

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	Male45	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	113,580	1,450	75	75
2 350k Of Income	Male45	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	158,990	2,030	75	75
3 500k Of Income	Male45	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	276,910	2,900	75	75
4 650k Of Income	Male45	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	359,980	3,770	75	75
5 750k Of Income	Male45	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	415,370	4,350	75	75
6 1m Of Income	Male45	P	WA	Nationwide Nationwide No-Lapse Guarantee UL II	568,120	5,800	75	75

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:45

Preferred Non-Tobacco

Solve: Face

DB Opt: Level

Nationwide

Nationwide No-Lapse Guarantee
UL II

350k Of Income

Male Age:45

Preferred Non-Tobacco

Solve: Face

DB Opt: Level

Nationwide

Nationwide No-Lapse Guarantee
UL II

500k Of Income

Male Age:45

Preferred Non-Tobacco

Solve: Face

DB Opt: Level

Nationwide

Nationwide No-Lapse Guarantee
UL II

650k Of Income

Male Age:45

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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	111.47%	111.47%	111.46%	111.46%	121.56%	121.56%	121.56%	121.56%
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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	36.08%	36.08%	36.07%	36.07%	39.58%	39.58%	39.58%	39.58%
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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	18.93%	18.93%	18.93%	18.93%	21.08%	21.08%	21.08%	21.08%

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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:45

Preferred Non-Tobacco

Solve: Face

DB Opt: Level

Nationwide

Nationwide No-Lapse Guarantee
UL II

1m Of Income

Male Age:45

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	\$415,370	\$415,370	\$568,120	\$568,120
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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	121.56%	121.56%	122.88%	122.88%
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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	39.58%	39.58%	40.04%	40.04%
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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	21.08%	21.08%	21.36%	21.36%

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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 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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	11.76%	11.76%	11.76%	11.76%	13.34%	13.34%	13.34%	13.34%
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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	7.95%	7.95%	7.95%	7.95%	9.21%	9.21%	9.21%	9.21%
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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	5.63%	5.63%	5.63%	5.63%	6.70%	6.70%	6.70%	6.70%
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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	4.11%	4.11%	4.11%	4.11%	5.03%	5.03%	5.03%	5.03%
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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	3.04%	3.04%	3.04%	3.04%	3.86%	3.86%	3.86%	3.86%

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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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	13.34%	13.34%	13.54%	13.54%
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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	9.21%	9.21%	9.37%	9.37%
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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	6.70%	6.70%	6.83%	6.83%
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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	5.03%	5.03%	5.15%	5.15%
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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	3.86%	3.86%	3.96%	3.96%

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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 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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	2.25%	2.25%	2.25%	2.25%	3.00%	3.00%	3.00%	3.00%
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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	1.66%	1.66%	1.66%	1.66%	2.35%	2.35%	2.35%	2.35%
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	\$113,580	\$113,580	\$158,990	\$158,990	\$276,910	\$276,910	\$359,980	\$359,980
IRR on NDB	1.21%	1.21%	1.21%	1.21%	1.84%	1.84%	1.84%	1.84%

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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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	3.00%	3.00%	3.09%	3.09%
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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	2.35%	2.35%	2.43%	2.43%
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	\$415,370	\$415,370	\$568,120	\$568,120
IRR on NDB	1.84%	1.84%	1.92%	1.92%

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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 / 45	Male / 45	Male / 45	Male / 45
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	113,580	158,990	276,910	359,980
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	1-75: N	1-75: N	1-75: N	1-75: N
Premium Input	1-75: 1,450	1-75: 2,030	1-75: 2,900	1-75: 3,770
DB Opt	1-75: Level	1-75: Level	1-75: Level	1-75: Level
Div Opt	N/A	N/A	N/A	N/A

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Presented by: Mark Williamson

Life Insurance Analysis

Census
April 20, 2021

	750k Of Income	1m Of Income	
Life	5	6	
Sex / Age	Male / 45	Male / 45	
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	415,370	568,120	
Initial Premium	4,350	5,800	
Initial Guaranteed Interest Rate	1.00	1.00	
Initial Hypothetical Interest Rate	0.00	0.00	
Face Input	1-75: N	1-75: N	
Premium Input	1-75: 4,350	1-75: 5,800	
DB Opt	1-75: Level	1-75: Level	
Div Opt	N/A	N/A	

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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/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$113,580

ENLG Max Attained Age: 120

Initial Planned Premium: \$1,450.00 Annual

Long-Term Care Rider Amount: \$113,580

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$113,580
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$2,272, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$113,580 = \$2,272
- (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	\$2,559.81
2	\$2,446.84
3	\$2,339.38
4	\$2,231.92
5	\$2,127.21
6	\$2,022.50
7	\$1,923.30



Life Insurance Proposal

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

Narrative Summary

8	\$1,826.86
9	\$1,730.42
10	\$1,636.74
11	\$1,548.56
12	\$1,399.77
13	\$1,262.00
14	\$1,126.98
15	\$906.54
16	\$699.88
17	\$507.00
18	\$325.14
19	\$157.06
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 \$82.00*

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 \$113,580.00 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:
 - \$8.86 for the 2% monthly LTC benefit
 - \$11.93 for the 3% monthly LTC benefit
 - \$14.42 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/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$113,580
ENLG Max Attained Age: 120
Initial Planned Premium: \$1,450.00 Annual
Long-Term Care Rider Amount: \$113,580

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	50	7,250	0	113,580
10	55	14,500	0	113,580
20	65	29,000	0	113,580
25	70	36,250	0	113,580
55	100	79,750	0	113,580
75	120	108,750	0	113,580

