

Basic Illustration

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43 Male

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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:

43 Male

Presented by:

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Prepared on:

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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: 43 Male // Male/43/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 Annual

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

Nationwide Long-Term Care (LTC) Rider Summary*

Coverage Applied For:

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

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

- (a) Elected Percentage 3% times \$100,000 = \$3,000
- (b) 2021 HIPAA Per Diem is \$400 times 2 times 30 = \$24,000

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

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

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

*These services can be provided domestically or internationally

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

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

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

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



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About the Illustration

The illustration is not a contract and will not become part of any policy issued by Nationwide Life and Annuity Insurance Company. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. The policy is designed to qualify as life insurance under laws of the United States of America, including the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different. Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.

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

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

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

About Nationwide Indexed UL Protector II 2020

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

Nationwide Indexed UL Protector II 2020 offers:

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

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

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

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



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

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

Key Terms & Column Headings

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

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

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

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

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

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

Current	2.75%
Illustrated	2.75%
Guaranteed	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[®], 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.



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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 strategy¹. Per these regulations, the Maximum Permitted Illustrated Rate shown above is the arithmetic average of all of the rates produced by these calculations. The minimum and maximum of all of the rates produced are required to be disclosed and are shown below. Past performance is not predictive of or a guarantee of actual future crediting rates.

Minimum	3.75%
Maximum	7.49%



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

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

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



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Indexed Interest Strategy Information

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



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

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

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

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

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

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

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

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

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

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

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

Insured - The person covered by the base policy.

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

Loans/Partial Surrenders -

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



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

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

	Current	Guaranteed
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:

Current	3.00%
Guaranteed	1.00%

Partial Surrenders - Amount taken as Partial Surrenders during the policy year. Partial Surrenders reduce the death benefit and Net Surrender Value by the gross surrender amount. Amounts surrendered from an Index Segment before its Index Segment Maturity Date will not receive any Index Segment Interest for that Index Segment Interest Period.

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

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

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

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

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

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

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



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

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

Guideline Premium/Cash Value Corridor Test (GP/CVCT): GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance policy. GP/ CVCT is a dual test that is met at all times if:

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

This illustration was calculated using the Guideline Premium Test.

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

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

Table of Surrender Charges

<u>Policy Year</u>	<u>Surrender Charges</u>
1	\$2,152.00
2	\$2,152.00
3	\$2,152.00
4	\$2,152.00
5	\$1,972.74
6	\$1,793.26
7	\$1,614.00
8	\$1,434.74
9	\$1,255.26
10	\$1,076.00
11	\$896.74
12	\$717.26
13	\$538.00
14	\$358.74
15	\$179.26
16	\$0.00

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



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Additional Benefits & Information

No-Lapse Guarantee Policy Continuation - This illustration reflects a 20 year No-Lapse Guarantee Period. This provision ensures that the policy will not lapse during the No-Lapse Guarantee Period as long as (1) is greater than or equal to (2), where:

1. Is the sum of all premiums paid, minus any Partial Surrenders, partial surrender fees and outstanding policy indebtedness; and
2. Is the sum of the No-Lapse Guarantee Monthly Premiums in effect from the policy issue date to the most recent monthiversary.

The monthly No-Lapse Guarantee Premium is \$74.00.

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.



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

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

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

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

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

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

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

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

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



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

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

This illustration reflects the addition of the Extended No-Lapse Guarantee rider with a maximum guarantee period to Attained Age 120. You have requested a guarantee period to Attained Age 120. Based on the illustrated assumptions, this rider will provide an actual guarantee to Attained Age 120. The Extended No-Lapse Guarantee rider ensures that, after the No-Lapse Guarantee Period, the policy will not lapse as long as the Extended No-Lapse Guarantee Value, minus any Indebtedness, is greater than zero. The Extended No-Lapse Guarantee Value depends on management of the policy including but not limited to the frequency, timing and amount of premium, partial surrenders and policy loans. Any difference between actual management of the policy and management of the policy as illustrated could impact the Extended No-Lapse Guarantee Value, which could cause you to lose your guaranteed death benefit earlier than illustrated.

