

## *Basic Illustration*

Prepared For:  
25 FeMale

Prepared By:  
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**Nationwide Life and Annuity Insurance Company**  
One Nationwide Plaza  
Columbus, OH 43215

## Life Insurance Illustration Nationwide Indexed UL Protector II 2020

**Prepared for:**

25 FeMale

**Presented by:**

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**Prepared on:**

July 2, 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

Any Indexed Interest Strategy offered by Nationwide Life and Annuity Insurance Company is an allocation option available with this life insurance policy. Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premium to keep in your policy in force.



## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

## Nationwide Long-Term Care (LTC) Rider Summary\*

### Coverage Applied For:

Long-Term Care Specified Amount:	<b>\$100,000</b>
Elected Percentage for Maximum Monthly LTC Rider Benefit Determination	<b>3%</b>

**Maximum Monthly Benefit at issue is \$3,000, which is the lesser of the following two amounts;**

- (a) Elected Percentage 3% times \$100,000 = \$3,000
- (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.



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### About the Illustration

The illustration 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.

**This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.**

The illustration is intended to assist you in understanding how the policy works, not to predict actual performance. It reflects a variety of illustrated activities, such as planned premiums, assumed interest credits, coverage amounts, Loans, and Partial Surrenders to illustrate the impact on the policy's performance. This illustration assumes that the premiums, Partial Surrenders, and/or Loans are made on a policy monthiversary, and that all policy monthaversaries (including the policy date) occur on a Sweep Date. In reality, payments and distributions can occur on any day, and policy monthaversaries do not occur on Sweep Dates for most policies.

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

### About Nationwide Indexed UL Protector II 2020

Nationwide Indexed UL Protector II 2020 is an individual index-linked universal life insurance contract covering a single life. It offers life insurance protection and the potential for cash value accumulation, meeting two needs with one policy.

#### **Nationwide Indexed UL Protector II 2020 offers:**

- Permanent protection for your family and loved ones
- Tax-deferred cash value growth
- Index-linked interest crediting and cash value accumulation potential
- Flexible access to Accumulated Values for supplemental cash needs (certain restrictions apply)

Premiums may be paid in any amount and frequency as long as the minimum amounts set by Nationwide Life and Annuity Insurance Company and maximum amounts set by the Internal Revenue Code are not violated. However, in order to continue coverage, the Net Surrender Value must be sufficient to pay the policy's Monthly Deductions and other charges, or the policy's minimum accumulated premium death benefit guarantee requirements are met. If the Net Surrender Value is not sufficient to pay the policy's Monthly Deductions and other charges (or the policy's minimum accumulated premium death benefit guarantee is not in force), then additional premium may be required to keep the policy in force.

This policy includes a 20 year Initial No-Lapse Guarantee period. During this period, the policy is guaranteed not to lapse as long as the total gross premium paid, less accumulated Partial Surrenders, partial Surrender fees, returned Premium, and outstanding Loan balance, is greater than or equal to the accumulated Initial No-Lapse Guarantee monthly premium through the most recent monthaversary.

Premiums received are assessed a percent of Premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value in the policy earns and is credited with interest. Once a month, on the policy monthaversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other costs. The deductions will apply until the policy matures at the Insured's attained age 120.



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Available net surrender value can be borrowed at any time. After the first policy year, Partial Surrenders can also be made. The policy can be surrendered for cash at any time, however, the value paid will be decreased by the applicable Surrender Charge and any indebtedness.

Any Specified Amount increase or Death Benefit Option changes will require evidence of insurability satisfactory to Nationwide.

### Key Terms & Column Headings

**Accumulated Value** - The amount of premium paid, minus premium loads and administrative charges, minus Monthly Deductions for cost of insurance and rider charges, minus any Partial Surrenders, plus interest credited.

Index Segment interest is credited on Index Segment maturity dates. However, for illustration purposes Index Segment interest is shown as being credited one day earlier than the Index Segment maturity dates. This results in higher illustrated year-end Accumulated Values and Net Surrender Values than would be reported on annual statements even if all other assumed interest credits and policy activity occur as shown.

**Annualized Premium Outlay** - Total premium projected to be paid into the policy during a policy year.

**Age** - Issue Age plus the number of full policy years since the policy date.

**Death Benefit Option** - Determines the amount of death benefit payable. Option 1 provides a level death benefit equal to the Specified Amount of the policy. Option 2 provides a death benefit equal to the Specified Amount of the policy plus its Accumulated Value.

**Fixed Interest Strategy** - An allocation option funded by Nationwide's general account and credited interest at rates periodically declared in advance.

<b>Current</b>	2.75%
<b>Illustrated</b>	2.75%
<b>Guaranteed</b>	1.00%

**Guaranteed Values** - Guaranteed Values are based on guaranteed cost of insurance and guaranteed policy charges, and guaranteed minimum crediting interest rates.

**Indexed Interest Strategy(ies)** - One or more allocation options funded by Nationwide's general account and credited with interest based on the measured performance of its Reference Index and the applicable Cap Rate, Floor Rate, Spread Rate and Participation Rate.

There are five Indexed Interest Strategies currently available:

### Core Indexed Interest Strategies

#### One-Year Multi-Index Monthly Average Indexed Interest Strategy (1-Yr Multi-Index)

This strategy follows three indices, the S&P 500<sup>®</sup>, the Dow Jones Industrial Average, and the NASDAQ-100<sup>®</sup>. Interest is credited to the Indexed Account based on a weighted blend of the monthly average performance of these three indices. Although this interest credit may vary, it is guaranteed to not go below zero.



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## Narrative Summary

### One-Year S&P 500® Point-to-Point Indexed Interest Strategy (1-Yr S&P 500)

This strategy follows one index, the S&P 500®. Interest is credited to the Indexed Account based on the annual performance of the S&P 500®. This interest credit may also vary, but it is guaranteed to not go below zero.

### One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy (1-Yr Uncapped S&P 500)

This strategy follows one index, the S&P 500®. Interest is credited to the Indexed Account based on the annual performance of the S&P 500®. This interest credit may also vary, but it is guaranteed to not go below zero.

## High Cap Indexed Interest Strategies

### One-Year High-Cap Multi-Index Monthly Average Indexed Interest Strategy (1-Yr High-Cap Multi-Index)

This strategy follows three indices, the S&P 500®, the Dow Jones Industrial Average, and the NASDAQ-100®. Interest is credited to the Indexed Account based on a weighted blend of the monthly average performance of these three indices. Although this interest credit may vary, it is guaranteed to not go below zero.

### One Year High-Cap S&P 500 Point to Point Indexed Interest Strategy (1-Yr High-Cap S&P 500)

This strategy follows one index, the S&P 500®. Interest is credited to the Indexed Account based on the annual performance of the S&P 500®. This interest credit may also vary, but it is guaranteed to not go below zero.

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Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuation can lead to the need for additional premium in your policy.

This illustration utilizes the Illustrated Rates below. The Illustrated Rates cannot be lower than the Guaranteed rates or higher than the Maximum Permitted Illustrated Rates. The Maximum Permitted Illustrated Rate for each strategy is calculated by a method consistent with applicable regulations. The Historical Averages are based on the past 30 years of performance as of 1/15/2021, using current Floor Rate, Participation Rate, Cap Rate or Spread Rate (as applicable). A number of different reasonable methods may be used to calculate the Historical Averages. The Illustrated Rates, Maximum Permitted Illustrated Rates, and Historical Averages are not intended as an indication of future performance and are not guaranteed.

Regulations require the calculation of the effective annualized credited interest rates for over 10,000 specific 25 year periods during the last 66 years using a benchmark indexed interest strategy<sup>1</sup>. Per these regulations, the Maximum Permitted Illustrated Rate shown above is the arithmetic average of all of the rates produced by these calculations. The minimum and maximum of all of the rates produced are required to be disclosed and are shown below. Past performance is not predictive of or a guarantee of actual future crediting rates.

Minimum	3.75%
Maximum	7.49%



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<sup>1</sup> The index strategy is a 1 Year S&P 500 point to Point Strategy, with a 100% participation rate, a 0% floor, and the current cap of 9.50%.

\*The limit is for illustration purposes only. Actual Index Segment interest credited may be greater or less.

**IMPORTANT NOTE: Regardless of the percentage allocated to an Indexed Interest Strategy, the Minimum Required Fixed Interest Strategy Allocation must be met.**



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**Narrative Summary**

**Indexed Interest Strategy Information**

Indexed Interest Strategy	Floor Rate	Cap Rate	Participation Rate	Spread Rate	Index Interest Strategy Charge Rate	Maximum Permitted Illustrated Rate*	Illustrated Rate	30 Year Historical Average
1-Yr Multi-Index	0.00% (0.00% guaranteed)	11.00% (4.00% guaranteed)	100% (100% guaranteed)	N/A	0.00% (0.50% guaranteed)	5.96%	5.96% (0.00% guaranteed)	6.72%
1-Yr S&P 500	0.00% (0.00% guaranteed)	9.50% (4.00% guaranteed)	100% (100% guaranteed)	N/A	0.00% (0.50% guaranteed)	5.96%	5.96% (0.00% guaranteed)	6.56%
1-Yr Uncapped S&P 500	0.00% (0.00% guaranteed)	N/A	100% (100% guaranteed)	7.5% (10% guaranteed)	0.00% (0.50% guaranteed)	5.96%	5.96% (0.00% guaranteed)	6.49%
1-Yr High-Cap Multi-Index	0.00% (0.00% guaranteed)	20.00% (4.00% guaranteed)	100% (100% guaranteed)	N/A	1.00% (1.50% guaranteed)	7.03%	7.03% (0.00% guaranteed)	8.50%
1-Yr High-Cap S&P 500	0.00% (0.00% guaranteed)	12.50% (4.00% guaranteed)	100% (100% guaranteed)	N/A	1.00% (1.50% guaranteed)	7.03%	7.03% (0.00% guaranteed)	8.02%





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**Cap Rate** - The maximum rate of interest that will be credited to an Index Segment if the Reference Index's performance and interest crediting formula produce a result that is greater than the maximum rate.

**Floor Rate** - The minimum rate of interest that will be credited to an Index Segment if the Reference Index's performance and interest crediting formula produce a result that is less than that minimum rate.

**Participation Rate** - The percentage applied to the result of the Reference Index's interest crediting formula prior to application of an Index Segment's Cap Rate and Floor Rate.

**Spread Rate** - The Spread Rate is a factor used to determine the Index Segment Interest Rate for uncapped Indexed Interest Strategies. The Reference Index Performance Rate is reduced by the Spread Rate after the Participation but before the Floor Rates have been applied.