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/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$113,580
ENLG Max Attained Age: 120
Initial Planned Premium: \$1,450.00 Annual
Long-Term Care Rider Amount: \$113,580

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	46	1,450	0	0	113,580 *	113,580
2	47	1,450	0	0	113,580 *	113,580
3	48	1,450	0	0	113,580 *	113,580
4	49	1,450	0	0	113,580 *	113,580
5	50	1,450	0	0	113,580 *	113,580
Total		7,250				
6	51	1,450	0	0	113,580 **	113,580
7	52	1,450	0	0	113,580 **	113,580
8	53	1,450	0	0	113,580 **	113,580
9	54	1,450	0	0	113,580 **	113,580
10	55	1,450	0	0	113,580 **	113,580
Total		14,500				
11	56	1,450	0	0	113,580 **	113,580
12	57	1,450	0	0	113,580 **	113,580
13	58	1,450	0	0	113,580 **	113,580
14	59	1,450	0	0	113,580 **	113,580
15	60	1,450	0	0	113,580 **	113,580
Total		21,750				
16	61	1,450	0	0	113,580 **	113,580
17	62	1,450	0	0	113,580 **	113,580
18	63	1,450	0	0	113,580 **	113,580
19	64	1,450	0	0	113,580 **	113,580
20	65	1,450	0	0	113,580 **	113,580
Total		29,000				
21	66	1,450	0	0	113,580 **	113,580
22	67	1,450	0	0	113,580 **	113,580
23	68	1,450	0	0	113,580 **	113,580
24	69	1,450	0	0	113,580 **	113,580
25	70	1,450	0	0	113,580 **	113,580
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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$113,580
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$1,450.00 Annual
 Long-Term Care Rider Amount: \$113,580

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	71	1,450	0	0	113,580 **	113,580
27	72	1,450	0	0	113,580 **	113,580
28	73	1,450	0	0	113,580 **	113,580
29	74	1,450	0	0	113,580 **	113,580
30	75	1,450	0	0	113,580 **	113,580
Total		43,500				
31	76	1,450	0	0	113,580 **	113,580
32	77	1,450	0	0	113,580 **	113,580
33	78	1,450	0	0	113,580 **	113,580
34	79	1,450	0	0	113,580 **	113,580
35	80	1,450	0	0	113,580 **	113,580
Total		50,750				
36	81	1,450	0	0	113,580 **	113,580
37	82	1,450	0	0	113,580 **	113,580
38	83	1,450	0	0	113,580 **	113,580
39	84	1,450	0	0	113,580 **	113,580
40	85	1,450	0	0	113,580 **	113,580
Total		58,000				
41	86	1,450	0	0	113,580 **	113,580
42	87	1,450	0	0	113,580 **	113,580
43	88	1,450	0	0	113,580 **	113,580
44	89	1,450	0	0	113,580 **	113,580
45	90	1,450	0	0	113,580 **	113,580
Total		65,250				
46	91	1,450	0	0	113,580 **	113,580
47	92	1,450	0	0	113,580 **	113,580
48	93	1,450	0	0	113,580 **	113,580
49	94	1,450	0	0	113,580 **	113,580
50	95	1,450	0	0	113,580 **	113,580
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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$113,580
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$1,450.00 Annual
 Long-Term Care Rider Amount: \$113,580

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	96	1,450	0	0	113,580 **	113,580
52	97	1,450	0	0	113,580 **	113,580
53	98	1,450	0	0	113,580 **	113,580
54	99	1,450	0	0	113,580 **	113,580
55	100	1,450	0	0	113,580 **	113,580
Total		79,750				
56	101	1,450	0	0	113,580 **	113,580
57	102	1,450	0	0	113,580 **	113,580
58	103	1,450	0	0	113,580 **	113,580
59	104	1,450	0	0	113,580 **	113,580
60	105	1,450	0	0	113,580 **	113,580
Total		87,000				
61	106	1,450	0	0	113,580 **	113,580
62	107	1,450	0	0	113,580 **	113,580
63	108	1,450	0	0	113,580 **	113,580
64	109	1,450	0	0	113,580 **	113,580
65	110	1,450	0	0	113,580 **	113,580
Total		94,250				
66	111	1,450	0	0	113,580 **	113,580
67	112	1,450	0	0	113,580 **	113,580
68	113	1,450	0	0	113,580 **	113,580
69	114	1,450	0	0	113,580 **	113,580
70	115	1,450	0	0	113,580 **	113,580
Total		101,500				
71	116	1,450	0	0	113,580 **	113,580
72	117	1,450	0	0	113,580 **	113,580
73	118	1,450	0	0	113,580 **	113,580
74	119	1,450	0	0	113,580 **	113,580
75	120	1,450	0	0	113,580 **	113,580
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.



Supplemental Report

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

Prepared For: 250k Of Income // Male/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$113,580

ENLG Max Attained Age: 120

Initial Planned Premium: \$1,450.00 Annual

Long-Term Care Rider Amount: \$113,580

Premium Summary

INLGP: \$82.00

TP: \$1,403.05

MEP: \$4,838.00

GAP: \$3,073.00

GSP: \$37,705.00

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)	45
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 75	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 75	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/45

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

Product Warning(s)

- Specified Amount is \$110,480 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	45
Class	Preferred Non-Tobacco
Flat Extra	1 to 75 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 75 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 75 - 1,450

Disbursements

Disbursements	N
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Policy Options

Death Benefit Option	1 to 75 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 75 -
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
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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/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$158,990

ENLG Max Attained Age: 120

Initial Planned Premium: \$2,030.00 Annual

Long-Term Care Rider Amount: \$158,990

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$158,990
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$3,180, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$158,990 = \$3,180
- (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	\$3,583.24
2	\$3,425.10
3	\$3,274.68
4	\$3,124.25
5	\$2,977.68
6	\$2,831.11
7	\$2,692.25



