

## *Basic Illustration*

Prepared For:  
28 FeMale

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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:**

28 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:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 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.**



Life Insurance Illustration

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

## Narrative Summary

### 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.



Life Insurance Illustration

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

## Narrative Summary

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.



## Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
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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%



Life Insurance Illustration

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

## Narrative Summary

<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.**



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**

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

**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%





Life Insurance Illustration

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

## Narrative Summary

**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.



## Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
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## Narrative Summary

**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.



Life Insurance Illustration

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

## Narrative Summary

**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	\$1,495.00
2	\$1,495.00
3	\$1,495.00
4	\$1,495.00
5	\$1,370.47
6	\$1,245.78
7	\$1,121.25
8	\$996.72
9	\$872.03
10	\$747.50
11	\$622.97
12	\$498.28
13	\$373.75
14	\$249.22
15	\$124.53
16	\$0.00

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



Life Insurance Illustration

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

## Narrative Summary

### 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 monthiversary.

The monthly No-Lapse Guarantee Premium is \$41.00.

### 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 monthiversary 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 monthiversary 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 monthiversary.

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.



Life Insurance Illustration

**Nationwide Indexed UL Protector II 2020**  
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## Narrative Summary

### **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.



Life Insurance Illustration

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

## Narrative Summary

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:
  - \$2.70 for the 2% monthly LTC benefit
  - \$3.60 for the 3% monthly LTC benefit
  - \$4.60 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:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 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	33	3,805	0	100,000	0	100,000	0	100,000
10	38	7,610	0	100,000	0	100,000	1,886	100,000
20	48	15,220	0	100,000	0	100,000	7,267	100,000
42	70	31,962	0	100,000	0	100,000	32,094	100,000
72	100	54,792	0	100,000	0	100,000	0	100,000
92	120	70,012	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:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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	29	761	0	0	100,000	100,000
2	30	761	0	0	100,000	100,000
3	31	761	0	0	100,000	100,000
4	32	761	0	0	100,000	100,000
5	33	761	0	0	100,000	100,000
<b>Total</b>		<b>3,805</b>				
6	34	761	0	0	100,000	100,000
7	35	761	0	0	100,000	100,000
8	36	761	0	0	100,000	100,000
9	37	761	0	0	100,000	100,000
10	38	761	0	0	100,000	100,000
<b>Total</b>		<b>7,610</b>				
11	39	761	0	0	100,000	100,000
12	40	761	0	0	100,000	100,000
13	41	761	0	0	100,000	100,000
14	42	761	0	0	100,000	100,000
15	43	761	0	0	100,000	100,000
<b>Total</b>		<b>11,415</b>				
16	44	761	0	0	100,000	100,000
17	45	761	0	0	100,000	100,000
18	46	761	0	0	100,000	100,000
19	47	761	0	0	100,000	100,000
20	48	761	0	0	100,000	100,000
<b>Total</b>		<b>15,220</b>				

Target Premium: \$405.55 Guideline Single Premium: \$19,768.00 Guideline Annual Premium: \$1,242.00 7 Pay Premium: \$5,007.00

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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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	49	761	0	0	100,000 *	100,000
22	50	761	0	0	100,000 *	100,000
23	51	761	0	0	100,000 *	100,000
24	52	761	0	0	100,000 *	100,000
25	53	761	0	0	100,000 *	100,000
<b>Total</b>		<b>19,025</b>				
26	54	761	0	0	100,000 *	100,000
27	55	761	0	0	100,000 *	100,000
28	56	761	0	0	100,000 *	100,000
29	57	761	0	0	100,000 *	100,000
30	58	761	0	0	100,000 *	100,000
<b>Total</b>		<b>22,830</b>				
31	59	761	0	0	100,000 *	100,000
32	60	761	0	0	100,000 *	100,000
33	61	761	0	0	100,000 *	100,000
34	62	761	0	0	100,000 *	100,000
35	63	761	0	0	100,000 *	100,000
<b>Total</b>		<b>26,635</b>				
36	64	761	0	0	100,000 *	100,000
37	65	761	0	0	100,000 *	100,000
38	66	761	0	0	100,000 *	100,000
39	67	761	0	0	100,000 *	100,000
40	68	761	0	0	100,000 *	100,000
<b>Total</b>		<b>30,440</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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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	69	761	0	0	100,000 *	100,000
42	70	761	0	0	100,000 *	100,000
43	71	761	0	0	100,000 *	100,000
44	72	761	0	0	100,000 *	100,000
45	73	761	0	0	100,000 *	100,000
<b>Total</b>		<b>34,245</b>				
46	74	761	0	0	100,000 *	100,000
47	75	761	0	0	100,000 *	100,000
48	76	761	0	0	100,000 *	100,000
49	77	761	0	0	100,000 *	100,000
50	78	761	0	0	100,000 *	100,000
<b>Total</b>		<b>38,050</b>				
51	79	761	0	0	100,000 *	100,000
52	80	761	0	0	100,000 *	100,000
53	81	761	0	0	100,000 *	100,000
54	82	761	0	0	100,000 *	100,000
55	83	761	0	0	100,000 *	100,000
<b>Total</b>		<b>41,855</b>				
56	84	761	0	0	100,000 *	100,000
57	85	761	0	0	100,000 *	100,000
58	86	761	0	0	100,000 *	100,000
59	87	761	0	0	100,000 *	100,000
60	88	761	0	0	100,000 *	100,000
<b>Total</b>		<b>45,660</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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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	89	761	0	0	100,000 *	100,000
62	90	761	0	0	100,000 *	100,000
63	91	761	0	0	100,000 *	100,000
64	92	761	0	0	100,000 *	100,000
65	93	761	0	0	100,000 *	100,000
<b>Total</b>		<b>49,465</b>				
66	94	761	0	0	100,000 *	100,000
67	95	761	0	0	100,000 *	100,000
68	96	761	0	0	100,000 *	100,000
69	97	761	0	0	100,000 *	100,000
70	98	761	0	0	100,000 *	100,000
<b>Total</b>		<b>53,270</b>				
71	99	761	0	0	100,000 *	100,000
72	100	761	0	0	100,000 *	100,000
73	101	761	0	0	100,000 *	100,000
74	102	761	0	0	100,000 *	100,000
75	103	761	0	0	100,000 *	100,000
<b>Total</b>		<b>57,075</b>				
76	104	761	0	0	100,000 *	100,000
77	105	761	0	0	100,000 *	100,000
78	106	761	0	0	100,000 *	100,000
79	107	761	0	0	100,000 *	100,000
80	108	761	0	0	100,000 *	100,000
<b>Total</b>		<b>60,880</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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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	109	761	0	0	100,000 *	100,000
82	110	761	0	0	100,000 *	100,000
83	111	761	0	0	100,000 *	100,000
84	112	761	0	0	100,000 *	100,000
85	113	761	0	0	100,000 *	100,000
<b>Total</b>		<b>64,685</b>				
86	114	761	0	0	100,000 *	100,000
87	115	761	0	0	100,000 *	100,000
88	116	761	0	0	100,000 *	100,000
89	117	761	0	0	100,000 *	100,000
90	118	761	0	0	100,000 *	100,000
<b>Total</b>		<b>68,490</b>				
91	119	761	0	0	100,000 *	100,000
92	120	761	0	0	100,000 *	100,000
<b>Total</b>		<b>70,012</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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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 57)

