefit	2%
LTC Rider Amount	Equal to Total Specified Amount
LTC Rate Class	Preferred Non-Tobacco
Married / Civil Union / Domestic	Y
Print LTC Analysis	N
Waiver of Monthly Deductions	N
Accidental Death Benefit	N
Child Term Rider	N
Return of Premium / Periodic Access Minimum Surrender	N
Value	

Client Input Summary

Company: Nationwide

April 20, 2021

Product: Nationwide No-Lapse Guarantee UL II

Report Options

Report Options	Y
Personalized Sales Ideas	
A Guarantee in Uncertain Times	N
Wealth Transfer with LTC [LTC rider must be selected]	N
Reports	
General Ledger	Y
Premium Summary Report	Y
Summary of Guaranteed Values	Y
Nationwide Financial Strength	N
Value of Life Insurance Report	N
Annual Cost Summary	N
IRR Report	N
OCC Report	N
Outlay/Tax Report	N
Surrender Charge Report	N
Monthly Cost Summary	N
Monthly COI Report	N
Cost and Benefit Report	N
Net Cost Per Dollar	N
Commission Summary	N

Agent Info

Agent Name	Mark Williamson
Agent Address1	601 Union St
Agent City	SEATTLE
Agent State	Washington
Agent Zip Code	98101
Agent Phone	206-623-8801
Agent Email	adasdff@f.com
Bank Sale	N

Concept

Concept	None
---------	------