**IMPORTANT NOTE: Crediting rate(s) specified in this illustration for any uncapped Indexed Interest Strategy assume(s) the Spread Rate has already been subtracted.**

**Indexed Interest Strategy Charge Rate** - The charge is assessed at the time an Index Segment is created. The charge is calculated by multiplying the dollar amount being applied to create an Index Segment by the applicable Indexed Interest Strategy charge rate.

**Index Segment(s)** - A division of an Indexed Interest Strategy created on a Sweep Date by the allocation of net premium, reallocation of Index Segment Maturity Value, and/or transfer of Accumulated Value from the Fixed Interest Strategy to an Indexed Interest Strategy.

**Index Segment Maturity Value** - The Accumulated Value of an Index Segment on its Index Segment maturity date after any interest is credited.

**Minimum Required Fixed Interest Strategy Allocation (MRFISA)** - A dollar amount equal to the estimated Monthly Deductions for a 12 month period, assuming no changes to the policy during that policy year. This amount is determined each year and until this requirement is met, no value will be allocated into an Indexed Interest Strategy.

**Reference Index** - One or more market indexes associated with an Indexed Interest Strategy.

**Sweep Date** - The date on which net premiums and loan repayment allocations, reallocation of Index Segment Maturity Value, and/or transfers of Accumulated Value from the Fixed Interest Strategy to an Indexed Interest Strategy to create new Index Segments. The Sweep Date is currently the 15th of each month.

**Insured** - The person covered by the base policy.

**Issue Age** - The Insured's age on their birthday nearest the policy date.

### Loans/Partial Surrenders -

**Loans** - Amount borrowed against the Net Surrender Value. Any outstanding policy indebtedness will be charged interest at the policy Loan interest rate as defined in the policy. If the Loan interest is not paid, it is added to the total Loan balance. Any outstanding policy indebtedness will result in a reduction of the policy's surrender values and Death Benefit proceeds. Indebtedness will also reduce the accumulated premium required by any No-Lapse Guarantee Policy Continuation feature of the base policy or any elected death benefit guarantee rider.



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**Declared Rate Loans** - A Loan option under which money borrowed against the Net Surrender Value is credited and charged interest. We may credit interest at a higher rate than the stated minimum rate, and we may charge interest at a lower rate than the stated maximum.

Any Policy Loan will be **charged** interest at the following rates:

	<b>Current</b>	<b>Guaranteed</b>
Policy years 1-10	4.50%	4.50%
Policy years 11+	4.50%	4.50%

The loaned portion of the Accumulated Value will be **credited** interest at the following rates:

<b>Current</b>	3.00%
<b>Guaranteed</b>	1.00%

**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. Amounts surrendered from an Index Segment before its Index Segment Maturity Date will not receive any Index Segment Interest for that Index Segment Interest Period.

**Midpoint** - Midpoint values are not guaranteed and are based on interest rates that are halfway between the guaranteed and current interest rate. The cost of insurance charges and any other charges used in the Midpoint value calculation are halfway between the guaranteed and current charges.

**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.

**Monthly Deductions** - The charges taken from the total account value which are the sum of the cost of insurance charges, per policy charges, rider costs, and per 1,000 charge. Please Note: Current and guaranteed monthly cost of insurance charge rates generally increase year over year to reflect expectations that mortality and underwriting risks generally increase as the Insured's Attained Age and the length of time the Policy has been In Force increase. Please see optional Cost of Insurance Rate report for guaranteed and currently projected nonguaranteed Cost of Insurance Charge rates for all policy years.

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

**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.

**Non-Guaranteed - Alternate Interest:** Regulations require illustration of values using an interest rate no greater than the Fixed Interest Strategy crediting rate in effect at the time of the illustration. For purposes of this illustration, the Tabular Detail - Non-Guaranteed section of this illustration shows values calculated using the Fixed Interest Strategy crediting rate in effect at the time of the illustration and current policy charges.



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**Section 7702 - Life Insurance Qualification Test:** Two alternative tests as defined by Section 7702 of the Internal Revenue Code, one of which must be elected at the time of application, used to determine tax treatment of the policy:

**Cash Value Accumulation Test (CVAT):** CVAT requires that the Accumulated Value not exceed the Net Single Premium (NSP) to fund the future benefits at any time.

**Guideline Premium/Cash Value Corridor Test (GP/CVCT):** GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance policy. 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 illustration was calculated using the Guideline Premium Test.

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

**Surrender Charges -** Amount deducted from the Accumulated Value in the event that the policy owner surrenders the policy 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 money to Nationwide Life and Annuity Insurance Company.

Table of Surrender Charges

<u>Policy Year</u>	<u>Surrender Charges</u>
1	\$1,432.00
2	\$1,432.00
3	\$1,432.00
4	\$1,432.00
5	\$1,312.71
6	\$1,193.29
7	\$1,074.00
8	\$954.71
9	\$835.29
10	\$716.00
11	\$596.71
12	\$477.29
13	\$358.00
14	\$238.71
15	\$119.29
16	\$0.00

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



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### Additional Benefits & Information

**No-Lapse Guarantee Policy Continuation** - This illustration reflects a 20 year No-Lapse Guarantee Period. This provision ensures that the policy will not lapse during the No-Lapse Guarantee 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 and outstanding policy indebtedness; and
2. Is the sum of the No-Lapse Guarantee Monthly Premiums in effect from the policy issue date to the most recent monthaversary.

The monthly No-Lapse Guarantee Premium is \$38.00.

### Policy Maturity Date Extension

- This policy provision protects against the possibility of outliving coverage.
- Provided the policy has not been surrendered or otherwise terminated before reaching the original maturity date (the Insured's Attained Age 120), the policy coverage will be extended past the original maturity date to pay a death benefit upon the death of the Insured.
- After the maturity date has been 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 cease to be deducted.

### Nationwide IUL Rewards Program - Conditional Reduction of Cost of Insurance (COI) Rate Endorsement - (Form# ICC14-NWLA-517)

The Conditional Reduction of COI Rate Endorsement is part of the Nationwide IUL Rewards Program. This endorsement is only available if Death Benefit Option 1 is elected at issue and not changed. The endorsement provides for application of reduced COI rates on any policy monthaversary between the beginning of policy year 21 and beginning of policy year 36 on which the accumulated premium test is satisfied. The test is satisfied if net accumulated premium equals or exceeds the endorsement accumulated premium. Net accumulated premium is equal to premiums paid minus partial surrenders, returned premiums, and indebtedness. Endorsement accumulated premium is equal to the sum of the endorsement monthly premiums in effect for each month from the policy date to the most recent policy monthaversary up to and including the beginning of policy year 36. If the test is met at the beginning of policy year 36, monthly testing and availability of the COI reduction will continue. If the accumulated premium test is not met at the beginning of policy year 36, testing and availability of the COI reduction will terminate. Policies that satisfy the endorsement eligibility requirements will receive a 25% reduction in COI rate on that monthaversary.

The Nationwide IUL Rewards Program is guaranteed if all qualifying conditions are met.

- Reduced COI rates are available from the beginning of the 21st policy year in any month in which the accumulated premium test is met.
- If the accumulated premium test is not satisfied at the beginning of policy year 36, this endorsement will terminate.
- If a policy is switched from Death Benefit Option 1 to Death Benefit Option 2, this endorsement will terminate.



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### **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 this rider.
- Nationwide reserves the right to require the base policy Specified Amount be at least \$50,000 on the Benefit Effective Date; the remaining Specified Amount, after 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 accelerated death benefit payment must be at least \$10,000 and shall not exceed \$250,000.
- The accelerated death benefit may not be available 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.

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.



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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.

### **Extended No-Lapse Guarantee Rider - (Form# ICC18-NWLA-547)**

This illustration reflects the addition of the Extended No-Lapse Guarantee rider with a maximum guarantee period to Attained Age 120. You have requested a guarantee period to Attained Age 120. Based on the illustrated assumptions, this rider will provide an actual guarantee to Attained Age 120. The Extended No-Lapse Guarantee rider ensures that, after the No-Lapse Guarantee Period, 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 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 actual management of the policy and management of the policy as illustrated could impact the Extended No-Lapse Guarantee Value, which could cause you to lose your guaranteed death benefit earlier than illustrated.

- The Extended No-Lapse Guarantee Maximum Attained Age must be selected at issue and cannot be changed after issue.
- The Extended No-Lapse Guarantee rider is not available with Death Benefit Option 2.
- The Extended No-Lapse Guarantee rider is not available in conjunction with the Premium Waiver rider.
- This rider will terminate if the Overloan Lapse Protection Rider is invoked.

**Overloan Lapse Protection Rider II - (Form# ICC20-NWLA-594)** The Overloan Lapse Protection Rider II helps protect heavily loaned policies from lapsing by providing a guaranteed paid-up insurance benefit, avoiding a potential tax consequence on the Loan balance. Neither the IRS nor the courts have ruled on the tax consequences of invoking the Overloan Lapse Protection Rider II. It is possible that the IRS or a court could assert that the Indebtedness should be treated as a distribution, all or a portion of which could be taxable when you elect to invoke the benefits under the rider. You should consult with a tax advisor regarding the risks associated with invoking this rider. The rider is automatically added to your policy when it is issued, but there is no charge until you choose to invoke it. The rider has no cash value and has no Loan value. To invoke the rider, the policy must meet all of the following requirements:

- The policy has reached its 15th anniversary.
- The Insured (or younger Insured if this rider is attached to a survivorship policy) is at least age 65.
- All amounts required to be withdrawn so that the policy continues to qualify as life insurance under Section 7702 of the Internal Revenue Code must be taken as Partial Surrenders.
- The indebtedness plus any long-term care benefits paid (if any) becomes more than a certain percentage of the policy's cash value. This percentage is called the 'trigger point' and varies by the Insured's attained age.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**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 Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

## Narrative Summary

- You have selected the LTC Rider Specified Amount of \$100,000.00 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:
  - \$2.40 for the 2% monthly LTC benefit
  - \$3.30 for the 3% monthly LTC benefit
  - \$4.20 for the 4% monthly LTC benefit
- You elected 3%. 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 Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**
**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Numeric Summary

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Guaranteed Interest	Midpoint Interest	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	0.00%	2.98%	5.96%
Fixed			1.00%	1.88%	2.75%

End of Year	Age	Cumulative Premium Outlay	Guaranteed Charges		Midpoint Charges <sup>†</sup>		Current Charges	
			Net Surrender Value <sup>‡</sup>	Net Death Benefit	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Net Surrender Value <sup>‡</sup>	Net Death Benefit
5	30	3,555	0	100,000	0	100,000	0	100,000
10	35	7,110	0	100,000	0	100,000	1,460	100,000
20	45	14,220	0	100,000	0	100,000	6,166	100,000
45	70	31,995	0	100,000	0	100,000	33,068	100,000
75	100	53,325	0	100,000	0	100,000	0	100,000
95	120	67,545	0	100,000	0	100,000	0	100,000

**Based on Premium Outlay,**  
**Coverage would continue to:**

Age 120

Age 120

Age 120

<sup>†</sup> Midpoint charges are equal to one-half the sum of (Current + Guaranteed) charges.