	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			
1	29	761	188	0	100,000	100,000	192	0	100,000	100,000
2	30	761	414	0	100,000	100,000	430	0	100,000	100,000
3	31	761	643	0	100,000	100,000	679	0	100,000	100,000
4	32	761	871	0	100,000	100,000	935	0	100,000	100,000
5	33	761	1,103	0	100,000	100,000	1,202	0	100,000	100,000
<b>Total</b>		<b>3,805</b>								
6	34	761	1,330	84	100,000	100,000	1,476	230	100,000	100,000
7	35	761	1,556	435	100,000	100,000	1,758	637	100,000	100,000
8	36	761	1,779	782	100,000	100,000	2,047	1,050	100,000	100,000
9	37	761	1,994	1,122	100,000	100,000	2,338	1,466	100,000	100,000
10	38	761	2,201	1,454	100,000	100,000	2,634	1,886	100,000	100,000
<b>Total</b>		<b>7,610</b>								
11	39	761	2,404	1,782	100,000	100,000	2,936	2,313	100,000	100,000
12	40	761	2,596	2,098	100,000	100,000	3,240	2,741	100,000	100,000
13	41	761	2,779	2,406	100,000	100,000	3,547	3,173	100,000	100,000
14	42	761	2,954	2,705	100,000	100,000	3,859	3,610	100,000	100,000
15	43	761	3,127	3,003	100,000	100,000	4,184	4,059	100,000	100,000
<b>Total</b>		<b>11,415</b>								

Target Premium: \$405.55 Guideline Single Premium: \$19,768.00 Guideline Annual Premium: \$1,242.00 7 Pay Premium: \$5,007.00

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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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 57)

	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			
16	44	761	3,527	3,527	100,000	100,000	4,757	4,757	100,000	100,000
17	45	761	3,924	3,924	100,000	100,000	5,351	5,351	100,000	100,000
18	46	761	4,320	4,320	100,000	100,000	5,969	5,969	100,000	100,000
19	47	761	4,710	4,710	100,000	100,000	6,607	6,607	100,000	100,000
20	48	761	5,095	5,095	100,000	100,000	7,267	7,267	100,000	100,000
<b>Total</b>		<b>15,220</b>								
21	49	761	5,541	5,541	100,000	100,000	8,018	8,018	100,000	100,000
22	50	761	5,989	5,989	100,000	100,000	8,804	8,804	100,000	100,000
23	51	761	6,438	6,438	100,000	100,000	9,627	9,627	100,000	100,000
24	52	761	6,886	6,886	100,000	100,000	10,486	10,486	100,000	100,000
25	53	761	7,327	7,327	100,000	100,000	11,378	11,378	100,000	100,000
<b>Total</b>		<b>19,025</b>								
26	54	761	7,754	7,754	100,000	100,000	12,299	12,299	100,000	100,000
27	55	761	8,165	8,165	100,000	100,000	13,249	13,249	100,000	100,000
28	56	761	8,560	8,560	100,000	100,000	14,230	14,230	100,000	100,000
29	57	761	8,940	8,940	100,000	100,000	15,247	15,247	100,000	100,000
30	58	761	9,305	9,305	100,000	100,000	16,303	16,303	100,000	100,000
<b>Total</b>		<b>22,830</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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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 57)