Life Insurance Proposal

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

Narrative Summary

8	\$2,557.26
9	\$2,422.26
10	\$2,291.12
11	\$2,167.69
12	\$1,959.41
13	\$1,766.55
14	\$1,577.55
15	\$1,268.99
16	\$979.70
17	\$709.71
18	\$455.14
19	\$219.85
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 \$114.00*

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 \$158,990.00 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:
 - \$12.40 for the 2% monthly LTC benefit
 - \$16.69 for the 3% monthly LTC benefit
 - \$20.19 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/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$158,990

ENLG Max Attained Age: 120

Initial Planned Premium: \$2,030.00 Annual

Long-Term Care Rider Amount: \$158,990

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	50	10,150	0	158,990
10	55	20,300	0	158,990
20	65	40,600	0	158,990
25	70	50,750	0	158,990
55	100	111,650	0	158,990
75	120	152,250	0	158,990

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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$158,990
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,030.00 Annual
 Long-Term Care Rider Amount: \$158,990

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	46	2,030	0	0	158,990 *	158,990
2	47	2,030	0	0	158,990 *	158,990
3	48	2,030	0	0	158,990 *	158,990
4	49	2,030	0	0	158,990 *	158,990
5	50	2,030	0	0	158,990 *	158,990
Total		10,150				
6	51	2,030	0	0	158,990 **	158,990
7	52	2,030	0	0	158,990 **	158,990
8	53	2,030	0	0	158,990 **	158,990
9	54	2,030	0	0	158,990 **	158,990
10	55	2,030	0	0	158,990 **	158,990
Total		20,300				
11	56	2,030	0	0	158,990 **	158,990
12	57	2,030	0	0	158,990 **	158,990
13	58	2,030	0	0	158,990 **	158,990
14	59	2,030	0	0	158,990 **	158,990
15	60	2,030	0	0	158,990 **	158,990
Total		30,450				
16	61	2,030	0	0	158,990 **	158,990
17	62	2,030	0	0	158,990 **	158,990
18	63	2,030	0	0	158,990 **	158,990
19	64	2,030	0	0	158,990 **	158,990
20	65	2,030	0	0	158,990 **	158,990
Total		40,600				
21	66	2,030	0	0	158,990 **	158,990
22	67	2,030	0	0	158,990 **	158,990
23	68	2,030	0	0	158,990 **	158,990
24	69	2,030	0	0	158,990 **	158,990
25	70	2,030	0	0	158,990 **	158,990
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/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$158,990
ENLG Max Attained Age: 120
Initial Planned Premium: \$2,030.00 Annual
Long-Term Care Rider Amount: \$158,990

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	71	2,030	0	0	158,990 **	158,990
27	72	2,030	0	0	158,990 **	158,990
28	73	2,030	0	0	158,990 **	158,990
29	74	2,030	0	0	158,990 **	158,990
30	75	2,030	0	0	158,990 **	158,990
Total		60,900				
31	76	2,030	0	0	158,990 **	158,990
32	77	2,030	0	0	158,990 **	158,990
33	78	2,030	0	0	158,990 **	158,990
34	79	2,030	0	0	158,990 **	158,990
35	80	2,030	0	0	158,990 **	158,990
Total		71,050				
36	81	2,030	0	0	158,990 **	158,990
37	82	2,030	0	0	158,990 **	158,990
38	83	2,030	0	0	158,990 **	158,990
39	84	2,030	0	0	158,990 **	158,990
40	85	2,030	0	0	158,990 **	158,990
Total		81,200				
41	86	2,030	0	0	158,990 **	158,990
42	87	2,030	0	0	158,990 **	158,990
43	88	2,030	0	0	158,990 **	158,990
44	89	2,030	0	0	158,990 **	158,990
45	90	2,030	0	0	158,990 **	158,990
Total		91,350				
46	91	2,030	0	0	158,990 **	158,990
47	92	2,030	0	0	158,990 **	158,990
48	93	2,030	0	0	158,990 **	158,990
49	94	2,030	0	0	158,990 **	158,990
50	95	2,030	0	0	158,990 **	158,990
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/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$158,990
ENLG Max Attained Age: 120
Initial Planned Premium: \$2,030.00 Annual
Long-Term Care Rider Amount: \$158,990

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	96	2,030	0	0	158,990 **	158,990
52	97	2,030	0	0	158,990 **	158,990
53	98	2,030	0	0	158,990 **	158,990
54	99	2,030	0	0	158,990 **	158,990
55	100	2,030	0	0	158,990 **	158,990
Total		111,650				
56	101	2,030	0	0	158,990 **	158,990
57	102	2,030	0	0	158,990 **	158,990
58	103	2,030	0	0	158,990 **	158,990
59	104	2,030	0	0	158,990 **	158,990
60	105	2,030	0	0	158,990 **	158,990
Total		121,800				
61	106	2,030	0	0	158,990 **	158,990
62	107	2,030	0	0	158,990 **	158,990
63	108	2,030	0	0	158,990 **	158,990
64	109	2,030	0	0	158,990 **	158,990
65	110	2,030	0	0	158,990 **	158,990
Total		131,950				
66	111	2,030	0	0	158,990 **	158,990
67	112	2,030	0	0	158,990 **	158,990
68	113	2,030	0	0	158,990 **	158,990
69	114	2,030	0	0	158,990 **	158,990
70	115	2,030	0	0	158,990 **	158,990
Total		142,100				
71	116	2,030	0	0	158,990 **	158,990
72	117	2,030	0	0	158,990 **	158,990
73	118	2,030	0	0	158,990 **	158,990
74	119	2,030	0	0	158,990 **	158,990
75	120	2,030	0	0	158,990 **	158,990
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.