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

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

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



Life Insurance Illustration

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

Narrative Summary

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

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

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



Life Insurance Illustration

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

Narrative Summary

- You have selected the LTC Rider Specified Amount of \$100,000.00 with a risk class of Couple Preferred Nontobacco. Approval of coverage under this Rider is subject to underwriting, and will require a medical exam.
- The maximum monthly benefit provided by this Rider is the lesser of: the LTC Rider Specified Amount multiplied by an elected percentage of 2%, 3%, or 4%; two times the HIPAA per diem in effect at the time the benefit is paid multiplied by thirty; or 1/12 of the remaining maximum lifetime benefit provided by the Rider. You may elect to take less than the maximum monthly benefit.
- Monthly LTC Rider Charge for each electable maximum monthly benefit is:
 - \$4.10 for the 2% monthly LTC benefit
 - \$5.60 for the 3% monthly LTC benefit
 - \$6.70 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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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 [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
1	44	1,289	0	0	100,000	100,000
2	45	1,289	0	0	100,000	100,000
3	46	1,289	0	0	100,000	100,000
4	47	1,289	0	0	100,000	100,000
5	48	1,289	0	0	100,000	100,000
Total		6,445				
6	49	1,289	0	0	100,000	100,000
7	50	1,289	0	0	100,000	100,000
8	51	1,289	0	0	100,000	100,000
9	52	1,289	0	0	100,000	100,000
10	53	1,289	0	0	100,000	100,000
Total		12,890				
11	54	1,289	0	0	100,000	100,000
12	55	1,289	0	0	100,000	100,000
13	56	1,289	0	0	100,000	100,000
14	57	1,289	0	0	100,000	100,000
15	58	1,289	0	0	100,000	100,000
Total		19,335				
16	59	1,289	0	0	100,000	100,000
17	60	1,289	0	0	100,000	100,000
18	61	1,289	0	0	100,000	100,000
19	62	1,289	0	0	100,000	100,000
20	63	1,289	0	0	100,000	100,000
Total		25,780				

Target Premium: \$904.48 Guideline Single Premium: \$32,682.00 Guideline Annual Premium: \$2,044.00 7 Pay Premium: \$7,049.00

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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 [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
21	64	1,289	0	0	100,000 *	100,000
22	65	1,289	0	0	100,000 *	100,000
23	66	1,289	0	0	100,000 *	100,000
24	67	1,289	0	0	100,000 *	100,000
25	68	1,289	0	0	100,000 *	100,000
Total		32,225				
26	69	1,289	0	0	100,000 *	100,000
27	70	1,289	0	0	100,000 *	100,000
28	71	1,289	0	0	100,000 *	100,000
29	72	1,289	0	0	100,000 *	100,000
30	73	1,289	0	0	100,000 *	100,000
Total		38,670				
31	74	1,289	0	0	100,000 *	100,000
32	75	1,289	0	0	100,000 *	100,000
33	76	1,289	0	0	100,000 *	100,000
34	77	1,289	0	0	100,000 *	100,000
35	78	1,289	0	0	100,000 *	100,000
Total		45,115				
36	79	1,289	0	0	100,000 *	100,000
37	80	1,289	0	0	100,000 *	100,000
38	81	1,289	0	0	100,000 *	100,000
39	82	1,289	0	0	100,000 *	100,000
40	83	1,289	0	0	100,000 *	100,000
Total		51,560				