	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	Current Charges	Accumulated Value <sup>‡</sup>	Net Surrender Value <sup>‡</sup>	Net Death Benefit
31	59	761	9,653	9,653	100,000	100,000	17,399	17,399	100,000	100,000
32	60	761	9,986	9,986	100,000	100,000	18,540	18,540	100,000	100,000
33	61	761	10,298	10,298	100,000	100,000	19,726	19,726	100,000	100,000
34	62	761	10,585	10,585	100,000	100,000	20,955	20,955	100,000	100,000
35	63	761	10,836	10,836	100,000	100,000	22,223	22,223	100,000	100,000
<b>Total</b>		<b>26,635</b>								
36	64	761	11,051	11,051	100,000	100,000	23,534	23,534	100,000	100,000
37	65	761	11,221	11,221	100,000	100,000	24,886	24,886	100,000	100,000
38	66	761	11,319	11,319	100,000	100,000	26,260	26,260	100,000	100,000
39	67	761	11,352	11,352	100,000	100,000	27,668	27,668	100,000	100,000
40	68	761	11,313	11,313	100,000	100,000	29,110	29,110	100,000	100,000
<b>Total</b>		<b>30,440</b>								
41	69	761	11,192	11,192	100,000	100,000	30,587	30,587	100,000	100,000
42	70	761	10,976	10,976	100,000	100,000	32,094	32,094	100,000	100,000
43	71	761	10,645	10,645	100,000	100,000	33,625	33,625	100,000	100,000
44	72	761	10,171	10,171	100,000	100,000	35,168	35,168	100,000	100,000
45	73	761	9,529	9,529	100,000	100,000	36,714	36,714	100,000	100,000
<b>Total</b>		<b>34,245</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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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 57)

	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			
46	74	761	8,680	8,680	100,000	100,000	38,249	38,249	100,000	100,000
47	75	761	7,582	7,582	100,000	100,000	39,757	39,757	100,000	100,000
48	76	761	6,187	6,187	100,000	100,000	41,220	41,220	100,000	100,000
49	77	761	4,436	4,436	100,000	100,000	42,622	42,622	100,000	100,000
50	78	761	2,251	2,251	100,000	100,000	43,933	43,933	100,000	100,000
<b>Total</b>		<b>38,050</b>								
51	79	761	0	0	100,000 *	100,000	45,120	45,120	100,000	100,000
52	80	761	0	0	100,000 *	100,000	46,137	46,137	100,000	100,000
53	81	761	0	0	100,000 *	100,000	46,916	46,916	100,000	100,000
54	82	761	0	0	100,000 *	100,000	47,304	47,304	100,000	100,000
55	83	761	0	0	100,000 *	100,000	47,344	47,344	100,000	100,000
<b>Total</b>		<b>41,855</b>								
56	84	761	0	0	100,000 *	100,000	46,885	46,885	100,000	100,000
57	85	761	0	0	100,000 *	100,000	45,743	45,743	100,000	100,000
58	86	761	0	0	100,000 *	100,000	43,631	43,631	100,000	100,000
59	87	761	0	0	100,000 *	100,000	40,251	40,251	100,000	100,000
60	88	761	0	0	100,000 *	100,000	35,126	35,126	100,000	100,000
<b>Total</b>		<b>45,660</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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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 57)

	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	89	761	0	0	100,000 *	100,000	27,343	27,343	100,000	100,000
62	90	761	0	0	100,000 *	100,000	16,096	16,096	100,000	100,000
63	91	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
64	92	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
65	93	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>49,465</b>								
66	94	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
67	95	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
68	96	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
69	97	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
70	98	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>53,270</b>								
71	99	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
72	100	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
73	101	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
74	102	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
75	103	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>57,075</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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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 57)

	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			
76	104	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
77	105	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
78	106	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
79	107	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
80	108	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>60,880</b>								
81	109	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
82	110	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
83	111	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
84	112	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
85	113	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>64,685</b>								
86	114	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
87	115	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
88	116	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
89	117	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
90	118	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>68,490</b>								
91	119	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
92	120	761	0	0	100,000 *	100,000	0	0	100,000 *	100,000
<b>Total</b>		<b>70,012</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:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 Annual

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

## Premium Summary

<b>NLGP</b>	<b>\$41.00</b>
<b>TP:</b>	<b>\$405.55</b>
<b>MEP:</b>	<b>\$5,007.00</b>
<b>GAP:</b>	<b>\$1,242.00</b>
<b>GSP:</b>	<b>\$19,768.00</b>
<b>MRFISA (Yr 1):</b>	<b>\$493.08</b>
<b>CRCOI</b>	<b>\$41.00</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 \$405.55. 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 \$466.38.

**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:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 Annual

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

## Premium Summary

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.



## 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)	28
First Name	28	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 92	1035 Exchange?	No
Section 7702	GPT	Advanced Premium Fund	No
Reduce Specified Amount?	No	Avoid MEC	No
Death Benefit Option	Level From 1 To 92	Target Cash Value	Endow
Scheduled Premium	Extended NLG Premium From 1 To 92	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 92
Matured Segment Allocation	Reallocate to Matured Segment Strategy	1-Yr High-Cap S&P 500 Point-to-Point	7.03% From 1 To 92
Fixed Crediting Rate	2.75% From 1 To 92	Withdrawal Cap	None
1-Yr Multi-Index	5.96% From 1 To 92	Loan Interest Payment Method	Borrow
1-Yr S&P 500 Point-to-Point	5.96% From 1 To 92	Distribution Mode	Annual From 1 To Max
1-Yr Uncapped S&P 500 Point-to-Point	5.96% From 1 To 92		

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

**Prepared For:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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	29	761	91	120	221	145	7	0	0	0	0	15	192	0	100,000
2	30	761	46	120	221	154	11	0	0	0	0	29	430	0	100,000
3	31	761	46	120	221	156	13	0	0	0	0	43	679	0	100,000
4	32	761	46	120	221	161	15	0	0	0	0	57	935	0	100,000
5	33	761	46	120	221	163	16	0	0	0	0	73	1,202	0	100,000
6	34	761	46	120	221	170	19	0	0	0	0	88	1,476	230	100,000
7	35	761	46	120	221	174	21	0	0	0	0	104	1,758	637	100,000
8	36	761	46	120	221	181	25	0	0	0	0	120	2,047	1,050	100,000
9	37	761	46	120	221	190	29	0	0	0	0	137	2,338	1,466	100,000
10	38	761	46	120	221	199	34	0	0	0	0	154	2,634	1,886	100,000
<b>Total</b>		<b>7,610</b>	<b>502</b>	<b>1,200</b>	<b>2,210</b>	<b>1,694</b>	<b>190</b>				<b>0</b>	<b>820</b>			