Policy was not illustrated as a Modified Endowment Contract.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

<sup>‡</sup> As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.

• 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 Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

**Please Note:** Until Minimum Required Fixed Interest Strategy Allocation (MRFISA) requirements are met each year, no value will be allocated into an Indexed Interest Strategy.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The Sales Representative has told me that they are not guaranteed. I also understand that this illustration is not a contract and that the terms of the policy constitute the actual agreement of coverage.

I, the policy owner/applicant, understand that I selected the Premium shown in the illustration to show Nationwide how much Premium I intend to pay. Because interest credited on a non-guaranteed basis varies over time, is rarely the same year-over-year, and may be limited to the guaranteed minimum for extended periods of time, I understand I may be required to pay additional Premium to meet my goals and/or to prevent the Policy from lapsing.

Applicant/Policy Owner

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no representations that are inconsistent with the illustration.

Note: Nationwide uses fully allocated expenses in its illustrations. This means that all expenses, including indirect expenses such as corporate overhead and general advertising, are allocated to the policies.

Sales Representative

Date

**Please Note -** Guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

Actual policy values may vary from policy values shown in this illustration, even if all assumptions in this illustration occur as shown. Should a discrepancy occur, Nationwide will not lapse the policy prior to the illustrated guaranteed lapse date as long as there have been no changes to the policy that would affect the values shown in this illustration and as long as all future planned premiums are paid as illustrated.

• 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 Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Guaranteed**

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Guaranteed Interest
1-Yr Multi-Index	100.00%	Reallocate	0.00%
Fixed			1.00%

Guaranteed Interest  
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
1	26	711	0	0	100,000	100,000
2	27	711	0	0	100,000	100,000
3	28	711	0	0	100,000	100,000
4	29	711	0	0	100,000	100,000
5	30	711	0	0	100,000	100,000
<b>Total</b>		<b>3,555</b>				
6	31	711	0	0	100,000	100,000
7	32	711	0	0	100,000	100,000
8	33	711	0	0	100,000	100,000
9	34	711	0	0	100,000	100,000
10	35	711	0	0	100,000	100,000
<b>Total</b>		<b>7,110</b>				
11	36	711	0	0	100,000	100,000
12	37	711	0	0	100,000	100,000
13	38	711	0	0	100,000	100,000
14	39	711	0	0	100,000	100,000
15	40	711	0	0	100,000	100,000
<b>Total</b>		<b>10,665</b>				
16	41	711	0	0	100,000	100,000
17	42	711	0	0	100,000	100,000
18	43	711	0	0	100,000	100,000
19	44	711	0	0	100,000	100,000
20	45	711	0	0	100,000	100,000
<b>Total</b>		<b>14,220</b>				

Target Premium: \$368.05 Guideline Single Premium: \$18,255.00 Guideline Annual Premium: \$1,153.00 7 Pay Premium: \$4,724.00

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Guaranteed**

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Guaranteed Interest
1-Yr Multi-Index	100.00%	Reallocate	0.00%
Fixed			1.00%

Guaranteed Interest  
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
21	46	711	0	0	100,000 *	100,000
22	47	711	0	0	100,000 *	100,000
23	48	711	0	0	100,000 *	100,000
24	49	711	0	0	100,000 *	100,000
25	50	711	0	0	100,000 *	100,000
<b>Total</b>		<b>17,775</b>				
26	51	711	0	0	100,000 *	100,000
27	52	711	0	0	100,000 *	100,000
28	53	711	0	0	100,000 *	100,000
29	54	711	0	0	100,000 *	100,000
30	55	711	0	0	100,000 *	100,000
<b>Total</b>		<b>21,330</b>				
31	56	711	0	0	100,000 *	100,000
32	57	711	0	0	100,000 *	100,000
33	58	711	0	0	100,000 *	100,000
34	59	711	0	0	100,000 *	100,000
35	60	711	0	0	100,000 *	100,000
<b>Total</b>		<b>24,885</b>				
36	61	711	0	0	100,000 *	100,000
37	62	711	0	0	100,000 *	100,000
38	63	711	0	0	100,000 *	100,000
39	64	711	0	0	100,000 *	100,000
40	65	711	0	0	100,000 *	100,000
<b>Total</b>		<b>28,440</b>				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Guaranteed**

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Guaranteed Interest
1-Yr Multi-Index	100.00%	Reallocate	0.00%
Fixed			1.00%

Guaranteed Interest  
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
41	66	711	0	0	100,000 *	100,000
42	67	711	0	0	100,000 *	100,000
43	68	711	0	0	100,000 *	100,000
44	69	711	0	0	100,000 *	100,000
45	70	711	0	0	100,000 *	100,000
<b>Total</b>		<b>31,995</b>				
46	71	711	0	0	100,000 *	100,000
47	72	711	0	0	100,000 *	100,000
48	73	711	0	0	100,000 *	100,000
49	74	711	0	0	100,000 *	100,000
50	75	711	0	0	100,000 *	100,000
<b>Total</b>		<b>35,550</b>				
51	76	711	0	0	100,000 *	100,000
52	77	711	0	0	100,000 *	100,000
53	78	711	0	0	100,000 *	100,000
54	79	711	0	0	100,000 *	100,000
55	80	711	0	0	100,000 *	100,000
<b>Total</b>		<b>39,105</b>				
56	81	711	0	0	100,000 *	100,000
57	82	711	0	0	100,000 *	100,000
58	83	711	0	0	100,000 *	100,000
59	84	711	0	0	100,000 *	100,000
60	85	711	0	0	100,000 *	100,000
<b>Total</b>		<b>42,660</b>				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Guaranteed**

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Guaranteed Interest
1-Yr Multi-Index	100.00%	Reallocate	0.00%
Fixed			1.00%

Guaranteed Interest  
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
61	86	711	0	0	100,000 *	100,000
62	87	711	0	0	100,000 *	100,000
63	88	711	0	0	100,000 *	100,000
64	89	711	0	0	100,000 *	100,000
65	90	711	0	0	100,000 *	100,000
<b>Total</b>		<b>46,215</b>				
66	91	711	0	0	100,000 *	100,000
67	92	711	0	0	100,000 *	100,000
68	93	711	0	0	100,000 *	100,000
69	94	711	0	0	100,000 *	100,000
70	95	711	0	0	100,000 *	100,000
<b>Total</b>		<b>49,770</b>				
71	96	711	0	0	100,000 *	100,000
72	97	711	0	0	100,000 *	100,000
73	98	711	0	0	100,000 *	100,000
74	99	711	0	0	100,000 *	100,000
75	100	711	0	0	100,000 *	100,000
<b>Total</b>		<b>53,325</b>				
76	101	711	0	0	100,000 *	100,000
77	102	711	0	0	100,000 *	100,000
78	103	711	0	0	100,000 *	100,000
79	104	711	0	0	100,000 *	100,000
80	105	711	0	0	100,000 *	100,000
<b>Total</b>		<b>56,880</b>				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Guaranteed**

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Guaranteed Interest
1-Yr Multi-Index	100.00%	Reallocate	0.00%
Fixed			1.00%

Guaranteed Interest  
 Guaranteed Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
81	106	711	0	0	100,000 *	100,000
82	107	711	0	0	100,000 *	100,000
83	108	711	0	0	100,000 *	100,000
84	109	711	0	0	100,000 *	100,000
85	110	711	0	0	100,000 *	100,000
<b>Total</b>		<b>60,435</b>				
86	111	711	0	0	100,000 *	100,000
87	112	711	0	0	100,000 *	100,000
88	113	711	0	0	100,000 *	100,000
89	114	711	0	0	100,000 *	100,000
90	115	711	0	0	100,000 *	100,000
<b>Total</b>		<b>63,990</b>				
91	116	711	0	0	100,000 *	100,000
92	117	711	0	0	100,000 *	100,000
93	118	711	0	0	100,000 *	100,000
94	119	711	0	0	100,000 *	100,000
95	120	711	0	0	100,000 *	100,000
<b>Total</b>		<b>67,545</b>				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Non Guaranteed**

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 59)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>§</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

**Non-Guaranteed - Alternate Interest**  
 Current Charges

**Non-Guaranteed - Assumed Interest**  
 Current Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
1	26	711	144	0	100,000	100,000	147	0	100,000	100,000
2	27	711	329	0	100,000	100,000	341	0	100,000	100,000
3	28	711	515	0	100,000	100,000	542	0	100,000	100,000
4	29	711	706	0	100,000	100,000	756	0	100,000	100,000
5	30	711	896	0	100,000	100,000	974	0	100,000	100,000
<b>Total</b>		<b>3,555</b>								
6	31	711	1,083	0	100,000	100,000	1,199	5	100,000	100,000
7	32	711	1,272	198	100,000	100,000	1,433	359	100,000	100,000
8	33	711	1,459	504	100,000	100,000	1,673	718	100,000	100,000
9	34	711	1,644	808	100,000	100,000	1,921	1,086	100,000	100,000
10	35	711	1,827	1,111	100,000	100,000	2,176	1,460	100,000	100,000
<b>Total</b>		<b>7,110</b>								
11	36	711	2,007	1,411	100,000	100,000	2,439	1,842	100,000	100,000
12	37	711	2,186	1,709	100,000	100,000	2,710	2,233	100,000	100,000
13	38	711	2,352	1,994	100,000	100,000	2,979	2,621	100,000	100,000
14	39	711	2,504	2,265	100,000	100,000	3,247	3,008	100,000	100,000
15	40	711	2,643	2,524	100,000	100,000	3,511	3,392	100,000	100,000
<b>Total</b>		<b>10,665</b>								

Target Premium: \$368.05 Guideline Single Premium: \$18,255.00 Guideline Annual Premium: \$1,153.00 7 Pay Premium: \$4,724.00

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

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.





Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Non Guaranteed**

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 59)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>§</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

**Non-Guaranteed - Alternate Interest**  
 Current Charges

**Non-Guaranteed - Assumed Interest**  
 Current Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
16	41	711	2,991	2,991	100,000	100,000	4,005	4,005	100,000	100,000
17	42	711	3,338	3,338	100,000	100,000	4,518	4,518	100,000	100,000
18	43	711	3,682	3,682	100,000	100,000	5,047	5,047	100,000	100,000
19	44	711	4,021	4,021	100,000	100,000	5,595	5,595	100,000	100,000
20	45	711	4,359	4,359	100,000	100,000	6,166	6,166	100,000	100,000
<b>Total</b>		<b>14,220</b>								
21	46	711	4,752	4,752	100,000	100,000	6,817	6,817	100,000	100,000
22	47	711	5,151	5,151	100,000	100,000	7,502	7,502	100,000	100,000
23	48	711	5,557	5,557	100,000	100,000	8,225	8,225	100,000	100,000
24	49	711	5,966	5,966	100,000	100,000	8,983	8,983	100,000	100,000
25	50	711	6,377	6,377	100,000	100,000	9,779	9,779	100,000	100,000
<b>Total</b>		<b>17,775</b>								
26	51	711	6,788	6,788	100,000	100,000	10,610	10,610	100,000	100,000
27	52	711	7,195	7,195	100,000	100,000	11,477	11,477	100,000	100,000
28	53	711	7,591	7,591	100,000	100,000	12,376	12,376	100,000	100,000
29	54	711	7,970	7,970	100,000	100,000	13,302	13,302	100,000	100,000
30	55	711	8,331	8,331	100,000	100,000	14,257	14,257	100,000	100,000
<b>Total</b>		<b>21,330</b>								

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

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Non Guaranteed**

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 59)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>§</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

End of Year	Age	Annualized Premium Outlay	Non-Guaranteed - Alternate Interest				Non-Guaranteed - Assumed Interest			
			Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
			Current Charges				Current Charges			
31	56	711	8,672	8,672	100,000	100,000	15,242	15,242	100,000	100,000
32	57	711	8,995	8,995	100,000	100,000	16,263	16,263	100,000	100,000
33	58	711	9,301	9,301	100,000	100,000	17,322	17,322	100,000	100,000
34	59	711	9,587	9,587	100,000	100,000	18,420	18,420	100,000	100,000
35	60	711	9,854	9,854	100,000	100,000	19,564	19,564	100,000	100,000
<b>Total</b>		<b>24,885</b>								
36	61	711	10,097	10,097	100,000	100,000	20,751	20,751	100,000	100,000
37	62	711	10,310	10,310	100,000	100,000	21,981	21,981	100,000	100,000
38	63	711	10,483	10,483	100,000	100,000	23,249	23,249	100,000	100,000
39	64	711	10,615	10,615	100,000	100,000	24,558	24,558	100,000	100,000
40	65	711	10,696	10,696	100,000	100,000	25,906	25,906	100,000	100,000
<b>Total</b>		<b>28,440</b>								
41	66	711	10,697	10,697	100,000	100,000	27,275	27,275	100,000	100,000
42	67	711	10,626	10,626	100,000	100,000	28,676	28,676	100,000	100,000
43	68	711	10,476	10,476	100,000	100,000	30,110	30,110	100,000	100,000
44	69	711	10,234	10,234	100,000	100,000	31,575	31,575	100,000	100,000
45	70	711	9,887	9,887	100,000	100,000	33,068	33,068	100,000	100,000
<b>Total</b>		<b>31,995</b>								

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

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Non Guaranteed**

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 59)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>§</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

**Non-Guaranteed - Alternate Interest**  
 Current Charges

**Non-Guaranteed - Assumed Interest**  
 Current Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
46	71	711	9,413	9,413	100,000	100,000	34,582	34,582	100,000	100,000
47	72	711	8,782	8,782	100,000	100,000	36,105	36,105	100,000	100,000
48	73	711	7,965	7,965	100,000	100,000	37,626	37,626	100,000	100,000
49	74	711	6,922	6,922	100,000	100,000	39,130	39,130	100,000	100,000
50	75	711	5,604	5,604	100,000	100,000	40,601	40,601	100,000	100,000
<b>Total</b>		<b>35,550</b>								
51	76	711	3,960	3,960	100,000	100,000	42,021	42,021	100,000	100,000
52	77	711	1,924	1,924	100,000	100,000	43,370	43,370	100,000	100,000
53	78	711	0	0	100,000 *	100,000	44,618	44,618	100,000	100,000
54	79	711	0	0	100,000 *	100,000	45,729	45,729	100,000	100,000
55	80	711	0	0	100,000 *	100,000	46,653	46,653	100,000	100,000
<b>Total</b>		<b>39,105</b>								
56	81	711	0	0	100,000 *	100,000	47,319	47,319	100,000	100,000
57	82	711	0	0	100,000 *	100,000	47,561	47,561	100,000	100,000
58	83	711	0	0	100,000 *	100,000	47,421	47,421	100,000	100,000
59	84	711	0	0	100,000 *	100,000	46,735	46,735	100,000	100,000
60	85	711	0	0	100,000 *	100,000	45,297	45,297	100,000	100,000
<b>Total</b>		<b>42,660</b>								

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

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Non Guaranteed**

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 59)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>§</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

**Non-Guaranteed - Alternate Interest**  
 Current Charges

**Non-Guaranteed - Assumed Interest**  
 Current Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
61	86	711	0	0	100,000 *	100,000	42,790	42,790	100,000	100,000
62	87	711	0	0	100,000 *	100,000	38,875	38,875	100,000	100,000
63	88	711	0	0	100,000 *	100,000	33,005	33,005	100,000	100,000
64	89	711	0	0	100,000 *	100,000	24,142	24,142	100,000	100,000
65	90	711	0	0	100,000 *	100,000	11,320	11,320	100,000	100,000
<b>Total</b>		<b>46,215</b>								
66	91	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
67	92	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
68	93	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
69	94	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
70	95	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>49,770</b>								
71	96	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
72	97	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
73	98	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
74	99	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
75	100	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>53,325</b>								

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

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Non Guaranteed**

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 59)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>§</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

**Non-Guaranteed - Alternate Interest**  
 Current Charges

**Non-Guaranteed - Assumed Interest**  
 Current Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
76	101	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
77	102	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
78	103	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
79	104	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
80	105	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>56,880</b>								
81	106	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
82	107	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
83	108	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
84	109	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
85	110	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>60,435</b>								
86	111	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
87	112	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
88	113	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
89	114	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
90	115	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>63,990</b>								

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

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Tabular Detail - Non Guaranteed**

(see Tabular Detail - Guaranteed for values based on guaranteed elements beginning on page 18 of 59)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>§</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

**Non-Guaranteed - Alternate Interest**  
 Current Charges

**Non-Guaranteed - Assumed Interest**  
 Current Charges

End of Year	Age	Annualized Premium Outlay	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit	Benefit for LTC
91	116	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
92	117	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
93	118	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
94	119	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
95	120	711	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>67,545</b>								

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

Insured's attained age: 120

\* The Death Benefit remains in force due to the Extended No-Lapse Guarantee Rider.

§ The Non-Guaranteed Alternate Interest applied to the selected Indexed Interest Strategy(ies) is equal to the Fixed Interest Strategy crediting rate in effect at the time of the illustration.

End of year Accumulated Value / Net Surrender Value includes Index Segment interest credited on the first day of the following policy year, see Accumulated Value in the Narrative Summary section of this illustration.

‡ As illustrated, the Conditional Reduction of COI Endorsement requirements are met. Therefore, the Accumulated Values and Net Surrender Values shown reflect a 25% reduction in the otherwise applicable COI rates for one or more policy months starting at the beginning of policy year 21. Please see the Conditional Reduction of COI Rate Endorsement description in the Narrative Summary for more details.



## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Premium Summary

<b>NLGP</b>	<b>\$38.00</b>
<b>TP:</b>	<b>\$368.05</b>
<b>MEP:</b>	<b>\$4,724.00</b>
<b>GAP:</b>	<b>\$1,153.00</b>
<b>GSP:</b>	<b>\$18,255.00</b>
<b>MRFISA (Yr 1):</b>	<b>\$491.40</b>
<b>CRCOI</b>	<b>\$38.00</b>

**No-Lapse Guarantee Premium (NLGP):** The minimum monthly premium for 20 years to ensure that the No-Lapse Guarantee Policy Continuation provision remains in force. Please see the No-Lapse Guarantee Policy Continuation description in the Narrative Summary for more details.

**Target Premium (TP):** The Target Premium for this illustration is based on Premiums paid in months 1 - 6 of Year 1 minus policy indebtedness in Year 1. Based upon the assumptions illustrated, the Target Premium is \$368.05. If either the timing or amount of Premium paid in months 1 - 6 or indebtedness in the first year are different than what has been illustrated, the Target Premium could be \$423.26.

**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 2%.

**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 2%.

**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 4%.

**Minimum Required Fixed Interest Strategy Allocation (MRFISA):** A dollar amount equal to the estimated Monthly Deductions for a 12 month period, assuming no changes to the policy during that policy year. This amount is determined each year and until this requirement is met, no value will be allocated into an Indexed Interest Strategy.

**Conditional Reduction of Cost of Insurance Rate Endorsement Premium (CRCOI):** Paying this premium each month through the beginning of policy year 36 will satisfy the premium requirement to receive the CRCOI. Please see the Conditional Reduction of Cost of Insurance Rate Endorsement description in the Narrative Summary for more details.



## Supplemental Report

### Nationwide Indexed UL Protector II 2020 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Premium Summary

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## Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio****Input Summary - Ledger**  
**Case File: [Untitled]****Screen: Insured**

Revised Illustration?	No	Sex	Female
Issue State	WA	Issue Age or D.O.B. (mm/dd/yyyy)	25
First Name	25	Risk Class	Preferred Nontobacco
Last Name	FeMale	Tax Bracket	30% From 1 To 99

**Screen: Face Amount and Premium**

Total Specified Amount Option	100000 From 1 To 95	1035 Exchange?	No
Section 7702	GPT	Advanced Premium Fund	No
Reduce Specified Amount?	No	Avoid MEC	No
Death Benefit Option	Level From 1 To 95	Target Cash Value	Endow
Scheduled Premium	Extended NLG Premium From 1 To 95	Target Death Benefit Year	120
Premium Mode	Annual	Target Year	A200
Lump Sum Month First Year	1		

**Screen: Interest Rate and Income**

Premium Allocation	100% 1-Yr Multi-Index	1-Yr High-Cap Multi-Index	7.03% From 1 To 95
Matured Segment Allocation	Reallocate to Matured Segment Strategy	1-Yr High-Cap S&P 500 Point-to-Point	7.03% From 1 To 95
Fixed Crediting Rate	2.75% From 1 To 95	Withdrawal Cap	None
1-Yr Multi-Index	5.96% From 1 To 95	Loan Interest Payment Method	Borrow
1-Yr S&P 500 Point-to-Point	5.96% From 1 To 95	Distribution Mode	Annual From 1 To Max
1-Yr Uncapped S&P 500 Point-to-Point	5.96% From 1 To 95		