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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 [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
41	84	1,289	0	0	100,000 *	100,000
42	85	1,289	0	0	100,000 *	100,000
43	86	1,289	0	0	100,000 *	100,000
44	87	1,289	0	0	100,000 *	100,000
45	88	1,289	0	0	100,000 *	100,000
Total		58,005				
46	89	1,289	0	0	100,000 *	100,000
47	90	1,289	0	0	100,000 *	100,000
48	91	1,289	0	0	100,000 *	100,000
49	92	1,289	0	0	100,000 *	100,000
50	93	1,289	0	0	100,000 *	100,000
Total		64,450				
51	94	1,289	0	0	100,000 *	100,000
52	95	1,289	0	0	100,000 *	100,000
53	96	1,289	0	0	100,000 *	100,000
54	97	1,289	0	0	100,000 *	100,000
55	98	1,289	0	0	100,000 *	100,000
Total		70,895				
56	99	1,289	0	0	100,000 *	100,000
57	100	1,289	0	0	100,000 *	100,000
58	101	1,289	0	0	100,000 *	100,000
59	102	1,289	0	0	100,000 *	100,000
60	103	1,289	0	0	100,000 *	100,000
Total		77,340				

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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 [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
61	104	1,289	0	0	100,000 *	100,000
62	105	1,289	0	0	100,000 *	100,000
63	106	1,289	0	0	100,000 *	100,000
64	107	1,289	0	0	100,000 *	100,000
65	108	1,289	0	0	100,000 *	100,000
Total		83,785				
66	109	1,289	0	0	100,000 *	100,000
67	110	1,289	0	0	100,000 *	100,000
68	111	1,289	0	0	100,000 *	100,000
69	112	1,289	0	0	100,000 *	100,000
70	113	1,289	0	0	100,000 *	100,000
Total		90,230				
71	114	1,289	0	0	100,000 *	100,000
72	115	1,289	0	0	100,000 *	100,000
73	116	1,289	0	0	100,000 *	100,000
74	117	1,289	0	0	100,000 *	100,000
75	118	1,289	0	0	100,000 *	100,000
Total		96,675				
76	119	1,289	0	0	100,000 *	100,000
77	120	1,289	0	0	100,000 *	100,000
Total		99,253				

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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 52)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest [§]	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 [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
			Current Charges				Current Charges			
1	44	1,289	550	0	100,000	100,000	565	0	100,000	100,000
2	45	1,289	1,160	0	100,000	100,000	1,210	0	100,000	100,000
3	46	1,289	1,763	0	100,000	100,000	1,869	0	100,000	100,000
4	47	1,289	2,361	209	100,000	100,000	2,546	394	100,000	100,000
5	48	1,289	2,962	989	100,000	100,000	3,248	1,275	100,000	100,000
Total		6,445								
6	49	1,289	3,563	1,770	100,000	100,000	3,976	2,183	100,000	100,000
7	50	1,289	4,164	2,550	100,000	100,000	4,731	3,117	100,000	100,000
8	51	1,289	4,757	3,322	100,000	100,000	5,505	4,070	100,000	100,000
9	52	1,289	5,331	4,076	100,000	100,000	6,289	5,034	100,000	100,000
10	53	1,289	5,897	4,821	100,000	100,000	7,097	6,021	100,000	100,000
Total		12,890								
11	54	1,289	6,449	5,552	100,000	100,000	7,923	7,026	100,000	100,000
12	55	1,289	6,988	6,270	100,000	100,000	8,770	8,053	100,000	100,000
13	56	1,289	7,500	6,962	100,000	100,000	9,627	9,089	100,000	100,000
14	57	1,289	7,985	7,627	100,000	100,000	10,496	10,137	100,000	100,000
15	58	1,289	8,441	8,262	100,000	100,000	11,374	11,195	100,000	100,000
Total		19,335								

Target Premium: \$904.48 Guideline Single Premium: \$32,682.00 Guideline Annual Premium: \$2,044.00 7 Pay Premium: \$7,049.00