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11	39	761	46	120	221	206	37	0	0	0	0	171	2,936	2,313	100,000
12	40	761	46	120	221	217	42	0	0	0	0	188	3,240	2,741	100,000
13	41	761	46	120	221	225	47	0	0	0	0	205	3,547	3,173	100,000
14	42	761	46	120	221	234	51	0	0	0	0	223	3,859	3,610	100,000
15	43	761	46	120	221	238	53	0	0	0	0	241	4,184	4,059	100,000
16	44	761	46	120	0	240	54	0	0	0	0	271	4,757	4,757	100,000
17	45	761	46	120	0	248	58	0	0	0	0	305	5,351	5,351	100,000
18	46	761	46	120	0	256	62	0	0	0	0	340	5,969	5,969	100,000
19	47	761	46	120	0	266	67	0	0	0	0	376	6,607	6,607	100,000
20	48	761	46	120	0	276	72	0	0	0	0	413	7,267	7,267	100,000
<b>Total</b>		<b>15,220</b>	<b>959</b>	<b>2,400</b>	<b>3,316</b>	<b>4,101</b>	<b>730</b>				<b>0</b>	<b>3,553</b>			

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**Annual Cost Summary**

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21	49	761	46	120	0	244	56	0	0	0	0	455	8,018	8,018	100,000
22	50	761	46	120	0	250	58	0	0	0	0	499	8,804	8,804	100,000
23	51	761	46	120	0	256	62	0	0	0	0	546	9,627	9,627	100,000
24	52	761	46	120	0	265	66	0	0	0	0	594	10,486	10,486	100,000
25	53	761	46	120	0	276	71	0	0	0	0	644	11,378	11,378	100,000
26	54	761	46	120	0	292	79	0	0	0	0	696	12,299	12,299	100,000
27	55	761	46	120	0	308	87	0	0	0	0	750	13,249	13,249	100,000
28	56	761	46	120	0	324	95	0	0	0	0	805	14,230	14,230	100,000
29	57	761	46	120	0	339	102	0	0	0	0	863	15,247	15,247	100,000
30	58	761	46	120	0	353	109	0	0	0	0	922	16,303	16,303	100,000
<b>Total</b>		<b>22,830</b>	<b>1,415</b>	<b>3,600</b>	<b>3,316</b>	<b>7,007</b>	<b>1,517</b>				<b>0</b>	<b>10,328</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
31	59	761	46	120	0	367	116	0	0	0	0	984	17,399	17,399	100,000
32	60	761	46	120	0	380	123	0	0	0	0	1,049	18,540	18,540	100,000
33	61	761	46	120	0	395	130	0	0	0	0	1,116	19,726	19,726	100,000
34	62	761	46	120	0	412	139	0	0	0	0	1,185	20,955	20,955	100,000
35	63	761	46	120	0	434	149	0	0	0	0	1,257	22,223	22,223	100,000
36	64	761	46	120	0	455	160	0	0	0	0	1,331	23,534	23,534	100,000
37	65	761	46	120	0	479	172	0	0	0	0	1,407	24,886	24,886	100,000
38	66	761	46	120	0	516	190	0	0	0	0	1,485	26,260	26,260	100,000
39	67	761	46	120	0	547	205	0	0	0	0	1,564	27,668	27,668	100,000
40	68	761	46	120	0	578	220	0	0	0	0	1,646	29,110	29,110	100,000
<b>Total</b>		<b>30,440</b>	<b>1,872</b>	<b>4,800</b>	<b>3,316</b>	<b>11,573</b>	<b>3,121</b>				<b>0</b>	<b>23,351</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
41	69	761	46	120	0	612	237	0	0	0	0	1,730	30,587	30,587	100,000
42	70	761	46	120	0	648	255	0	0	0	0	1,815	32,094	32,094	100,000
43	71	761	46	120	0	690	276	0	0	0	0	1,902	33,625	33,625	100,000
44	72	761	46	120	0	741	300	0	0	0	0	1,989	35,168	35,168	100,000
45	73	761	46	120	0	798	328	0	0	0	0	2,077	36,714	36,714	100,000
46	74	761	46	120	0	863	361	0	0	0	0	2,164	38,249	38,249	100,000
47	75	761	46	120	0	940	398	0	0	0	0	2,250	39,757	39,757	100,000
48	76	761	46	120	0	1,025	440	0	0	0	0	2,334	41,220	41,220	100,000
49	77	761	46	120	0	1,121	487	0	0	0	0	2,414	42,622	42,622	100,000
50	78	761	46	120	0	1,231	542	0	0	0	0	2,489	43,933	43,933	100,000
<b>Total</b>		<b>38,050</b>	<b>2,329</b>	<b>6,000</b>	<b>3,316</b>	<b>20,242</b>	<b>6,745</b>				<b>0</b>	<b>44,514</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	79	761	46	120	0	1,360	606	0	0	0	0	2,558	45,120	45,120	100,000
52	80	761	46	120	0	1,515	682	0	0	0	0	2,618	46,137	46,137	100,000
53	81	761	46	120	0	1,705	775	0	0	0	0	2,664	46,916	46,916	100,000
54	82	761	46	120	0	1,985	913	0	0	0	0	2,691	47,304	47,304	100,000
55	83	761	46	120	0	2,223	1,030	0	0	0	0	2,697	47,344	47,344	100,000
56	84	761	46	120	0	2,542	1,188	0	0	0	0	2,676	46,885	46,885	100,000
57	85	761	46	120	0	2,962	1,394	0	0	0	0	2,619	45,743	45,743	100,000
58	86	761	46	120	0	3,540	1,679	0	0	0	0	2,511	43,631	43,631	100,000
59	87	761	46	120	0	4,270	2,039	0	0	0	0	2,334	40,251	40,251	100,000
60	88	761	46	120	0	5,259	2,525	0	0	0	0	2,064	35,126	35,126	100,000
<b>Total</b>		<b>45,660</b>	<b>2,785</b>	<b>7,200</b>	<b>3,316</b>	<b>47,602</b>	<b>19,576</b>				<b>0</b>	<b>69,945</b>			