**Screen: Riders**

Extended No Lapse Guarantee	Yes	Rate Class	Preferred Nontobacco
Maximum Guarantee Period	To Age 120	Married / Civil Union / Domestic	Yes
Specified Guarantee Period	A120	Print LTC Analysis?	No
Long Term Care Rider II	Yes	Accidental Death Benefit	No
Maximum Monthly Benefit	3%	Child Term	
Long Term Care Amount	Equal to Total Specified Amount	Waiver Rider	No



## Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**


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**Screen: Output Design**

General Ledger	Yes	Which Illustration?	Current Interest, Current Charges
Annual Cost Summary	Yes	Years For Monthly Output	1-4
Internal Rate of Return	Yes	Monthly COI Report	Yes
Premium Summary	Yes	Cost and Benefit Report	No
Nationwide Financial Strength	No	Net Cost Per Dollar	No
Value of Life Insurance Report	No	A Guarantee in Uncertain Times (Extended NLG must be selected)	No
OCC Report	Yes	IUL as a Roth IRA Supplement (Distributions must be illustrated)	No
Outlay/Tax Report	No	Insurance Based Income Solution (Distributions must be illustrated)	No
Surrender Charge Report	No		
Monthly Cost Summary	Yes		

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## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**
**Illustrated Goal Inputs**


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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	5.96%
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

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## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

The purpose of the table(s) below is to show what the crediting rate for the selected Indexed Interest Strategy would have been in a particular year based on the reference index performance in that year and the strategy's current Floor Rate, Participation Rate, Cap Rate or Spread Rate (as applicable). **No indexed strategy charges are included.** The current rates for each Indexed Interest Strategy can be found in the Narrative Summary. The date used for the Change Rate(s) in the table(s) below is the 15th of January.

Past Reference Index performance is not predictive of or a guarantee of future Reference Index performance or the actual future crediting rates.

## 1-Yr Multi-Index

Start Year	End Year	NASDAQ-100® Historical Change Rate	S&P 500® Historical Change Rate	Dow Jones Industrial AverageSM Historical Change Rate	Weighted Multi-Index Blend Change Rate **	Multi-blend Hypothetical Crediting Rate
2001	2002	-33.00%	-10.66%	-3.41%	-11.51%	0.00%
2002	2003	-29.07%	-14.15%	-7.56%	-13.84%	0.00%
2003	2004	17.07%	7.07%	5.13%	11.68%	11.00%
2004	2005	-4.60%	-0.03%	-2.50%	-1.68%	0.00%
2005	2006	0.69%	2.54%	0.26%	1.53%	1.53%
2006	2007	-4.15%	2.80%	5.38%	2.70%	2.70%
2007	2008	5.01%	2.68%	4.67%	4.44%	4.44%
2008	2009	-14.04%	-15.79%	-13.77%	-14.26%	0.00%
2009	2010	30.62%	15.22%	10.60%	21.99%	11.00%
2010	2011	6.87%	1.90%	1.84%	4.38%	4.38%
2011	2012	-0.54%	-1.73%	2.05%	0.52%	0.52%
2012	2013	12.12%	7.94%	4.96%	9.43%	9.43%
2013	2014	14.38%	13.60%	12.54%	13.78%	11.00%
2014	2015	6.91%	4.27%	1.49%	5.03%	5.03%
2015	2016	8.26%	2.93%	1.02%	5.21%	5.21%
2016	2017	11.62%	12.70%	13.87%	13.07%	11.00%
2017	2018	16.59%	9.55%	11.83%	13.75%	11.00%
2018	2019	3.69%	-1.77%	-3.35%	0.65%	0.65%
2019	2020	17.57%	13.92%	11.57%	15.28%	11.00%
2020	2021	17.76%	-0.34%	-6.04%	7.57%	7.57%

\*\*The Weighted Index Blend Change Rate is calculated using a 50/30/20 performance weighting when all three indexes have a historical change rate, meaning that 50% of best performing index, 30% of the next best, and 20% of the third best performing index are used. In the event that only two of the indexes have a historical change rate, the performance weighting would be 65/35, meaning 65% of the best performing index and 35% of the next best would be used. If only one index has a historical change rate then 100% of that index is used.



Supplemental Report

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**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Annual Cost Summary**

Yr	Age	Premium Outlay	Premium Charge	Per Policy Expense	Per 1000 (Base)	Rider Charges	Base COI Charges	Total Loan Balance	Loans & Partial Surrenders	With-drawal Charges	Index Segment	Net Investment Gain/Loss	Net Policy Value EOY	Net Cash Surr. Value EOY	Net Death Benefit EOY
1	26	711	85	120	213	148	10	0	0	0	0	13	147	0	100,000
2	27	711	43	120	213	153	13	0	0	0	0	24	341	0	100,000
3	28	711	43	120	213	156	14	0	0	0	0	35	542	0	100,000
4	29	711	43	120	213	156	14	0	0	0	0	47	756	0	100,000
5	30	711	43	120	213	161	16	0	0	0	0	60	974	0	100,000
6	31	711	43	120	213	165	18	0	0	0	0	72	1,199	5	100,000
7	32	711	43	120	213	168	19	0	0	0	0	85	1,433	359	100,000
8	33	711	43	120	213	173	21	0	0	0	0	99	1,673	718	100,000
9	34	711	43	120	213	177	24	0	0	0	0	113	1,921	1,086	100,000
10	35	711	43	120	213	182	26	0	0	0	0	127	2,176	1,460	100,000
<b>Total</b>		<b>7,110</b>	<b>469</b>	<b>1,200</b>	<b>2,128</b>	<b>1,639</b>	<b>175</b>				<b>0</b>	<b>676</b>			

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11	36	711	43	120	213	187	28	0	0	0	0	142	2,439	1,842	100,000
12	37	711	43	120	213	192	30	0	0	0	0	158	2,710	2,233	100,000
13	38	711	43	120	213	204	36	0	0	0	0	173	2,979	2,621	100,000
14	39	711	43	120	213	216	41	0	0	0	0	188	3,247	3,008	100,000
15	40	711	43	120	213	227	47	0	0	0	0	203	3,511	3,392	100,000
16	41	711	43	120	0	234	50	0	0	0	0	229	4,005	4,005	100,000
17	42	711	43	120	0	241	53	0	0	0	0	258	4,518	4,518	100,000
18	43	711	43	120	0	250	57	0	0	0	0	288	5,047	5,047	100,000
19	44	711	43	120	0	259	61	0	0	0	0	319	5,595	5,595	100,000
20	45	711	43	120	0	265	64	0	0	0	0	351	6,166	6,166	100,000
<b>Total</b>		<b>14,220</b>	<b>896</b>	<b>2,400</b>	<b>3,191</b>	<b>3,912</b>	<b>640</b>				<b>0</b>	<b>2,985</b>			

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21	46	711	43	120	0	235	50	0	0	0	0	387	6,817	6,817	100,000
22	47	711	43	120	0	237	51	0	0	0	0	426	7,502	7,502	100,000
23	48	711	43	120	0	240	52	0	0	0	0	466	8,225	8,225	100,000
24	49	711	43	120	0	244	54	0	0	0	0	509	8,983	8,983	100,000
25	50	711	43	120	0	250	57	0	0	0	0	554	9,779	9,779	100,000
26	51	711	43	120	0	257	60	0	0	0	0	601	10,610	10,610	100,000
27	52	711	43	120	0	266	64	0	0	0	0	650	11,477	11,477	100,000
28	53	711	43	120	0	280	71	0	0	0	0	701	12,376	12,376	100,000
29	54	711	43	120	0	296	78	0	0	0	0	753	13,302	13,302	100,000
30	55	711	43	120	0	314	86	0	0	0	0	807	14,257	14,257	100,000
<b>Total</b>		<b>21,330</b>	<b>1,322</b>	<b>3,600</b>	<b>3,191</b>	<b>6,533</b>	<b>1,265</b>				<b>0</b>	<b>8,839</b>			

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31	56	711	43	120	0	331	94	0	0	0	0	862	15,242	15,242	100,000
32	57	711	43	120	0	346	101	0	0	0	0	920	16,263	16,263	100,000
33	58	711	43	120	0	361	108	0	0	0	0	980	17,322	17,322	100,000
34	59	711	43	120	0	377	115	0	0	0	0	1,042	18,420	18,420	100,000
35	60	711	43	120	0	390	121	0	0	0	0	1,106	19,564	19,564	100,000
36	61	711	43	120	0	406	129	0	0	0	0	1,173	20,751	20,751	100,000
37	62	711	43	120	0	424	137	0	0	0	0	1,243	21,981	21,981	100,000
38	63	711	43	120	0	447	148	0	0	0	0	1,314	23,249	23,249	100,000
39	64	711	43	120	0	470	158	0	0	0	0	1,388	24,558	24,558	100,000
40	65	711	43	120	0	495	169	0	0	0	0	1,465	25,906	25,906	100,000
<b>Total</b>		<b>28,440</b>	<b>1,749</b>	<b>4,800</b>	<b>3,191</b>	<b>10,581</b>	<b>2,545</b>				<b>0</b>	<b>20,333</b>			

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41	66	711	43	120	0	534	187	0	0	0	0	1,542	27,275	27,275	100,000
42	67	711	43	120	0	566	202	0	0	0	0	1,621	28,676	28,676	100,000
43	68	711	43	120	0	600	217	0	0	0	0	1,702	30,110	30,110	100,000
44	69	711	43	120	0	635	234	0	0	0	0	1,785	31,575	31,575	100,000
45	70	711	43	120	0	673	251	0	0	0	0	1,870	33,068	33,068	100,000
46	71	711	43	120	0	718	272	0	0	0	0	1,956	34,582	34,582	100,000
47	72	711	43	120	0	772	296	0	0	0	0	2,042	36,105	36,105	100,000
48	73	711	43	120	0	832	324	0	0	0	0	2,128	37,626	37,626	100,000
49	74	711	43	120	0	901	356	0	0	0	0	2,214	39,130	39,130	100,000
50	75	711	43	120	0	982	393	0	0	0	0	2,298	40,601	40,601	100,000
<b>Total</b>		<b>35,550</b>	<b>2,176</b>	<b>6,000</b>	<b>3,191</b>	<b>17,795</b>	<b>5,278</b>				<b>0</b>	<b>39,491</b>			