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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 52)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest [§]	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 [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	Current Charges	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit
16	59	1,289	9,133	9,133	100,000	100,000	12,540	12,540	100,000	100,000
17	60	1,289	9,771	9,771	100,000	100,000	13,706	13,706	100,000	100,000
18	61	1,289	10,356	10,356	100,000	100,000	14,877	14,877	100,000	100,000
19	62	1,289	10,896	10,896	100,000	100,000	16,060	16,060	100,000	100,000
20	63	1,289	11,407	11,407	100,000	100,000	17,277	17,277	100,000	100,000
Total		25,780								
21	64	1,289	12,085	12,085	100,000	100,000	18,722	18,722	100,000	100,000
22	65	1,289	12,735	12,735	100,000	100,000	20,213	20,213	100,000	100,000
23	66	1,289	13,360	13,360	100,000	100,000	21,761	21,761	100,000	100,000
24	67	1,289	13,929	13,929	100,000	100,000	23,339	23,339	100,000	100,000
25	68	1,289	14,433	14,433	100,000	100,000	24,947	24,947	100,000	100,000
Total		32,225								
26	69	1,289	14,861	14,861	100,000	100,000	26,582	26,582	100,000	100,000
27	70	1,289	15,204	15,204	100,000	100,000	28,243	28,243	100,000	100,000
28	71	1,289	15,443	15,443	100,000	100,000	29,922	29,922	100,000	100,000
29	72	1,289	15,553	15,553	100,000	100,000	31,605	31,605	100,000	100,000
30	73	1,289	15,504	15,504	100,000	100,000	33,277	33,277	100,000	100,000
Total		38,670								

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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 52)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest [§]	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 [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
			Current Charges				Current Charges			
31	74	1,289	15,255	15,255	100,000	100,000	34,920	34,920	100,000	100,000
32	75	1,289	14,771	14,771	100,000	100,000	36,516	36,516	100,000	100,000
33	76	1,289	14,012	14,012	100,000	100,000	38,052	38,052	100,000	100,000
34	77	1,289	12,931	12,931	100,000	100,000	39,511	39,511	100,000	100,000
35	78	1,289	11,476	11,476	100,000	100,000	40,876	40,876	100,000	100,000
Total		45,115								
36	79	1,289	9,579	9,579	100,000	100,000	42,125	42,125	100,000	100,000
37	80	1,289	7,143	7,143	100,000	100,000	43,220	43,220	100,000	100,000
38	81	1,289	4,042	4,042	100,000	100,000	44,113	44,113	100,000	100,000
39	82	1,289	0	0	100,000 *	100,000	44,645	44,645	100,000	100,000
40	83	1,289	0	0	100,000 *	100,000	44,707	44,707	100,000	100,000
Total		51,560								
41	84	1,289	0	0	100,000 *	100,000	44,327	44,327	100,000	100,000
42	85	1,289	0	0	100,000 *	100,000	43,222	43,222	100,000	100,000
43	86	1,289	0	0	100,000 *	100,000	41,131	41,131	100,000	100,000
44	87	1,289	0	0	100,000 *	100,000	37,676	37,676	100,000	100,000
45	88	1,289	0	0	100,000 *	100,000	32,305	32,305	100,000	100,000
Total		58,005								

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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 52)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest [§]	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 [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
			Current Charges				Current Charges			
46	89	1,289	0	0	100,000 *	100,000	24,406	24,406	100,000	100,000
47	90	1,289	0	0	100,000 *	100,000	12,472	12,472	100,000	100,000
48	91	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
49	92	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
50	93	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
Total		64,450								
51	94	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
52	95	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
53	96	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
54	97	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
55	98	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
Total		70,895								
56	99	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
57	100	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
58	101	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
59	102	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
60	103	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
Total		77,340								

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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 52)

	Initial Premium Allocations (subject to MRFISA)	Initial Matured Segment Allocations (subject to MRFISA)	Non-Guaranteed Alternate Interest [§]	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 [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC	Accumulated Value [‡]	Net Surrender Value [‡]	Net Death Benefit	Benefit for LTC
			Current Charges				Current Charges			
61	104	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
62	105	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
63	106	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
64	107	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
65	108	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
Total		83,785								
66	109	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
67	110	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
68	111	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
69	112	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
70	113	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
Total		90,230								
71	114	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
72	115	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
73	116	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
74	117	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
75	118	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
Total		96,675								
76	119	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
77	120	1,289	0	0	100,000 *	100,000	0	0	100,000 *	100,000
Total		99,253								

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: 43 Male // Male/43/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 Annual

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

Premium Summary

NLGP	\$74.00
TP:	\$904.48
MEP:	\$7,049.00
GAP:	\$2,044.00
GSP:	\$32,682.00
MRFISA (Yr 1):	\$607.20
CRCOI	\$74.00

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 \$904.48. 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 \$1,040.16.