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**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
61	89	761	46	120	0	6,765	3,267	0	0	0	0	1,655	27,343	27,343	100,000
62	90	761	46	120	0	8,688	4,214	0	0	0	0	1,060	16,096	16,096	100,000
63	91	761	46	120	0	11,873	5,783	0	0	0	0	208	0	0	100,000
64	92	761	46	120	0	14,703	7,177	0	0	0	0	0	0	0	100,000
65	93	761	46	120	0	17,043	8,329	0	0	0	0	0	0	0	100,000
66	94	761	46	120	0	19,091	9,338	0	0	0	0	0	0	0	100,000
67	95	761	46	120	0	21,884	10,713	0	0	0	0	0	0	0	100,000
68	96	761	46	120	0	24,263	11,885	0	0	0	0	0	0	0	100,000
69	97	761	46	120	0	22,955	11,241	0	0	0	0	0	0	0	100,000
70	98	761	46	120	0	21,216	10,384	0	0	0	0	0	0	0	100,000
<b>Total</b>		<b>53,270</b>	<b>3,242</b>	<b>8,400</b>	<b>3,316</b>	<b>216,083</b>	<b>101,908</b>				<b>0</b>	<b>72,867</b>			

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## Supplemental Report

## Nationwide Indexed UL Protector II 2020

Nationwide Life and Annuity Insurance Company, Columbus, Ohio

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IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$761.00 Annual

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

## Annual Cost Summary

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71	99	761	46	120	0	19,494	9,537	0	0	0	0	0	0	0	100,000
72	100	761	46	120	0	17,791	8,698	0	0	0	0	0	0	0	100,000
73	101	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
74	102	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
75	103	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
76	104	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
77	105	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
78	106	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
79	107	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
80	108	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
<b>Total</b>		<b>60,880</b>	<b>3,698</b>	<b>9,600</b>	<b>3,316</b>	<b>381,164</b>	<b>183,082</b>				<b>0</b>	<b>72,867</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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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	109	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
82	110	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
83	111	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
84	112	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
85	113	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
86	114	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
87	115	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
88	116	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
89	117	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
90	118	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
<b>Total</b>		<b>68,490</b>	<b>4,155</b>	<b>10,800</b>	<b>3,316</b>	<b>540,908</b>	<b>261,757</b>				<b>0</b>	<b>72,867</b>			
91	119	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
92	120	761	46	120	0	15,974	7,867	0	0	0	0	0	0	0	100,000
<b>Total</b>		<b>70,012</b>	<b>4,246</b>	<b>11,040</b>	<b>3,316</b>	<b>572,857</b>	<b>277,492</b>				<b>0</b>	<b>72,867</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: 28 FeMale // Female/28/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$761.00 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	29	761	192	-74.72%	0	-100.00%	100,000	13040.60%
2	30	761	430	-59.69%	0	-100.00%	100,000	997.41%
3	31	761	679	-49.39%	0	-100.00%	100,000	371.03%
4	32	761	935	-41.91%	0	-100.00%	100,000	207.76%
5	33	761	1,202	-36.12%	0	-100.00%	100,000	138.60%
6	34	761	1,476	-31.65%	230	-76.80%	100,000	101.65%
7	35	761	1,758	-28.04%	637	-54.31%	100,000	79.06%
8	36	761	2,047	-25.09%	1,050	-41.70%	100,000	63.98%
9	37	761	2,338	-22.68%	1,466	-33.60%	100,000	53.27%
10	38	761	2,634	-20.66%	1,886	-27.97%	100,000	45.31%
11	39	761	2,936	-18.92%	2,313	-23.80%	100,000	39.19%
12	40	761	3,240	-17.45%	2,741	-20.65%	100,000	34.36%
13	41	761	3,547	-16.17%	3,173	-18.17%	100,000	30.45%
14	42	761	3,859	-15.04%	3,610	-16.17%	100,000	27.23%
15	43	761	4,184	-14.02%	4,059	-14.50%	100,000	24.54%

(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:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 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	44	761	4,757	-12.31%	4,757	-12.31%	100,000	22.26%
17	45	761	5,351	-10.89%	5,351	-10.89%	100,000	20.31%
18	46	761	5,969	-9.67%	5,969	-9.67%	100,000	18.62%
19	47	761	6,607	-8.63%	6,607	-8.63%	100,000	17.15%
20	48	761	7,267	-7.73%	7,267	-7.73%	100,000	15.86%
21	49	761	8,018	-6.85%	8,018	-6.85%	100,000	14.71%
22	50	761	8,804	-6.07%	8,804	-6.07%	100,000	13.69%
23	51	761	9,627	-5.39%	9,627	-5.39%	100,000	12.78%
24	52	761	10,486	-4.78%	10,486	-4.78%	100,000	11.95%
25	53	761	11,378	-4.23%	11,378	-4.23%	100,000	11.21%
26	54	761	12,299	-3.75%	12,299	-3.75%	100,000	10.54%
27	55	761	13,249	-3.32%	13,249	-3.32%	100,000	9.92%
28	56	761	14,230	-2.94%	14,230	-2.94%	100,000	9.36%
29	57	761	15,247	-2.59%	15,247	-2.59%	100,000	8.84%
30	58	761	16,303	-2.27%	16,303	-2.27%	100,000	8.37%

(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.