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**Annual Cost Summary**

Yr	Age	Premium Outlay	Premium Charge	Per Policy Expense	Per 1000 (Base)	Rider Charges	Base COI Charges	Total Loan Balance	Loans & Partial Surrenders	With-drawal Charges	Index Segment	Net Investment Gain/Loss	Net Policy Value EOY	Net Cash Surr. Value EOY	Net Death Benefit EOY
51	76	711	43	120	0	1,073	435	0	0	0	0	2,379	42,021	42,021	100,000
52	77	711	43	120	0	1,175	481	0	0	0	0	2,456	43,370	43,370	100,000
53	78	711	43	120	0	1,293	536	0	0	0	0	2,528	44,618	44,618	100,000
54	79	711	43	120	0	1,431	599	0	0	0	0	2,593	45,729	45,729	100,000
55	80	711	43	120	0	1,597	675	0	0	0	0	2,647	46,653	46,653	100,000
56	81	711	43	120	0	1,802	769	0	0	0	0	2,688	47,319	47,319	100,000
57	82	711	43	120	0	2,104	908	0	0	0	0	2,706	47,561	47,561	100,000
58	83	711	43	120	0	2,364	1,027	0	0	0	0	2,703	47,421	47,421	100,000
59	84	711	43	120	0	2,716	1,189	0	0	0	0	2,670	46,735	46,735	100,000
60	85	711	43	120	0	3,181	1,402	0	0	0	0	2,597	45,297	45,297	100,000
<b>Total</b>		<b>42,660</b>	<b>2,602</b>	<b>7,200</b>	<b>3,191</b>	<b>36,531</b>	<b>13,299</b>				<b>0</b>	<b>65,460</b>			

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61	86	711	43	120	0	3,825	1,698	0	0	0	0	2,467	42,790	42,790	100,000
62	87	711	43	120	0	4,649	2,076	0	0	0	0	2,261	38,875	38,875	100,000
63	88	711	43	120	0	5,777	2,593	0	0	0	0	1,952	33,005	33,005	100,000
64	89	711	43	120	0	7,509	3,388	0	0	0	0	1,486	24,142	24,142	100,000
65	90	711	43	120	0	9,758	4,420	0	0	0	0	809	11,320	11,320	100,000
66	91	711	43	120	0	13,374	6,080	0	0	0	0	92	0	0	100,000
67	92	711	43	120	0	15,765	7,177	0	0	0	0	0	0	0	100,000
68	93	711	43	120	0	18,276	8,329	0	0	0	0	0	0	0	100,000
69	94	711	43	120	0	20,473	9,338	0	0	0	0	0	0	0	100,000
70	95	711	43	120	0	23,471	10,713	0	0	0	0	0	0	0	100,000
<b>Total</b>		<b>49,770</b>	<b>3,029</b>	<b>8,400</b>	<b>3,191</b>	<b>159,407</b>	<b>69,111</b>				<b>0</b>	<b>74,527</b>			

Index Segment interest is credited on Index Segment maturity dates. However, for illustration purposes Index Segment interest is shown as being credited one day earlier than the Index Segment maturity dates. This results in higher illustrated year-end Accumulated Values and Net Surrender Values than would be reported on annual statements even if all other assumed interest credits and policy activity occur as shown.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

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

*Not valid without compliance ledgers dated 7/2/2021*



Supplemental Report  
**Nationwide Indexed UL Protector II 2020**  
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 25 FeMale // Female/25/Preferred Nontobacco  
 IRC Section 7702: Guideline Premium Test  
 Specified Amount: \$100,000  
 Death Benefit Options: Option 1 (Level)  
 Initial Planned Premium: \$711.00 Annual  
 Long-Term Care Rider Amount: \$100,000

### Annual Cost Summary

Yr	Age	Premium Outlay	Premium Charge	Per Policy Expense	Per 1000 (Base)	Rider Charges	Base COI Charges	Total Loan Balance	Loans & Partial Surrenders	With-drawal Charges	Index Segment	Net Investment Gain/Loss	Net Policy Value EOY	Net Cash Surr. Value EOY	Net Death Benefit EOY
71	96	711	43	120	0	26,024	11,885	0	0	0	0	0	0	0	100,000
72	97	711	43	120	0	24,620	11,241	0	0	0	0	0	0	0	100,000
73	98	711	43	120	0	22,754	10,384	0	0	0	0	0	0	0	100,000
74	99	711	43	120	0	20,907	9,537	0	0	0	0	0	0	0	100,000
75	100	711	43	120	0	19,078	8,698	0	0	0	0	0	0	0	100,000
76	101	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
77	102	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
78	103	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
79	104	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
80	105	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
<b>Total</b>		<b>56,880</b>	<b>3,455</b>	<b>9,600</b>	<b>3,191</b>	<b>358,507</b>	<b>160,193</b>				<b>0</b>	<b>74,527</b>			

Index Segment interest is credited on Index Segment maturity dates. However, for illustration purposes Index Segment interest is shown as being credited one day earlier than the Index Segment maturity dates. This results in higher illustrated year-end Accumulated Values and Net Surrender Values than would be reported on annual statements even if all other assumed interest credits and policy activity occur as shown.

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Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$711.00 Annual  
**Long-Term Care Rider Amount:** \$100,000

**Annual Cost Summary**

Yr	Age	Premium Outlay	Premium Charge	Per Policy Expense	Per 1000 (Base)	Rider Charges	Base COI Charges	Total Loan Balance	Loans & Partial Surrenders	With-drawal Charges	Index Segment	Net Investment Gain/Loss	Net Policy Value EOY	Net Cash Surr. Value EOY	Net Death Benefit EOY
81	106	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
82	107	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
83	108	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
84	109	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
85	110	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
86	111	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
87	112	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
88	113	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
89	114	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
90	115	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
<b>Total</b>		<b>63,990</b>	<b>3,882</b>	<b>10,800</b>	<b>3,191</b>	<b>529,942</b>	<b>238,867</b>				<b>0</b>	<b>74,527</b>			
91	116	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
92	117	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
93	118	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
94	119	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
95	120	711	43	120	0	17,143	7,867	0	0	0	0	0	0	0	100,000
<b>Total</b>		<b>67,545</b>	<b>4,095</b>	<b>11,400</b>	<b>3,191</b>	<b>615,659</b>	<b>278,205</b>				<b>0</b>	<b>74,527</b>			

Index Segment interest is credited on Index Segment maturity dates. However, for illustration purposes Index Segment interest is shown as being credited one day earlier than the Index Segment maturity dates. This results in higher illustrated year-end Accumulated Values and Net Surrender Values than would be reported on annual statements even if all other assumed interest credits and policy activity occur as shown.

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## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Internal Rate of Return

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>s</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
1	26	711	147	-79.30%	0	-100.00%	100,000	13964.70%
2	27	711	341	-64.60%	0	-100.00%	100,000	1037.00%
3	28	711	542	-54.24%	0	-100.00%	100,000	382.76%
4	29	711	756	-46.31%	0	-100.00%	100,000	213.67%
5	30	711	974	-40.27%	0	-100.00%	100,000	142.36%
6	31	711	1,199	-35.50%	5	-99.25%	100,000	104.35%
7	32	711	1,433	-31.57%	359	-66.46%	100,000	81.15%
8	33	711	1,673	-28.33%	718	-49.63%	100,000	65.67%
9	34	711	1,921	-25.61%	1,086	-39.31%	100,000	54.69%
10	35	711	2,176	-23.30%	1,460	-32.31%	100,000	46.54%
11	36	711	2,439	-21.30%	1,842	-27.24%	100,000	40.28%
12	37	711	2,710	-19.55%	2,233	-23.39%	100,000	35.32%
13	38	711	2,979	-18.09%	2,621	-20.47%	100,000	31.32%
14	39	711	3,247	-16.83%	3,008	-18.17%	100,000	28.03%
15	40	711	3,511	-15.75%	3,392	-16.33%	100,000	25.28%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

Contract values are based on current cost of insurance and the current rates of return.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

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*Not valid without compliance ledgers dated 7/2/2021*



## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Internal Rate of Return

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>s</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
16	41	711	4,005	-13.89%	4,005	-13.89%	100,000	22.94%
17	42	711	4,518	-12.32%	4,518	-12.32%	100,000	20.95%
18	43	711	5,047	-11.00%	5,047	-11.00%	100,000	19.22%
19	44	711	5,595	-9.86%	5,595	-9.86%	100,000	17.71%
20	45	711	6,166	-8.87%	6,166	-8.87%	100,000	16.39%
21	46	711	6,817	-7.90%	6,817	-7.90%	100,000	15.21%
22	47	711	7,502	-7.04%	7,502	-7.04%	100,000	14.17%
23	48	711	8,225	-6.28%	8,225	-6.28%	100,000	13.23%
24	49	711	8,983	-5.60%	8,983	-5.60%	100,000	12.39%
25	50	711	9,779	-4.98%	9,779	-4.98%	100,000	11.63%
26	51	711	10,610	-4.44%	10,610	-4.44%	100,000	10.94%
27	52	711	11,477	-3.94%	11,477	-3.94%	100,000	10.31%
28	53	711	12,376	-3.50%	12,376	-3.50%	100,000	9.73%
29	54	711	13,302	-3.10%	13,302	-3.10%	100,000	9.21%
30	55	711	14,257	-2.75%	14,257	-2.75%	100,000	8.72%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

Contract values are based on current cost of insurance and the current rates of return.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

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## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Internal Rate of Return

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>s</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
31	56	711	15,242	-2.43%	15,242	-2.43%	100,000	8.27%
32	57	711	16,263	-2.13%	16,263	-2.13%	100,000	7.86%
33	58	711	17,322	-1.86%	17,322	-1.86%	100,000	7.47%
34	59	711	18,420	-1.61%	18,420	-1.61%	100,000	7.11%
35	60	711	19,564	-1.38%	19,564	-1.38%	100,000	6.78%
36	61	711	20,751	-1.17%	20,751	-1.17%	100,000	6.47%
37	62	711	21,981	-0.97%	21,981	-0.97%	100,000	6.18%
38	63	711	23,249	-0.79%	23,249	-0.79%	100,000	5.90%
39	64	711	24,558	-0.62%	24,558	-0.62%	100,000	5.65%
40	65	711	25,906	-0.46%	25,906	-0.46%	100,000	5.41%
41	66	711	27,275	-0.32%	27,275	-0.32%	100,000	5.18%
42	67	711	28,676	-0.19%	28,676	-0.19%	100,000	4.96%
43	68	711	30,110	-0.07%	30,110	-0.07%	100,000	4.76%
44	69	711	31,575	0.04%	31,575	0.04%	100,000	4.57%
45	70	711	33,068	0.14%	33,068	0.14%	100,000	4.39%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

Contract values are based on current cost of insurance and the current rates of return.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

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## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Internal Rate of Return