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: 43 Male // Male/43/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 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	Male
Issue State	WA	Issue Age or D.O.B. (mm/dd/yyyy)	43
First Name	43	Risk Class	Preferred Nontobacco
Last Name	Male	Tax Bracket	30% From 1 To 99

Screen: Face Amount and Premium

Total Specified Amount Option	100000 From 1 To 77	1035 Exchange?	No
Section 7702	GPT	Advanced Premium Fund	No
Reduce Specified Amount?	No	Avoid MEC	No
Death Benefit Option	Level From 1 To 77	Target Cash Value	Endow
Scheduled Premium	Extended NLG Premium From 1 To 77	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 77
Matured Segment Allocation	Reallocate to Matured Segment Strategy	1-Yr High-Cap S&P 500 Point-to-Point	7.03% From 1 To 77
Fixed Crediting Rate	2.75% From 1 To 77	Withdrawal Cap	None
1-Yr Multi-Index	5.96% From 1 To 77	Loan Interest Payment Method	Borrow
1-Yr S&P 500 Point-to-Point	5.96% From 1 To 77	Distribution Mode	Annual From 1 To Max
1-Yr Uncapped S&P 500 Point-to-Point	5.96% From 1 To 77		

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

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		



Supplemental Report

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

Premium Pay To Age	a120
Maturity or Lapse Age	a120
Cash Value Goal	N/A
Target Year for Cash Value Goal	N/A
Death Benefit Option Change	N/A
Death Benefit Option Change Year	N/A
Optimal Switch	No
Net Rate of Return/Current Interest Rate Assumed	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

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

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

Nationwide Indexed UL Protector II 2020

Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 43 Male // Male/43/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 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	44	1,289	155	120	276	188	23	0	0	0	0	37	565	0	100,000
2	45	1,289	77	120	276	208	37	0	0	0	0	74	1,210	0	100,000
3	46	1,289	77	120	276	221	47	0	0	0	0	111	1,869	0	100,000
4	47	1,289	77	120	276	233	56	0	0	0	0	150	2,546	394	100,000
5	48	1,289	77	120	276	241	62	0	0	0	0	189	3,248	1,275	100,000
6	49	1,289	77	120	276	249	68	0	0	0	0	230	3,976	2,183	100,000
7	50	1,289	77	120	276	259	76	0	0	0	0	273	4,731	3,117	100,000
8	51	1,289	77	120	276	273	86	0	0	0	0	317	5,505	4,070	100,000
9	52	1,289	77	120	276	292	100	0	0	0	0	361	6,289	5,034	100,000
10	53	1,289	77	120	276	305	110	0	0	0	0	407	7,097	6,021	100,000
Total		12,890	851	1,200	2,758	2,469	666				0	2,150			

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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
11	54	1,289	77	120	276	321	122	0	0	0	0	453	7,923	7,026	100,000
12	55	1,289	77	120	276	337	133	0	0	0	0	501	8,770	8,053	100,000
13	56	1,289	77	120	276	359	150	0	0	0	0	550	9,627	9,089	100,000
14	57	1,289	77	120	276	381	166	0	0	0	0	599	10,496	10,137	100,000
15	58	1,289	77	120	276	403	183	0	0	0	0	649	11,374	11,195	100,000
16	59	1,289	77	120	0	433	205	0	0	0	0	712	12,540	12,540	100,000
17	60	1,289	77	120	0	471	233	0	0	0	0	779	13,706	13,706	100,000
18	61	1,289	77	120	0	507	260	0	0	0	0	845	14,877	14,877	100,000
19	62	1,289	77	120	0	537	283	0	0	0	0	912	16,060	16,060	100,000
20	63	1,289	77	120	0	558	298	0	0	0	0	981	17,277	17,277	100,000
Total		25,780	1,624	2,400	4,136	6,775	2,699				0	9,131			