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## Supplemental Report

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

**Prepared For:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 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	59	761	17,399	-1.98%	17,399	-1.98%	100,000	7.93%
32	60	761	18,540	-1.71%	18,540	-1.71%	100,000	7.53%
33	61	761	19,726	-1.47%	19,726	-1.47%	100,000	7.15%
34	62	761	20,955	-1.24%	20,955	-1.24%	100,000	6.80%
35	63	761	22,223	-1.03%	22,223	-1.03%	100,000	6.48%
36	64	761	23,534	-0.84%	23,534	-0.84%	100,000	6.17%
37	65	761	24,886	-0.66%	24,886	-0.66%	100,000	5.89%
38	66	761	26,260	-0.50%	26,260	-0.50%	100,000	5.62%
39	67	761	27,668	-0.35%	27,668	-0.35%	100,000	5.37%
40	68	761	29,110	-0.22%	29,110	-0.22%	100,000	5.14%
41	69	761	30,587	-0.09%	30,587	-0.09%	100,000	4.92%
42	70	761	32,094	0.02%	32,094	0.02%	100,000	4.71%
43	71	761	33,625	0.12%	33,625	0.12%	100,000	4.51%
44	72	761	35,168	0.22%	35,168	0.22%	100,000	4.33%
45	73	761	36,714	0.30%	36,714	0.30%	100,000	4.15%

(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:** 28 FeMale // Female/28/Preferred Nontobacco  
**IRC Section 7702:** Guideline Premium Test  
**Specified Amount:** \$100,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$761.00 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	74	761	38,249	0.37%	38,249	0.37%	100,000	3.99%
47	75	761	39,757	0.43%	39,757	0.43%	100,000	3.83%
48	76	761	41,220	0.49%	41,220	0.49%	100,000	3.68%
49	77	761	42,622	0.53%	42,622	0.53%	100,000	3.54%
50	78	761	43,933	0.55%	43,933	0.55%	100,000	3.40%
51	79	761	45,120	0.57%	45,120	0.57%	100,000	3.27%
52	80	761	46,137	0.57%	46,137	0.57%	100,000	3.15%
53	81	761	46,916	0.55%	46,916	0.55%	100,000	3.03%
54	82	761	47,304	0.50%	47,304	0.50%	100,000	2.92%
55	83	761	47,344	0.43%	47,344	0.43%	100,000	2.81%
56	84	761	46,885	0.33%	46,885	0.33%	100,000	2.71%
57	85	761	45,743	0.18%	45,743	0.18%	100,000	2.61%
58	86	761	43,631	-0.04%	43,631	-0.04%	100,000	2.52%
59	87	761	40,251	-0.37%	40,251	-0.37%	100,000	2.43%
60	88	761	35,126	-0.90%	35,126	-0.90%	100,000	2.34%

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

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## Supplemental Report

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

**Prepared For:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 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	89	761	27,343	-1.87%	27,343	-1.87%	100,000	2.26%
62	90	761	16,096	-4.21%	16,096	-4.21%	100,000	2.18%
63	91	761	0	-100.00%	0	-100.00%	100,000	2.10%
64	92	761	0	-100.00%	0	-100.00%	100,000	2.03%
65	93	761	0	-100.00%	0	-100.00%	100,000	1.95%
66	94	761	0	-100.00%	0	-100.00%	100,000	1.89%
67	95	761	0	-100.00%	0	-100.00%	100,000	1.82%
68	96	761	0	-100.00%	0	-100.00%	100,000	1.76%
69	97	761	0	-100.00%	0	-100.00%	100,000	1.70%
70	98	761	0	-100.00%	0	-100.00%	100,000	1.64%
71	99	761	0	-100.00%	0	-100.00%	100,000	1.58%
72	100	761	0	-100.00%	0	-100.00%	100,000	1.53%
73	101	761	0	-100.00%	0	-100.00%	100,000	1.47%
74	102	761	0	-100.00%	0	-100.00%	100,000	1.42%
75	103	761	0	-100.00%	0	-100.00%	100,000	1.37%

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

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

**Prepared For:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 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	104	761	0	-100.00%	0	-100.00%	100,000	1.32%
77	105	761	0	-100.00%	0	-100.00%	100,000	1.28%
78	106	761	0	-100.00%	0	-100.00%	100,000	1.23%
79	107	761	0	-100.00%	0	-100.00%	100,000	1.19%
80	108	761	0	-100.00%	0	-100.00%	100,000	1.15%
81	109	761	0	-100.00%	0	-100.00%	100,000	1.11%
82	110	761	0	-100.00%	0	-100.00%	100,000	1.07%
83	111	761	0	-100.00%	0	-100.00%	100,000	1.03%
84	112	761	0	-100.00%	0	-100.00%	100,000	0.99%
85	113	761	0	-100.00%	0	-100.00%	100,000	0.95%
86	114	761	0	-100.00%	0	-100.00%	100,000	0.92%
87	115	761	0	-100.00%	0	-100.00%	100,000	0.89%
88	116	761	0	-100.00%	0	-100.00%	100,000	0.85%
89	117	761	0	-100.00%	0	-100.00%	100,000	0.82%
90	118	761	0	-100.00%	0	-100.00%	100,000	0.79%
91	119	761	0	-100.00%	0	-100.00%	100,000	0.76%
92	120	761	0	-100.00%	0	-100.00%	100,000	0.73%