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>s</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
46	71	711	34,582	0.24%	34,582	0.24%	100,000	4.22%
47	72	711	36,105	0.32%	36,105	0.32%	100,000	4.06%
48	73	711	37,626	0.39%	37,626	0.39%	100,000	3.90%
49	74	711	39,130	0.46%	39,130	0.46%	100,000	3.76%
50	75	711	40,601	0.51%	40,601	0.51%	100,000	3.62%
51	76	711	42,021	0.56%	42,021	0.56%	100,000	3.48%
52	77	711	43,370	0.59%	43,370	0.59%	100,000	3.36%
53	78	711	44,618	0.61%	44,618	0.61%	100,000	3.24%
54	79	711	45,729	0.62%	45,729	0.62%	100,000	3.12%
55	80	711	46,653	0.62%	46,653	0.62%	100,000	3.01%
56	81	711	47,319	0.59%	47,319	0.59%	100,000	2.90%
57	82	711	47,561	0.54%	47,561	0.54%	100,000	2.80%
58	83	711	47,421	0.46%	47,421	0.46%	100,000	2.71%
59	84	711	46,735	0.35%	46,735	0.35%	100,000	2.61%
60	85	711	45,297	0.19%	45,297	0.19%	100,000	2.52%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

Contract values are based on current cost of insurance and the current rates of return.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

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*Not valid without compliance ledgers dated 7/2/2021*



## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Internal Rate of Return

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>s</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
61	86	711	42,790	-0.04%	42,790	-0.04%	100,000	2.44%
62	87	711	38,875	-0.41%	38,875	-0.41%	100,000	2.36%
63	88	711	33,005	-1.00%	33,005	-1.00%	100,000	2.28%
64	89	711	24,142	-2.18%	24,142	-2.18%	100,000	2.20%
65	90	711	11,320	-5.79%	11,320	-5.79%	100,000	2.13%
66	91	711	0	-99.97%	0	-100.00%	100,000	2.06%
67	92	711	0	-99.97%	0	-100.00%	100,000	1.99%
68	93	711	0	-99.97%	0	-100.00%	100,000	1.92%
69	94	711	0	-99.97%	0	-100.00%	100,000	1.86%
70	95	711	0	-99.97%	0	-100.00%	100,000	1.80%
71	96	711	0	-99.97%	0	-100.00%	100,000	1.74%
72	97	711	0	-99.97%	0	-100.00%	100,000	1.69%
73	98	711	0	-99.97%	0	-100.00%	100,000	1.63%
74	99	711	0	-99.97%	0	-100.00%	100,000	1.58%
75	100	711	0	-99.97%	0	-100.00%	100,000	1.53%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

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## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Internal Rate of Return

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>s</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
76	101	711	0	-99.97%	0	-100.00%	100,000	1.48%
77	102	711	0	-99.97%	0	-100.00%	100,000	1.43%
78	103	711	0	-99.97%	0	-100.00%	100,000	1.38%
79	104	711	0	-99.97%	0	-100.00%	100,000	1.34%
80	105	711	0	-99.97%	0	-100.00%	100,000	1.29%
81	106	711	0	-99.97%	0	-100.00%	100,000	1.25%
82	107	711	0	-99.97%	0	-100.00%	100,000	1.21%
83	108	711	0	-99.97%	0	-100.00%	100,000	1.17%
84	109	711	0	-99.97%	0	-100.00%	100,000	1.13%
85	110	711	0	-99.97%	0	-100.00%	100,000	1.09%
86	111	711	0	-99.97%	0	-100.00%	100,000	1.06%
87	112	711	0	-99.97%	0	-100.00%	100,000	1.02%
88	113	711	0	-99.97%	0	-100.00%	100,000	0.99%
89	114	711	0	-99.97%	0	-100.00%	100,000	0.96%
90	115	711	0	-99.97%	0	-100.00%	100,000	0.92%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

Contract values are based on current cost of insurance and the current rates of return.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

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*Not valid without compliance ledgers dated 7/2/2021*



## Supplemental Report

**Nationwide Indexed UL Protector II 2020**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Internal Rate of Return

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest <sup>s</sup>	Initial Non-Guaranteed Assumed Interest
1-Yr Multi-Index	100.00%	Reallocate	2.75%	5.96%
Fixed			2.75%	2.75%

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
91	116	711	0	-99.97%	0	-100.00%	100,000	0.89%
92	117	711	0	-99.97%	0	-100.00%	100,000	0.86%
93	118	711	0	-99.97%	0	-100.00%	100,000	0.83%
94	119	711	0	-99.97%	0	-100.00%	100,000	0.80%
95	120	711	0	-99.97%	0	-100.00%	100,000	0.77%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

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Before investing, understand that mutual funds, annuities and life insurance products are not insured by the FDIC, NCUSIF, or any other Federal government agency; are not deposits or obligations of, guaranteed by, or insured by, the depository institution where offered or any of its affiliates; involve investment risk, including possible loss of value.



Supplemental Report  
**Nationwide Indexed UL Protector II 2020**  
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 25 FeMale // Female/25/Preferred Nontobacco  
 IRC Section 7702: Guideline Premium Test  
 Specified Amount: \$100,000  
 Death Benefit Options: Option 1 (Level)  
 Initial Planned Premium: \$711.00 Annual  
 Long-Term Care Rider Amount: \$100,000

**Monthly Cost Summary - Current Interest, Current Charges**

Premium		Charges					Policy Values							
Yr	Mo	Premium	Premium Load	Withdrawal	Loan	Admin & Per Unit Charge	Rider Costs	Index Segment	Net Amount At Risk	Base COI Charge	Interest	Loan Balance	EOM CV	Net Death Benefit
1	1	711.00	85.32	0.00	0.00	27.73	12.36	0.00	99,405.35	0.86	1.11	0.00	585.84	100,000
1	2	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,445.19	0.86	1.02	0.00	545.91	100,000
1	3	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,485.12	0.86	0.93	0.00	505.90	100,000
1	4	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,525.13	0.86	0.84	0.00	465.79	100,000
1	5	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,565.24	0.86	0.75	0.00	425.59	100,000
1	6	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,605.44	0.86	0.66	0.00	385.30	100,000
1	7	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,645.73	0.86	0.57	0.00	344.91	100,000
1	8	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,686.12	0.86	0.48	0.00	304.44	100,000
1	9	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,726.59	0.86	0.39	0.00	263.88	100,000
1	10	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,767.15	0.86	0.29	0.00	223.22	100,000
1	11	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,807.81	0.86	0.20	0.00	182.47	100,000
1	12	0.00	0.00	0.00	0.00	27.73	12.36	0.00	99,848.56	0.86	5.67	0.00	147.19	100,000
<b>Total</b>		<b>711.00</b>	<b>85.32</b>	<b>0.00</b>	<b>0.00</b>	<b>332.76</b>	<b>148.32</b>	<b>0.00</b>		<b>10.32</b>	<b>12.91</b>			

Index Segment interest is credited on Index Segment maturity dates. However, for illustration purposes Index Segment interest is shown as being credited one day earlier than the Index Segment maturity dates. This results in higher illustrated year-end Accumulated Values and Net Surrender Values than would be reported on annual statements even if all other assumed interest credits and policy activity occur as shown.

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Supplemental Report  
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**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

Prepared For: 25 FeMale // Female/25/Preferred Nontobacco  
 IRC Section 7702: Guideline Premium Test  
 Specified Amount: \$100,000  
 Death Benefit Options: Option 1 (Level)  
 Initial Planned Premium: \$711.00 Annual  
 Long-Term Care Rider Amount: \$100,000

**Monthly Cost Summary - Current Interest, Current Charges**

		Premium			Charges				Policy Values					
Yr	Mo	Premium	Premium Load	Withdrawal	Loan	Admin & Per Unit Charge	Rider Costs	Index Segment	Net Amount At Risk	Base COI Charge	Interest	Loan Balance	EOM CV	Net Death Benefit
2	1	711.00	42.66	0.00	0.00	27.73	12.78	0.00	99,215.50	1.05	1.13	0.00	775.10	100,000
2	2	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,255.93	1.05	1.04	0.00	734.58	100,000
2	3	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,296.45	1.05	0.95	0.00	693.96	100,000
2	4	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,337.07	1.05	0.85	0.00	653.26	100,000
2	5	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,377.77	1.05	0.76	0.00	612.46	100,000
2	6	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,418.57	1.05	0.67	0.00	571.57	100,000
2	7	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,459.46	1.05	0.58	0.00	530.58	100,000
2	8	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,500.45	1.05	0.48	0.00	489.51	100,000
2	9	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,541.52	1.05	0.39	0.00	448.34	100,000
2	10	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,582.69	1.05	0.30	0.00	407.08	100,000
2	11	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,623.95	1.05	0.20	0.00	365.72	100,000
2	12	0.00	0.00	0.00	0.00	27.73	12.78	0.00	99,665.31	1.05	16.52	0.00	340.68	100,000
<b>Total</b>		<b>1,422.00</b>	<b>127.98</b>	<b>0.00</b>	<b>0.00</b>	<b>665.52</b>	<b>301.68</b>	<b>0.00</b>		<b>22.92</b>	<b>36.78</b>			

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**Nationwide Indexed UL Protector II 2020**  
 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 25 FeMale // Female/25/Preferred Nontobacco  
 IRC Section 7702: Guideline Premium Test  
 Specified Amount: \$100,000  
 Death Benefit Options: Option 1 (Level)  
 Initial Planned Premium: \$711.00 Annual  
 Long-Term Care Rider Amount: \$100,000

**Monthly Cost Summary - Current Interest, Current Charges**

		Premium			Charges					Policy Values				
Yr	Mo	Premium	Premium Load	Withdrawal	Loan	Admin & Per Unit Charge	Rider Costs	Index Segment	Net Amount At Risk	Base COI Charge	Interest	Loan Balance	EOM CV	Net Death Benefit
3	1	711.00	42.66	0.00	0.00	27.73	12.97	0.00	99,022.01	1.14	1.14	0.00	968.31	100,000
3	2	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,062.72	1.14	1.05	0.00	927.52	100,000
3	3	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,103.51	1.14	0.95	0.00	886.63	100,000
3	4	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,144.40	1.14	0.86	0.00	845.65	100,000
3	5	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,185.38	1.14	0.77	0.00	804.58	100,000
3	6	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,226.45	1.14	0.67	0.00	763.42	100,000
3	7	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,267.61	1.14	0.58	0.00	722.16	100,000
3	8	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,308.87	1.14	0.49	0.00	680.81	100,000
3	9	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,350.22	1.14	0.39	0.00	639.36	100,000
3	10	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,391.67	1.14	0.30	0.00	597.82	100,000
3	11	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,433.21	1.14	0.21	0.00	556.19	100,000
3	12	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,474.84	1.14	27.80	0.00	542.15	100,000
<b>Total</b>		<b>2,133.00</b>	<b>170.64</b>	<b>0.00</b>	<b>0.00</b>	<b>998.28</b>	<b>457.32</b>	<b>0.00</b>		<b>36.60</b>	<b>71.99</b>			