Supplemental Report

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

Prepared For: 350k Of Income // Male/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$158,990

ENLG Max Attained Age: 120

Initial Planned Premium: \$2,030.00 Annual

Long-Term Care Rider Amount: \$158,990

Premium Summary

INLGP: \$114.00

TP: \$1,963.91

MEP: \$6,772.00

GAP: \$4,236.00

GSP: \$51,784.00

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)	45
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 75	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 75	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/45

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

Product Warning(s)

- Specified Amount is \$154,660 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	350k Of Income
Sex	Male
Age	45
Class	Preferred Non-Tobacco
Flat Extra	1 to 75 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 75 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 75 - 2,030

Disbursements

Disbursements	N
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Policy Options

Death Benefit Option	1 to 75 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 75 -
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
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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/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$276,910

ENLG Max Attained Age: 120

Initial Planned Premium: \$2,900.00 Annual

Long-Term Care Rider Amount: \$276,910

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$276,910
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$5,538, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$276,910 = \$5,538
- (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	\$6,240.87
2	\$5,965.44
3	\$5,703.44
4	\$5,441.45
5	\$5,186.17
6	\$4,930.89
7	\$4,689.05



Life Insurance Proposal

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

Narrative Summary

8	\$4,453.93
9	\$4,218.80
10	\$3,990.39
11	\$3,775.42
12	\$3,412.66
13	\$3,076.77
14	\$2,747.60
15	\$2,210.17
16	\$1,706.33
17	\$1,236.08
18	\$792.70
19	\$382.92
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 \$160.00*

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 \$276,910.00 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:
 - \$21.60 for the 2% monthly LTC benefit
 - \$29.08 for the 3% monthly LTC benefit
 - \$35.17 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/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$276,910

ENLG Max Attained Age: 120

Initial Planned Premium: \$2,900.00 Annual

Long-Term Care Rider Amount: \$276,910

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	50	14,500	0	276,910
10	55	29,000	0	276,910
20	65	58,000	0	276,910
25	70	72,500	0	276,910
55	100	159,500	0	276,910
75	120	217,500	0	276,910

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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$276,910
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,900.00 Annual
 Long-Term Care Rider Amount: \$276,910

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	46	2,900	0	0	276,910 *	276,910
2	47	2,900	0	0	276,910 *	276,910
3	48	2,900	0	0	276,910 *	276,910
4	49	2,900	0	0	276,910 *	276,910
5	50	2,900	0	0	276,910 *	276,910
Total		14,500				
6	51	2,900	0	0	276,910 **	276,910
7	52	2,900	0	0	276,910 **	276,910
8	53	2,900	0	0	276,910 **	276,910
9	54	2,900	0	0	276,910 **	276,910
10	55	2,900	0	0	276,910 **	276,910
Total		29,000				
11	56	2,900	0	0	276,910 **	276,910
12	57	2,900	0	0	276,910 **	276,910
13	58	2,900	0	0	276,910 **	276,910
14	59	2,900	0	0	276,910 **	276,910
15	60	2,900	0	0	276,910 **	276,910
Total		43,500				
16	61	2,900	0	0	276,910 **	276,910
17	62	2,900	0	0	276,910 **	276,910
18	63	2,900	0	0	276,910 **	276,910
19	64	2,900	0	0	276,910 **	276,910
20	65	2,900	0	0	276,910 **	276,910
Total		58,000				
21	66	2,900	0	0	276,910 **	276,910
22	67	2,900	0	0	276,910 **	276,910
23	68	2,900	0	0	276,910 **	276,910
24	69	2,900	0	0	276,910 **	276,910
25	70	2,900	0	0	276,910 **	276,910
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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$276,910
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,900.00 Annual
 Long-Term Care Rider Amount: \$276,910

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	71	2,900	0	0	276,910 **	276,910
27	72	2,900	0	0	276,910 **	276,910
28	73	2,900	0	0	276,910 **	276,910
29	74	2,900	0	0	276,910 **	276,910
30	75	2,900	0	0	276,910 **	276,910
Total		87,000				
31	76	2,900	0	0	276,910 **	276,910
32	77	2,900	0	0	276,910 **	276,910
33	78	2,900	0	0	276,910 **	276,910
34	79	2,900	0	0	276,910 **	276,910
35	80	2,900	0	0	276,910 **	276,910
Total		101,500				
36	81	2,900	0	0	276,910 **	276,910
37	82	2,900	0	0	276,910 **	276,910
38	83	2,900	0	0	276,910 **	276,910
39	84	2,900	0	0	276,910 **	276,910
40	85	2,900	0	0	276,910 **	276,910
Total		116,000				
41	86	2,900	0	0	276,910 **	276,910
42	87	2,900	0	0	276,910 **	276,910
43	88	2,900	0	0	276,910 **	276,910
44	89	2,900	0	0	276,910 **	276,910
45	90	2,900	0	0	276,910 **	276,910
Total		130,500				
46	91	2,900	0	0	276,910 **	276,910
47	92	2,900	0	0	276,910 **	276,910
48	93	2,900	0	0	276,910 **	276,910
49	94	2,900	0	0	276,910 **	276,910
50	95	2,900	0	0	276,910 **	276,910
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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$276,910
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$2,900.00 Annual
 Long-Term Care Rider Amount: \$276,910