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

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

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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: 28 FeMale // Female/28/Preferred Nontobacco  
 IRC Section 7702: Guideline Premium Test  
 Specified Amount: \$100,000  
 Death Benefit Options: Option 1 (Level)  
 Initial Planned Premium: \$761.00 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	761.00	91.32	0.00	0.00	28.42	12.07	0.00	99,362.34	0.57	1.12	0.00	629.74	100,000
1	2	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,402.28	0.57	1.03	0.00	589.70	100,000
1	3	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,442.32	0.57	0.93	0.00	549.58	100,000
1	4	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,482.44	0.57	0.84	0.00	509.36	100,000
1	5	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,522.66	0.57	0.75	0.00	469.05	100,000
1	6	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,562.97	0.57	0.66	0.00	428.66	100,000
1	7	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,603.36	0.57	0.57	0.00	388.17	100,000
1	8	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,643.85	0.57	0.48	0.00	347.59	100,000
1	9	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,684.43	0.57	0.39	0.00	306.91	100,000
1	10	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,725.11	0.57	0.29	0.00	266.15	100,000
1	11	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,765.87	0.57	0.20	0.00	225.29	100,000
1	12	0.00	0.00	0.00	0.00	28.42	12.07	0.00	99,806.73	0.57	8.19	0.00	192.42	100,000
<b>Total</b>		<b>761.00</b>	<b>91.32</b>	<b>0.00</b>	<b>0.00</b>	<b>341.04</b>	<b>144.84</b>	<b>0.00</b>		<b>6.84</b>	<b>15.46</b>			

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

Prepared For: 28 FeMale // Female/28/Preferred Nontobacco  
 IRC Section 7702: Guideline Premium Test  
 Specified Amount: \$100,000  
 Death Benefit Options: Option 1 (Level)  
 Initial Planned Premium: \$761.00 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	761.00	45.66	0.00	0.00	28.42	12.84	0.00	99,124.26	0.95	1.15	0.00	866.70	100,000
2	2	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,165.32	0.95	1.05	0.00	825.54	100,000
2	3	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,206.48	0.95	0.96	0.00	784.29	100,000
2	4	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,247.73	0.95	0.87	0.00	742.95	100,000
2	5	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,289.07	0.95	0.77	0.00	701.51	100,000
2	6	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,330.51	0.95	0.68	0.00	659.98	100,000
2	7	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,372.04	0.95	0.59	0.00	618.36	100,000
2	8	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,413.66	0.95	0.49	0.00	576.64	100,000
2	9	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,455.38	0.95	0.40	0.00	534.83	100,000
2	10	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,497.19	0.95	0.30	0.00	492.92	100,000
2	11	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,539.10	0.95	0.21	0.00	450.92	100,000
2	12	0.00	0.00	0.00	0.00	28.42	12.84	0.00	99,581.10	0.95	21.49	0.00	430.20	100,000
<b>Total</b>		<b>1,522.00</b>	<b>136.98</b>	<b>0.00</b>	<b>0.00</b>	<b>682.08</b>	<b>298.92</b>	<b>0.00</b>		<b>18.24</b>	<b>44.42</b>			

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Prepared For: 28 FeMale // Female/28/Preferred Nontobacco  
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 Initial Planned Premium: \$761.00 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	761.00	45.66	0.00	0.00	28.42	13.02	0.00	98,886.48	1.04	1.15	0.00	1,104.22	100,000
3	2	0.00	0.00	0.00	0.00	28.42	13.02	0.00	98,927.80	1.04	1.06	0.00	1,062.80	100,000
3	3	0.00	0.00	0.00	0.00	28.42	13.02	0.00	98,969.22	1.04	0.97	0.00	1,021.28	100,000
3	4	0.00	0.00	0.00	0.00	28.42	13.02	0.00	99,010.74	1.04	0.87	0.00	979.68	100,000
3	5	0.00	0.00	0.00	0.00	28.42	13.02	0.00	99,052.34	1.04	0.78	0.00	937.98	100,000
3	6	0.00	0.00	0.00	0.00	28.42	13.02	0.00	99,094.04	1.04	0.68	0.00	896.18	100,000
3	7	0.00	0.00	0.00	0.00	28.42	13.04	0.00	99,135.84	1.05	0.59	0.00	854.26	100,000
3	8	0.00	0.00	0.00	0.00	28.42	13.04	0.00	99,177.76	1.05	0.50	0.00	812.25	100,000
3	9	0.00	0.00	0.00	0.00	28.42	13.04	0.00	99,219.77	1.05	0.40	0.00	770.14	100,000
3	10	0.00	0.00	0.00	0.00	28.42	13.04	0.00	99,261.88	1.05	0.30	0.00	727.93	100,000
3	11	0.00	0.00	0.00	0.00	28.42	13.04	0.00	99,304.09	1.05	0.21	0.00	685.63	100,000
3	12	0.00	0.00	0.00	0.00	28.42	13.04	0.00	99,346.39	1.05	35.45	0.00	678.57	100,000
<b>Total</b>		<b>2,283.00</b>	<b>182.64</b>	<b>0.00</b>	<b>0.00</b>	<b>1,023.12</b>	<b>455.28</b>	<b>0.00</b>		<b>30.78</b>	<b>87.39</b>			