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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
21	64	1,289	77	120	0	473	235	0	0	0	0	1,061	18,722	18,722	100,000
22	65	1,289	77	120	0	495	251	0	0	0	0	1,145	20,213	20,213	100,000
23	66	1,289	77	120	0	512	264	0	0	0	0	1,232	21,761	21,761	100,000
24	67	1,289	77	120	0	546	289	0	0	0	0	1,322	23,339	23,339	100,000
25	68	1,289	77	120	0	581	315	0	0	0	0	1,413	24,947	24,947	100,000
26	69	1,289	77	120	0	619	343	0	0	0	0	1,505	26,582	26,582	100,000
27	70	1,289	77	120	0	658	372	0	0	0	0	1,599	28,243	28,243	100,000
28	71	1,289	77	120	0	702	405	0	0	0	0	1,694	29,922	29,922	100,000
29	72	1,289	77	120	0	754	444	0	0	0	0	1,790	31,605	31,605	100,000
30	73	1,289	77	120	0	815	489	0	0	0	0	1,885	33,277	33,277	100,000
Total		38,670	2,398	3,600	4,136	12,928	6,108				0	23,777			

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: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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
31	74	1,289	77	120	0	886	542	0	0	0	0	1,979	34,920	34,920	100,000
32	75	1,289	77	120	0	964	601	0	0	0	0	2,070	36,516	36,516	100,000
33	76	1,289	77	120	0	1,049	664	0	0	0	0	2,157	38,052	38,052	100,000
34	77	1,289	77	120	0	1,141	732	0	0	0	0	2,241	39,511	39,511	100,000
35	78	1,289	77	120	0	1,240	806	0	0	0	0	2,320	40,876	40,876	100,000
36	79	1,289	77	120	0	1,348	887	0	0	0	0	2,392	42,125	42,125	100,000
37	80	1,289	77	120	0	1,473	979	0	0	0	0	2,456	43,220	43,220	100,000
38	81	1,289	77	120	0	1,618	1,088	0	0	0	0	2,508	44,113	44,113	100,000
39	82	1,289	77	120	0	1,846	1,257	0	0	0	0	2,542	44,645	44,645	100,000
40	83	1,289	77	120	0	2,120	1,461	0	0	0	0	2,551	44,707	44,707	100,000
Total		51,560	3,171	4,800	4,136	26,614	15,124				0	46,993			

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

Prepared For: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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
41	84	1,289	77	120	0	2,364	1,642	0	0	0	0	2,534	44,327	44,327	100,000
42	85	1,289	77	120	0	2,748	1,929	0	0	0	0	2,480	43,222	43,222	100,000
43	86	1,289	77	120	0	3,252	2,304	0	0	0	0	2,372	41,131	41,131	100,000
44	87	1,289	77	120	0	3,930	2,809	0	0	0	0	2,192	37,676	37,676	100,000
45	88	1,289	77	120	0	4,867	3,506	0	0	0	0	1,910	32,305	32,305	100,000
46	89	1,289	77	120	0	6,077	4,407	0	0	0	0	1,493	24,406	24,406	100,000
47	90	1,289	77	120	0	8,031	5,861	0	0	0	0	867	12,472	12,472	100,000
48	91	1,289	77	120	0	10,918	8,010	0	0	0	0	126	0	0	100,000
49	92	1,289	77	120	0	12,955	9,528	0	0	0	0	0	0	0	100,000
50	93	1,289	77	120	0	14,807	10,906	0	0	0	0	0	0	0	100,000
Total		64,450	3,944	6,000	4,136	96,562	66,025				0	60,967			