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	96	2,900	0	0	276,910 **	276,910
52	97	2,900	0	0	276,910 **	276,910
53	98	2,900	0	0	276,910 **	276,910
54	99	2,900	0	0	276,910 **	276,910
55	100	2,900	0	0	276,910 **	276,910
Total		159,500				
56	101	2,900	0	0	276,910 **	276,910
57	102	2,900	0	0	276,910 **	276,910
58	103	2,900	0	0	276,910 **	276,910
59	104	2,900	0	0	276,910 **	276,910
60	105	2,900	0	0	276,910 **	276,910
Total		174,000				
61	106	2,900	0	0	276,910 **	276,910
62	107	2,900	0	0	276,910 **	276,910
63	108	2,900	0	0	276,910 **	276,910
64	109	2,900	0	0	276,910 **	276,910
65	110	2,900	0	0	276,910 **	276,910
Total		188,500				
66	111	2,900	0	0	276,910 **	276,910
67	112	2,900	0	0	276,910 **	276,910
68	113	2,900	0	0	276,910 **	276,910
69	114	2,900	0	0	276,910 **	276,910
70	115	2,900	0	0	276,910 **	276,910
Total		203,000				
71	116	2,900	0	0	276,910 **	276,910
72	117	2,900	0	0	276,910 **	276,910
73	118	2,900	0	0	276,910 **	276,910
74	119	2,900	0	0	276,910 **	276,910
75	120	2,900	0	0	276,910 **	276,910
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.



Supplemental Report

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

Prepared For: 500k Of Income // Male/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$276,910

ENLG Max Attained Age: 120

Initial Planned Premium: \$2,900.00 Annual

Long-Term Care Rider Amount: \$276,910

Premium Summary

INLGP: \$160.00

TP: \$2,748.99

MEP: \$11,796.00

GAP: \$6,576.00

GSP: \$80,060.00

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)	45
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 75	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 75	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/45

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

Product Warning(s)

- Specified Amount is \$269,800 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	45
Class	Preferred Non-Tobacco
Flat Extra	1 to 75 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 75 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 75 - 2,900

Disbursements

Disbursements	N
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Policy Options

Death Benefit Option	1 to 75 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 75 -
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
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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: 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: 650k Of Income // Male/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$359,980

ENLG Max Attained Age: 120

Initial Planned Premium: \$3,770.00 Annual

Long-Term Care Rider Amount: \$359,980

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$359,980
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$7,200, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$359,980 = \$7,200
- (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	\$8,113.06
2	\$7,755.01
3	\$7,414.41
4	\$7,073.82
5	\$6,741.96
6	\$6,410.11
7	\$6,095.71



Life Insurance Proposal

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

Narrative Summary

8	\$5,790.06
9	\$5,484.40
10	\$5,187.47
11	\$4,908.01
12	\$4,436.42
13	\$3,999.77
14	\$3,571.84
15	\$2,873.19
16	\$2,218.21
17	\$1,606.89
18	\$1,030.51
19	\$497.79
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 \$208.00*

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 \$359,980.00 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:
 - \$28.08 for the 2% monthly LTC benefit
 - \$37.80 for the 3% monthly LTC benefit
 - \$45.72 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/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$359,980
ENLG Max Attained Age: 120
Initial Planned Premium: \$3,770.00 Annual
Long-Term Care Rider Amount: \$359,980

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	50	18,850	0	359,980
10	55	37,700	0	359,980
20	65	75,400	0	359,980
25	70	94,250	0	359,980
55	100	207,350	0	359,980
75	120	282,750	0	359,980

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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$359,980
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$3,770.00 Annual
 Long-Term Care Rider Amount: \$359,980

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	46	3,770	0	0	359,980 *	359,980
2	47	3,770	0	0	359,980 *	359,980
3	48	3,770	0	0	359,980 *	359,980
4	49	3,770	0	0	359,980 *	359,980
5	50	3,770	0	0	359,980 *	359,980
Total		18,850				
6	51	3,770	0	0	359,980 **	359,980
7	52	3,770	0	0	359,980 **	359,980
8	53	3,770	0	0	359,980 **	359,980
9	54	3,770	0	0	359,980 **	359,980
10	55	3,770	0	0	359,980 **	359,980
Total		37,700				
11	56	3,770	0	0	359,980 **	359,980
12	57	3,770	0	0	359,980 **	359,980
13	58	3,770	0	0	359,980 **	359,980
14	59	3,770	0	0	359,980 **	359,980
15	60	3,770	0	0	359,980 **	359,980
Total		56,550				
16	61	3,770	0	0	359,980 **	359,980
17	62	3,770	0	0	359,980 **	359,980
18	63	3,770	0	0	359,980 **	359,980
19	64	3,770	0	0	359,980 **	359,980
20	65	3,770	0	0	359,980 **	359,980
Total		75,400				
21	66	3,770	0	0	359,980 **	359,980
22	67	3,770	0	0	359,980 **	359,980
23	68	3,770	0	0	359,980 **	359,980
24	69	3,770	0	0	359,980 **	359,980
25	70	3,770	0	0	359,980 **	359,980
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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$359,980
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$3,770.00 Annual
 Long-Term Care Rider Amount: \$359,980