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 Specified Amount: \$100,000  
 Death Benefit Options: Option 1 (Level)  
 Initial Planned Premium: \$761.00 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	761.00	45.66	0.00	0.00	28.42	13.41	0.00	98,638.11	1.23	1.17	0.00	1,352.02	100,000
4	2	0.00	0.00	0.00	0.00	28.42	13.41	0.00	98,680.00	1.23	1.08	0.00	1,310.04	100,000
4	3	0.00	0.00	0.00	0.00	28.42	13.41	0.00	98,721.98	1.23	0.98	0.00	1,267.96	100,000
4	4	0.00	0.00	0.00	0.00	28.42	13.41	0.00	98,764.06	1.23	0.89	0.00	1,225.78	100,000
4	5	0.00	0.00	0.00	0.00	28.42	13.41	0.00	98,806.24	1.23	0.79	0.00	1,183.51	100,000
4	6	0.00	0.00	0.00	0.00	28.42	13.41	0.00	98,848.51	1.23	0.69	0.00	1,141.15	100,000
4	7	0.00	0.00	0.00	0.00	28.42	13.41	0.00	98,890.87	1.23	0.60	0.00	1,098.69	100,000
4	8	0.00	0.00	0.00	0.00	28.42	13.41	0.00	98,933.33	1.23	0.50	0.00	1,056.13	100,000
4	9	0.00	0.00	0.00	0.00	28.42	13.41	0.00	98,975.89	1.23	0.41	0.00	1,013.47	100,000
4	10	0.00	0.00	0.00	0.00	28.42	13.41	0.00	99,018.55	1.23	0.31	0.00	970.72	100,000
4	11	0.00	0.00	0.00	0.00	28.42	13.41	0.00	99,061.30	1.23	0.21	0.00	927.88	100,000
4	12	0.00	0.00	0.00	0.00	28.42	13.41	0.00	99,104.14	1.23	49.81	0.00	934.62	100,000
<b>Total</b>		<b>3,044.00</b>	<b>228.30</b>	<b>0.00</b>	<b>0.00</b>	<b>1,364.16</b>	<b>616.20</b>	<b>0.00</b>		<b>45.54</b>	<b>144.82</b>			

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## Supplemental Report

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

**Prepared For:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 Annual

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

## Monthly Cost of Insurance Rate

Policy Year	Age	Current COI Rate	Guaranteed COI Rate
1	29	0.0058	0.0483
2	30	0.0096	0.0517
3	31	0.0105	0.0533
4	32	0.0125	0.0567
5	33	0.0134	0.0600
6	34	0.0163	0.0634
7	35	0.0182	0.0684
8	36	0.0211	0.0742
9	37	0.0249	0.0792
10	38	0.0288	0.0859
11	39	0.0316	0.0892
12	40	0.0364	0.0942
13	41	0.0403	0.1001
14	42	0.0441	0.1059
15	43	0.0460	0.1126
16	44	0.0470	0.1209
17	45	0.0508	0.1309
18	46	0.0546	0.1426
19	47	0.0594	0.1560
20	48	0.0642	0.1727
21	49	0.0671	0.1910
22	50	0.0709	0.2111
23	51	0.0757	0.2345
24	52	0.0815	0.2604
25	53	0.0892	0.2896
26	54	0.0997	0.3214
27	55	0.1112	0.3549
28	56	0.1227	0.3908
29	57	0.1333	0.4327
30	58	0.1439	0.4762

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## Supplemental Report

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

**Prepared For:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 Annual

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

## Monthly Cost of Insurance Rate

Policy Year	Age	Current COI Rate	Guaranteed COI Rate
31	59	0.1554	0.5232
32	60	0.1659	0.5701
33	61	0.1784	0.6188
34	62	0.1928	0.6716
35	63	0.2110	0.7296
36	64	0.2293	0.7893
37	65	0.2504	0.8540
38	66	0.2821	0.9255
39	67	0.3100	1.0047
40	68	0.3398	1.0915
41	69	0.3725	1.1886
42	70	0.4091	1.2950
43	71	0.4524	1.4126
44	72	0.5043	1.5481
45	73	0.5641	1.7000
46	74	0.6344	1.8648
47	75	0.7174	2.0462
48	76	0.8120	2.2476
49	77	0.9202	2.4691
50	78	1.0469	2.7135
51	79	1.1951	2.9843
52	80	1.3717	3.2776
53	81	1.5856	3.6065
54	82	1.8886	4.0551
55	83	2.1397	4.5637
56	84	2.4590	5.0734
57	85	2.8483	5.6400
58	86	3.3360	6.2826
59	87	3.8716	6.8695
60	88	4.4881	7.7603

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## Supplemental Report

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

**Prepared For:** 28 FeMale // Female/28/Preferred Nontobacco

**IRC Section 7702:** Guideline Premium Test

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

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

**Initial Planned Premium:** \$761.00 Annual

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

## Monthly Cost of Insurance Rate

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

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**Name: 28 FeMale F/28**

**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	28 FeMale
Sex	Female
Age	28
Class	Preferred Non-Tobacco
State of Issue	Washington
Tax Bracket	1 to 99 - 30

## Solve For

Solve For	Premium
Premium Solve Option	1 to 92 - Extended No-Lapse Guarantee Premium
Target Goal	Cash Value
Total Face Amount	1 to 92 - 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 92 - Current (2.75%)
<b>&lt;b&gt;Core Indexed Interest Strategies&lt;/b&gt;</b>	
1-Yr Multi Index	1 to 92 - 5.96
1-Yr S&P 500 Annual Point-to-Point	1 to 92 - 5.96
1-Yr Uncapped S&P 500 Point-to-Point	1 to 92 - 5.96
<b>&lt;b&gt;High-Cap Indexed Interest Strategies&lt;/b&gt;</b>	
1-Yr High-Cap Multi Index	1 to 92 - 7.03
1-Yr High-Cap S&P 500 Point-to-Point	1 to 92 - 7.03
Death Benefit Option	1 to 92 - 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 92 -
Lump Sum Month First Year	1
Revised Illustration	N
Years to Print	Max
Advanced Premium Fund	N

# Client Input Summary

Company: Nationwide

July 2, 2021

Product: Nationwide Indexed UL Protector II 2020

## 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

Company: Nationwide

July 2, 2021

Product: Nationwide Indexed UL Protector II 2020

### Agent Info

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

Concept	None
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