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: 43 Male // Male/43/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 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
51	94	1,289	77	120	0	16,420	12,107	0	0	0	0	0	0	0	100,000
52	95	1,289	77	120	0	16,420	12,107	0	0	0	0	0	0	0	100,000
53	96	1,289	77	120	0	16,420	12,107	0	0	0	0	0	0	0	100,000
54	97	1,289	77	120	0	15,257	11,241	0	0	0	0	0	0	0	100,000
55	98	1,289	77	120	0	14,106	10,384	0	0	0	0	0	0	0	100,000
56	99	1,289	77	120	0	12,968	9,537	0	0	0	0	0	0	0	100,000
57	100	1,289	77	120	0	11,841	8,698	0	0	0	0	0	0	0	100,000
58	101	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
59	102	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
60	103	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
Total		77,340	4,718	7,200	4,136	231,699	165,808				0	60,967			

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: 43 Male // Male/43/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$100,000
 Death Benefit Options: Option 1 (Level)
 Initial Planned Premium: \$1,289.00 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
61	104	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
62	105	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
63	106	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
64	107	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
65	108	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
66	109	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
67	110	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
68	111	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
69	112	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
70	113	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
Total		90,230	5,491	8,400	4,136	337,379	244,482				0	60,967			
71	114	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
72	115	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
73	116	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
74	117	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
75	118	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
76	119	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
77	120	1,289	77	120	0	10,568	7,867	0	0	0	0	0	0	0	100,000
Total		99,253	6,033	9,240	4,136	411,355	299,554				0	60,967			

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: 43 Male // Male/43/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 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 ^s	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	44	1,289	565	-56.16%	0	-100.00%	100,000	7657.95%
2	45	1,289	1,210	-40.96%	0	-100.00%	100,000	732.21%
3	46	1,289	1,869	-32.18%	0	-100.00%	100,000	288.43%
4	47	1,289	2,546	-26.30%	394	-76.53%	100,000	164.98%
5	48	1,289	3,248	-22.03%	1,275	-49.43%	100,000	110.99%
6	49	1,289	3,976	-18.77%	2,183	-35.38%	100,000	81.59%
7	50	1,289	4,731	-16.21%	3,117	-26.86%	100,000	63.40%
8	51	1,289	5,505	-14.18%	4,070	-21.25%	100,000	51.16%
9	52	1,289	6,289	-12.57%	5,034	-17.36%	100,000	42.42%
10	53	1,289	7,097	-11.22%	6,021	-14.48%	100,000	35.91%
11	54	1,289	7,923	-10.09%	7,026	-12.29%	100,000	30.88%
12	55	1,289	8,770	-9.12%	8,053	-10.57%	100,000	26.90%
13	56	1,289	9,627	-8.30%	9,089	-9.21%	100,000	23.69%
14	57	1,289	10,496	-7.59%	10,137	-8.11%	100,000	21.04%
15	58	1,289	11,374	-6.98%	11,195	-7.20%	100,000	18.82%

(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: 43 Male // Male/43/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 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 ^s	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	59	1,289	12,540	-6.16%	12,540	-6.16%	100,000	16.95%
17	60	1,289	13,706	-5.48%	13,706	-5.48%	100,000	15.34%
18	61	1,289	14,877	-4.91%	14,877	-4.91%	100,000	13.96%
19	62	1,289	16,060	-4.42%	16,060	-4.42%	100,000	12.75%
20	63	1,289	17,277	-3.99%	17,277	-3.99%	100,000	11.68%
21	64	1,289	18,722	-3.50%	18,722	-3.50%	100,000	10.74%
22	65	1,289	20,213	-3.07%	20,213	-3.07%	100,000	9.91%
23	66	1,289	21,761	-2.68%	21,761	-2.68%	100,000	9.16%
24	67	1,289	23,339	-2.33%	23,339	-2.33%	100,000	8.49%
25	68	1,289	24,947	-2.03%	24,947	-2.03%	100,000	7.89%
26	69	1,289	26,582	-1.77%	26,582	-1.77%	100,000	7.34%
27	70	1,289	28,243	-1.53%	28,243	-1.53%	100,000	6.84%
28	71	1,289	29,922	-1.32%	29,922	-1.32%	100,000	6.38%
29	72	1,289	31,605	-1.14%	31,605	-1.14%	100,000	5.97%
30	73	1,289	33,277	-0.99%	33,277	-0.99%	100,000	5.58%