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	71	3,770	0	0	359,980 **	359,980
27	72	3,770	0	0	359,980 **	359,980
28	73	3,770	0	0	359,980 **	359,980
29	74	3,770	0	0	359,980 **	359,980
30	75	3,770	0	0	359,980 **	359,980
Total		113,100				
31	76	3,770	0	0	359,980 **	359,980
32	77	3,770	0	0	359,980 **	359,980
33	78	3,770	0	0	359,980 **	359,980
34	79	3,770	0	0	359,980 **	359,980
35	80	3,770	0	0	359,980 **	359,980
Total		131,950				
36	81	3,770	0	0	359,980 **	359,980
37	82	3,770	0	0	359,980 **	359,980
38	83	3,770	0	0	359,980 **	359,980
39	84	3,770	0	0	359,980 **	359,980
40	85	3,770	0	0	359,980 **	359,980
Total		150,800				
41	86	3,770	0	0	359,980 **	359,980
42	87	3,770	0	0	359,980 **	359,980
43	88	3,770	0	0	359,980 **	359,980
44	89	3,770	0	0	359,980 **	359,980
45	90	3,770	0	0	359,980 **	359,980
Total		169,650				
46	91	3,770	0	0	359,980 **	359,980
47	92	3,770	0	0	359,980 **	359,980
48	93	3,770	0	0	359,980 **	359,980
49	94	3,770	0	0	359,980 **	359,980
50	95	3,770	0	0	359,980 **	359,980
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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$359,980
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$3,770.00 Annual
 Long-Term Care Rider Amount: \$359,980

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	96	3,770	0	0	359,980 **	359,980
52	97	3,770	0	0	359,980 **	359,980
53	98	3,770	0	0	359,980 **	359,980
54	99	3,770	0	0	359,980 **	359,980
55	100	3,770	0	0	359,980 **	359,980
Total		207,350				
56	101	3,770	0	0	359,980 **	359,980
57	102	3,770	0	0	359,980 **	359,980
58	103	3,770	0	0	359,980 **	359,980
59	104	3,770	0	0	359,980 **	359,980
60	105	3,770	0	0	359,980 **	359,980
Total		226,200				
61	106	3,770	0	0	359,980 **	359,980
62	107	3,770	0	0	359,980 **	359,980
63	108	3,770	0	0	359,980 **	359,980
64	109	3,770	0	0	359,980 **	359,980
65	110	3,770	0	0	359,980 **	359,980
Total		245,050				
66	111	3,770	0	0	359,980 **	359,980
67	112	3,770	0	0	359,980 **	359,980
68	113	3,770	0	0	359,980 **	359,980
69	114	3,770	0	0	359,980 **	359,980
70	115	3,770	0	0	359,980 **	359,980
Total		263,900				
71	116	3,770	0	0	359,980 **	359,980
72	117	3,770	0	0	359,980 **	359,980
73	118	3,770	0	0	359,980 **	359,980
74	119	3,770	0	0	359,980 **	359,980
75	120	3,770	0	0	359,980 **	359,980
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.



Supplemental Report

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

Prepared For: 650k Of Income // Male/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$359,980

ENLG Max Attained Age: 120

Initial Planned Premium: \$3,770.00 Annual

Long-Term Care Rider Amount: \$359,980

Premium Summary

INLGP: \$208.00

TP: \$3,573.53

MEP: \$15,335.00

GAP: \$8,504.00

GSP: \$103,398.00

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)	45
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 75	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 75	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/45

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

Product Warning(s)

- Specified Amount is \$350,730 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	45
Class	Preferred Non-Tobacco
Flat Extra	1 to 75 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 75 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 75 - 3,770

Disbursements

Disbursements	N
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Policy Options

Death Benefit Option	1 to 75 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 75 -
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/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$415,370

ENLG Max Attained Age: 120

Initial Planned Premium: \$4,350.00 Annual

Long-Term Care Rider Amount: \$415,370

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$415,370
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$8,307, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$415,370 = \$8,307
- (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	\$9,361.42
2	\$8,948.27
3	\$8,555.27
4	\$8,162.27
5	\$7,779.35
6	\$7,396.43
7	\$7,033.66



Life Insurance Proposal

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

Narrative Summary

8	\$6,680.97
9	\$6,328.28
10	\$5,985.66
11	\$5,663.20
12	\$5,119.05
13	\$4,615.21
14	\$4,121.44
15	\$3,315.29
16	\$2,559.53
17	\$1,854.15
18	\$1,189.07
19	\$574.38
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 \$239.00*

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 \$415,370.00 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:
 - \$32.40 for the 2% monthly LTC benefit
 - \$43.61 for the 3% monthly LTC benefit
 - \$52.75 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/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$415,370

ENLG Max Attained Age: 120

Initial Planned Premium: \$4,350.00 Annual

Long-Term Care Rider Amount: \$415,370

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	50	21,750	0	415,370
10	55	43,500	0	415,370
20	65	87,000	0	415,370
25	70	108,750	0	415,370
55	100	239,250	0	415,370
75	120	326,250	0	415,370

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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$415,370
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$4,350.00 Annual
 Long-Term Care Rider Amount: \$415,370

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	46	4,350	0	0	415,370 *	415,370
2	47	4,350	0	0	415,370 *	415,370
3	48	4,350	0	0	415,370 *	415,370
4	49	4,350	0	0	415,370 *	415,370
5	50	4,350	0	0	415,370 *	415,370
Total		21,750				
6	51	4,350	0	0	415,370 **	415,370
7	52	4,350	0	0	415,370 **	415,370
8	53	4,350	0	0	415,370 **	415,370
9	54	4,350	0	0	415,370 **	415,370
10	55	4,350	0	0	415,370 **	415,370
Total		43,500				
11	56	4,350	0	0	415,370 **	415,370
12	57	4,350	0	0	415,370 **	415,370
13	58	4,350	0	0	415,370 **	415,370
14	59	4,350	0	0	415,370 **	415,370
15	60	4,350	0	0	415,370 **	415,370
Total		65,250				
16	61	4,350	0	0	415,370 **	415,370
17	62	4,350	0	0	415,370 **	415,370
18	63	4,350	0	0	415,370 **	415,370
19	64	4,350	0	0	415,370 **	415,370
20	65	4,350	0	0	415,370 **	415,370
Total		87,000				
21	66	4,350	0	0	415,370 **	415,370
22	67	4,350	0	0	415,370 **	415,370
23	68	4,350	0	0	415,370 **	415,370
24	69	4,350	0	0	415,370 **	415,370
25	70	4,350	0	0	415,370 **	415,370
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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$415,370
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$4,350.00 Annual
 Long-Term Care Rider Amount: \$415,370