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Supplemental Report  
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 Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 25 FeMale // Female/25/Preferred Nontobacco  
 IRC Section 7702: Guideline Premium Test  
 Specified Amount: \$100,000  
 Death Benefit Options: Option 1 (Level)  
 Initial Planned Premium: \$711.00 Annual  
 Long-Term Care Rider Amount: \$100,000

**Monthly Cost Summary - Current Interest, Current Charges**

		Premium			Charges				Policy Values					
Yr	Mo	Premium	Premium Load	Withdrawal	Loan	Admin & Per Unit Charge	Rider Costs	Index Segment	Net Amount At Risk	Base COI Charge	Interest	Loan Balance	EOM CV	Net Death Benefit
4	1	711.00	42.66	0.00	0.00	27.73	12.97	0.00	98,820.54	1.14	1.14	0.00	1,169.79	100,000
4	2	0.00	0.00	0.00	0.00	27.73	12.97	0.00	98,861.24	1.14	1.04	0.00	1,128.99	100,000
4	3	0.00	0.00	0.00	0.00	27.73	12.97	0.00	98,902.04	1.14	0.95	0.00	1,088.10	100,000
4	4	0.00	0.00	0.00	0.00	27.73	12.97	0.00	98,942.93	1.14	0.86	0.00	1,047.12	100,000
4	5	0.00	0.00	0.00	0.00	27.73	12.97	0.00	98,983.91	1.14	0.77	0.00	1,006.05	100,000
4	6	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,024.98	1.14	0.67	0.00	964.88	100,000
4	7	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,066.15	1.14	0.58	0.00	923.62	100,000
4	8	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,107.41	1.14	0.49	0.00	882.27	100,000
4	9	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,148.76	1.14	0.39	0.00	840.82	100,000
4	10	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,190.21	1.14	0.30	0.00	799.28	100,000
4	11	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,231.75	1.14	0.21	0.00	757.65	100,000
4	12	0.00	0.00	0.00	0.00	27.73	12.97	0.00	99,273.38	1.14	39.84	0.00	755.65	100,000
<b>Total</b>		<b>2,844.00</b>	<b>213.30</b>	<b>0.00</b>	<b>0.00</b>	<b>1,331.04</b>	<b>612.96</b>	<b>0.00</b>		<b>50.28</b>	<b>119.23</b>			

Index Segment interest is credited on Index Segment maturity dates. However, for illustration purposes Index Segment interest is shown as being credited one day earlier than the Index Segment maturity dates. This results in higher illustrated year-end Accumulated Values and Net Surrender Values than would be reported on annual statements even if all other assumed interest credits and policy activity occur as shown.

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## Supplemental Report

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**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Monthly Cost of Insurance Rate

Policy Year	Age	Current COI Rate	Guaranteed COI Rate
1	26	0.0086	0.0417
2	27	0.0105	0.0442
3	28	0.0115	0.0475
4	29	0.0115	0.0483
5	30	0.0134	0.0517
6	31	0.0153	0.0533
7	32	0.0163	0.0567
8	33	0.0182	0.0600
9	34	0.0201	0.0634
10	35	0.0220	0.0684
11	36	0.0240	0.0742
12	37	0.0259	0.0792
13	38	0.0307	0.0859
14	39	0.0355	0.0892
15	40	0.0403	0.0942
16	41	0.0431	0.1001
17	42	0.0460	0.1059
18	43	0.0498	0.1126
19	44	0.0537	0.1209
20	45	0.0566	0.1309
21	46	0.0594	0.1426
22	47	0.0614	0.1560
23	48	0.0633	0.1727
24	49	0.0661	0.1910
25	50	0.0700	0.2111
26	51	0.0748	0.2345
27	52	0.0805	0.2604
28	53	0.0892	0.2896
29	54	0.0997	0.3214
30	55	0.1112	0.3549

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## Supplemental Report

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**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Monthly Cost of Insurance Rate

Policy Year	Age	Current COI Rate	Guaranteed COI Rate
31	56	0.1227	0.3908
32	57	0.1333	0.4327
33	58	0.1439	0.4762
34	59	0.1554	0.5232
35	60	0.1659	0.5701
36	61	0.1784	0.6188
37	62	0.1928	0.6716
38	63	0.2110	0.7296
39	64	0.2293	0.7893
40	65	0.2504	0.8540
41	66	0.2821	0.9255
42	67	0.3100	1.0047
43	68	0.3398	1.0915
44	69	0.3725	1.1886
45	70	0.4091	1.2950
46	71	0.4524	1.4126
47	72	0.5043	1.5481
48	73	0.5641	1.7000
49	74	0.6344	1.8648
50	75	0.7174	2.0462
51	76	0.8120	2.2476
52	77	0.9202	2.4691
53	78	1.0469	2.7135
54	79	1.1951	2.9843
55	80	1.3717	3.2776
56	81	1.5856	3.6065
57	82	1.8886	4.0551
58	83	2.1397	4.5637
59	84	2.4590	5.0734
60	85	2.8483	5.6400

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## Supplemental Report

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**Prepared For:** 25 FeMale // Female/25/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

**Specified Amount:** \$100,000

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$711.00 Annual

**Long-Term Care Rider Amount:** \$100,000

## Monthly Cost of Insurance Rate

Policy Year	Age	Current COI Rate	Guaranteed COI Rate
61	86	3.3360	6.2826
62	87	3.8716	6.8695
63	88	4.4881	7.7603
64	89	5.2905	8.7003
65	90	6.0312	9.7133
66	91	7.0659	10.6572
67	92	7.9744	11.1385
68	93	9.2548	12.0927
69	94	10.3753	13.5274
70	95	11.9038	15.3720
71	96	13.2057	17.7025
72	97	12.4899	19.9736
73	98	11.5381	22.3737
74	99	10.5962	22.7915
75	100	9.6642	24.2041
76	101	8.7416	26.4942
77	102	8.7416	29.0029
78	103	8.7416	31.8879
79	104	8.7416	35.1432
80	105	8.7416	38.8726
81	106	8.7416	43.0925
82	107	8.7416	47.6415
83	108	8.7416	52.5635
84	109	8.7416	57.8160
85	110	8.7416	63.6521
86	111	8.7416	70.0660
87	112	8.7416	76.7257
88	113	8.7416	83.3333
89	114	8.7416	83.3333
90	115	8.7416	83.3333
91	116	8.7416	83.3333
92	117	8.7416	83.3333
93	118	8.7416	83.3333
94	119	8.7416	83.3333
95	120	8.7416	83.3333

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**Name: 25 FeMale F/25**

**Company/ Product: Nationwide/ Nationwide Indexed UL Protector II 2020**

**Product Warning(s)**

- [Click here for transition rules](#)
- Please Note: When participating in a Dollar Cost Averaging (DCA) program, only premium received on or after your DCA allocation request has been received in good order will be allocated to a DCA program.
- Illustration Succeeded

# Client Input Summary

Company: Nationwide

July 2, 2021

Product: Nationwide Indexed UL Protector II 2020

## Insured

Insured Name	25 FeMale
Sex	Female
Age	25
Class	Preferred Non-Tobacco
State of Issue	Washington
Tax Bracket	1 to 99 - 30

## Solve For

Solve For	Premium
Premium Solve Option	1 to 95 - Extended No-Lapse Guarantee Premium
Target Goal	Cash Value
Total Face Amount	1 to 95 - 100,000
Target Value	Endow
Target Death Benefit Year/Age	Year
Year	120
Target Year/Age	Lifetime

## Disbursements

Disbursements	N
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## Policy Options

Premium Allocation	100% 1-Yr Multi Index
Matured Segment Allocation	Reallocate to Matured Indexed Segment Strategy
Illustrated Fixed Crediting Rate %	1 to 95 - Current (2.75%)
<b>&lt;b&gt;Core Indexed Interest Strategies&lt;/b&gt;</b>	
1-Yr Multi Index	1 to 95 - 5.96
1-Yr S&P 500 Annual Point-to-Point	1 to 95 - 5.96
1-Yr Uncapped S&P 500 Point-to-Point	1 to 95 - 5.96
<b>&lt;b&gt;High-Cap Indexed Interest Strategies&lt;/b&gt;</b>	
1-Yr High-Cap Multi Index	1 to 95 - 7.03
1-Yr High-Cap S&P 500 Point-to-Point	1 to 95 - 7.03
Death Benefit Option	1 to 95 - Option 1 - Level
Reduce Specified Amount	N
Insurance Test	Guideline Premium
Premium Mode	Annual
Prevent MEC	N
1035 Exchange Amount	0
1035 Exchange Month	1
Lump Sum Premium	1 to 95 -
Lump Sum Month First Year	1
Revised Illustration	N
Years to Print	Max
Advanced Premium Fund	N

# Client Input Summary

Company: Nationwide

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## Policy Riders

Policy Riders	Y
Extended No-Lapse Guarantee Rider	Y
Maximum Guarantee Period	To Age 120
Specified Guarantee Period Year/@Age	Age
Age	120
Long Term Care Rider II	Y
Maximum Monthly Benefit	3%
LTC Rider Amount	Equal to Total Specified Amount
LTC Rate Class	Preferred Non-Tobacco
Married / Civil Union / Domestic	Y
Print LTC Analysis	N
Accidental Death Benefit	N
Child Term Rider	N
Waiver of Premium	N
Waiver of Monthly Deductions	N

## Report Options

Report Options	Y
Personalized Sales Ideas	
Reports	
General Ledger	Y
Premium Summary Report	Y
Nationwide Financial Strength	N
Value of Life Insurance Report	N
Annual Cost Summary	Y
IRR Report	Y
OCC Report	Y
Outlay/Tax Report	N
Surrender Charge Report	N
Monthly Cost Summary	Y
Which Illustration?	Current Interest - Current Charges
Start Year For Monthly Output	Year
Year	1
End Year For Monthly Output	Year
Year	4
Monthly COI Report	Y
Cost and Benefit Report	N
Net Cost Per Dollar	N
Limited Power of Attorney	N
Maturity Extension Report	N
Commission Summary	N

## Agent Info

Agent Name

Mark Williamson

## Client Input Summary

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Company: Nationwide

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### Agent Info

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Agent Company	Mwilliamson
Agent Address1	12211 Nw 49th Street
Agent City	coral springs
Agent State	Florida
Agent Zip Code	33076
Agent Phone	631-730-8262
Agent Email	mark@mbwinsurance.com
Bank Sale	N

### Concept

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Concept	None
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