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	71	4,350	0	0	415,370 **	415,370
27	72	4,350	0	0	415,370 **	415,370
28	73	4,350	0	0	415,370 **	415,370
29	74	4,350	0	0	415,370 **	415,370
30	75	4,350	0	0	415,370 **	415,370
Total		130,500				
31	76	4,350	0	0	415,370 **	415,370
32	77	4,350	0	0	415,370 **	415,370
33	78	4,350	0	0	415,370 **	415,370
34	79	4,350	0	0	415,370 **	415,370
35	80	4,350	0	0	415,370 **	415,370
Total		152,250				
36	81	4,350	0	0	415,370 **	415,370
37	82	4,350	0	0	415,370 **	415,370
38	83	4,350	0	0	415,370 **	415,370
39	84	4,350	0	0	415,370 **	415,370
40	85	4,350	0	0	415,370 **	415,370
Total		174,000				
41	86	4,350	0	0	415,370 **	415,370
42	87	4,350	0	0	415,370 **	415,370
43	88	4,350	0	0	415,370 **	415,370
44	89	4,350	0	0	415,370 **	415,370
45	90	4,350	0	0	415,370 **	415,370
Total		195,750				
46	91	4,350	0	0	415,370 **	415,370
47	92	4,350	0	0	415,370 **	415,370
48	93	4,350	0	0	415,370 **	415,370
49	94	4,350	0	0	415,370 **	415,370
50	95	4,350	0	0	415,370 **	415,370
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/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$415,370
ENLG Max Attained Age: 120
Initial Planned Premium: \$4,350.00 Annual
Long-Term Care Rider Amount: \$415,370

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	96	4,350	0	0	415,370 **	415,370
52	97	4,350	0	0	415,370 **	415,370
53	98	4,350	0	0	415,370 **	415,370
54	99	4,350	0	0	415,370 **	415,370
55	100	4,350	0	0	415,370 **	415,370
Total		239,250				
56	101	4,350	0	0	415,370 **	415,370
57	102	4,350	0	0	415,370 **	415,370
58	103	4,350	0	0	415,370 **	415,370
59	104	4,350	0	0	415,370 **	415,370
60	105	4,350	0	0	415,370 **	415,370
Total		261,000				
61	106	4,350	0	0	415,370 **	415,370
62	107	4,350	0	0	415,370 **	415,370
63	108	4,350	0	0	415,370 **	415,370
64	109	4,350	0	0	415,370 **	415,370
65	110	4,350	0	0	415,370 **	415,370
Total		282,750				
66	111	4,350	0	0	415,370 **	415,370
67	112	4,350	0	0	415,370 **	415,370
68	113	4,350	0	0	415,370 **	415,370
69	114	4,350	0	0	415,370 **	415,370
70	115	4,350	0	0	415,370 **	415,370
Total		304,500				
71	116	4,350	0	0	415,370 **	415,370
72	117	4,350	0	0	415,370 **	415,370
73	118	4,350	0	0	415,370 **	415,370
74	119	4,350	0	0	415,370 **	415,370
75	120	4,350	0	0	415,370 **	415,370
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.



Supplemental Report

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

Prepared For: 750k Of Income // Male/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$415,370

ENLG Max Attained Age: 120

Initial Planned Premium: \$4,350.00 Annual

Long-Term Care Rider Amount: \$415,370

Premium Summary

INLGP: \$239.00

TP: \$4,123.48

MEP: \$17,695.00

GAP: \$9,790.00

GSP: \$118,961.00

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)	45
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 75	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 75	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/45

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

Product Warning(s)

- Specified Amount is \$404,690 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	45
Class	Preferred Non-Tobacco
Flat Extra	1 to 75 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 75 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 75 - 4,350

Disbursements

Disbursements	N
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Policy Options

Death Benefit Option	1 to 75 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 75 -
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
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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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$568,120
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$5,800.00 Annual
 Long-Term Care Rider Amount: \$568,120

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

Long-Term Care Specified Amount:	\$568,120
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	2%

Maximum Monthly Benefit at issue is \$11,362, which is the lesser of the following two amounts;

- (a) Elected Percentage 2% times \$568,120 = \$11,362
- (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	\$12,804.03
2	\$12,238.94
3	\$11,701.42
4	\$11,163.90
5	\$10,640.16
6	\$10,116.42
7	\$9,620.25



Life Insurance Proposal

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

Narrative Summary

8	\$9,137.86
9	\$8,655.47
10	\$8,186.86
11	\$7,745.82
12	\$7,001.56
13	\$6,312.43
14	\$5,637.08
15	\$4,534.47
16	\$3,500.78
17	\$2,536.00
18	\$1,626.35
19	\$785.61
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 \$322.00*

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 \$568,120.00 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:
 - \$44.31 for the 2% monthly LTC benefit
 - \$59.65 for the 3% monthly LTC benefit
 - \$72.15 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: 1m Of Income // Male/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$568,120

ENLG Max Attained Age: 120

Initial Planned Premium: \$5,800.00 Annual

Long-Term Care Rider Amount: \$568,120

Numeric Summary

Guaranteed
 Guaranteed Interest Rate 1.00%
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	50	29,000	0	568,120
10	55	58,000	0	568,120
20	65	116,000	0	568,120
25	70	145,000	0	568,120
55	100	319,000	0	568,120
75	120	435,000	0	568,120

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: 1m Of Income // Male/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$568,120
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$5,800.00 Annual
 Long-Term Care Rider Amount: \$568,120

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	46	5,800	0	0	568,120 *	568,120
2	47	5,800	0	0	568,120 *	568,120
3	48	5,800	0	0	568,120 *	568,120
4	49	5,800	0	0	568,120 *	568,120
5	50	5,800	0	0	568,120 *	568,120
Total		29,000				
6	51	5,800	0	0	568,120 **	568,120
7	52	5,800	0	0	568,120 **	568,120
8	53	5,800	0	0	568,120 **	568,120
9	54	5,800	0	0	568,120 **	568,120
10	55	5,800	0	0	568,120 **	568,120
Total		58,000				
11	56	5,800	0	0	568,120 **	568,120
12	57	5,800	0	0	568,120 **	568,120
13	58	5,800	0	0	568,120 **	568,120
14	59	5,800	0	0	568,120 **	568,120
15	60	5,800	0	0	568,120 **	568,120
Total		87,000				
16	61	5,800	0	0	568,120 **	568,120
17	62	5,800	0	0	568,120 **	568,120
18	63	5,800	0	0	568,120 **	568,120
19	64	5,800	0	0	568,120 **	568,120
20	65	5,800	0	0	568,120 **	568,120
Total		116,000				
21	66	5,800	0	0	568,120 **	568,120
22	67	5,800	0	0	568,120 **	568,120
23	68	5,800	0	0	568,120 **	568,120
24	69	5,800	0	0	568,120 **	568,120
25	70	5,800	0	0	568,120 **	568,120
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/45/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$568,120
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$5,800.00 Annual
 Long-Term Care Rider Amount: \$568,120

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	71	5,800	0	0	568,120 **	568,120
27	72	5,800	0	0	568,120 **	568,120
28	73	5,800	0	0	568,120 **	568,120
29	74	5,800	0	0	568,120 **	568,120
30	75	5,800	0	0	568,120 **	568,120
Total		174,000				
31	76	5,800	0	0	568,120 **	568,120
32	77	5,800	0	0	568,120 **	568,120
33	78	5,800	0	0	568,120 **	568,120
34	79	5,800	0	0	568,120 **	568,120
35	80	5,800	0	0	568,120 **	568,120
Total		203,000				
36	81	5,800	0	0	568,120 **	568,120
37	82	5,800	0	0	568,120 **	568,120
38	83	5,800	0	0	568,120 **	568,120
39	84	5,800	0	0	568,120 **	568,120
40	85	5,800	0	0	568,120 **	568,120
Total		232,000				
41	86	5,800	0	0	568,120 **	568,120
42	87	5,800	0	0	568,120 **	568,120
43	88	5,800	0	0	568,120 **	568,120
44	89	5,800	0	0	568,120 **	568,120
45	90	5,800	0	0	568,120 **	568,120
Total		261,000				
46	91	5,800	0	0	568,120 **	568,120
47	92	5,800	0	0	568,120 **	568,120
48	93	5,800	0	0	568,120 **	568,120
49	94	5,800	0	0	568,120 **	568,120
50	95	5,800	0	0	568,120 **	568,120
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/45/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$568,120
ENLG Max Attained Age: 120
Initial Planned Premium: \$5,800.00 Annual
Long-Term Care Rider Amount: \$568,120

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	96	5,800	0	0	568,120 **	568,120
52	97	5,800	0	0	568,120 **	568,120
53	98	5,800	0	0	568,120 **	568,120
54	99	5,800	0	0	568,120 **	568,120
55	100	5,800	0	0	568,120 **	568,120
Total		319,000				
56	101	5,800	0	0	568,120 **	568,120
57	102	5,800	0	0	568,120 **	568,120
58	103	5,800	0	0	568,120 **	568,120
59	104	5,800	0	0	568,120 **	568,120
60	105	5,800	0	0	568,120 **	568,120
Total		348,000				
61	106	5,800	0	0	568,120 **	568,120
62	107	5,800	0	0	568,120 **	568,120
63	108	5,800	0	0	568,120 **	568,120
64	109	5,800	0	0	568,120 **	568,120
65	110	5,800	0	0	568,120 **	568,120
Total		377,000				
66	111	5,800	0	0	568,120 **	568,120
67	112	5,800	0	0	568,120 **	568,120
68	113	5,800	0	0	568,120 **	568,120
69	114	5,800	0	0	568,120 **	568,120
70	115	5,800	0	0	568,120 **	568,120
Total		406,000				
71	116	5,800	0	0	568,120 **	568,120
72	117	5,800	0	0	568,120 **	568,120
73	118	5,800	0	0	568,120 **	568,120
74	119	5,800	0	0	568,120 **	568,120
75	120	5,800	0	0	568,120 **	568,120
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.



Supplemental Report

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

Prepared For: 1m Of Income // Male/45/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$568,120

ENLG Max Attained Age: 120

Initial Planned Premium: \$5,800.00 Annual

Long-Term Care Rider Amount: \$568,120

Premium Summary

INLGP: \$322.00

TP: \$5,469.91

MEP: \$24,202.00

GAP: \$13,335.00

GSP: \$161,878.00

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)	45
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 75	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 75	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/45

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

Product Warning(s)

- Specified Amount is \$553,410 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	45
Class	Preferred Non-Tobacco
Flat Extra	1 to 75 - 0.00
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Face Amount
Face Solve Option	1 to 75 - No Lapse Solve
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	Age
Age	120
Modal Premium	1 to 75 - 5,800

Disbursements

Disbursements	N
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Policy Options

Death Benefit Option	1 to 75 - Option 1 - Level
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 75 -
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
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