(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

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Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: 43 Male // Male/43/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 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 ^s	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	74	1,289	34,920	-0.86%	34,920	-0.86%	100,000	5.23%
32	75	1,289	36,516	-0.75%	36,516	-0.75%	100,000	4.90%
33	76	1,289	38,052	-0.67%	38,052	-0.67%	100,000	4.60%
34	77	1,289	39,511	-0.60%	39,511	-0.60%	100,000	4.32%
35	78	1,289	40,876	-0.56%	40,876	-0.56%	100,000	4.06%
36	79	1,289	42,125	-0.53%	42,125	-0.53%	100,000	3.82%
37	80	1,289	43,220	-0.53%	43,220	-0.53%	100,000	3.59%
38	81	1,289	44,113	-0.54%	44,113	-0.54%	100,000	3.38%
39	82	1,289	44,645	-0.60%	44,645	-0.60%	100,000	3.18%
40	83	1,289	44,707	-0.71%	44,707	-0.71%	100,000	3.00%
41	84	1,289	44,327	-0.86%	44,327	-0.86%	100,000	2.82%
42	85	1,289	43,222	-1.08%	43,222	-1.08%	100,000	2.66%
43	86	1,289	41,131	-1.42%	41,131	-1.42%	100,000	2.50%
44	87	1,289	37,676	-1.93%	37,676	-1.93%	100,000	2.36%
45	88	1,289	32,305	-2.80%	32,305	-2.80%	100,000	2.22%

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

Prepared For: 43 Male // Male/43/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$100,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$1,289.00 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 ^s	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	89	1,289	24,406	-4.42%	24,406	-4.42%	100,000	2.09%
47	90	1,289	12,472	-9.28%	12,472	-9.28%	100,000	1.96%
48	91	1,289	0	-100.00%	0	-100.00%	100,000	1.85%
49	92	1,289	0	-100.00%	0	-100.00%	100,000	1.74%
50	93	1,289	0	-100.00%	0	-100.00%	100,000	1.63%
51	94	1,289	0	-100.00%	0	-100.00%	100,000	1.53%
52	95	1,289	0	-100.00%	0	-100.00%	100,000	1.43%
53	96	1,289	0	-100.00%	0	-100.00%	100,000	1.34%
54	97	1,289	0	-100.00%	0	-100.00%	100,000	1.26%
55	98	1,289	0	-100.00%	0	-100.00%	100,000	1.17%
56	99	1,289	0	-100.00%	0	-100.00%	100,000	1.10%
57	100	1,289	0	-100.00%	0	-100.00%	100,000	1.02%
58	101	1,289	0	-100.00%	0	-100.00%	100,000	0.95%
59	102	1,289	0	-100.00%	0	-100.00%	100,000	0.88%
60	103	1,289	0	-100.00%	0	-100.00%	100,000	0.81%

(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: 43 Male // Male/43/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 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 ^s	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	104	1,289	0	-100.00%	0	-100.00%	100,000	0.75%
62	105	1,289	0	-100.00%	0	-100.00%	100,000	0.69%
63	106	1,289	0	-100.00%	0	-100.00%	100,000	0.63%
64	107	1,289	0	-100.00%	0	-100.00%	100,000	0.58%
65	108	1,289	0	-100.00%	0	-100.00%	100,000	0.52%
66	109	1,289	0	-100.00%	0	-100.00%	100,000	0.47%
67	110	1,289	0	-100.00%	0	-100.00%	100,000	0.42%
68	111	1,289	0	-100.00%	0	-100.00%	100,000	0.37%
69	112	1,289	0	-100.00%	0	-100.00%	100,000	0.33%
70	113	1,289	0	-100.00%	0	-100.00%	100,000	0.29%
71	114	1,289	0	-100.00%	0	-100.00%	100,000	0.24%
72	115	1,289	0	-100.00%	0	-100.00%	100,000	0.20%
73	116	1,289	0	-100.00%	0	-100.00%	100,000	0.16%
74	117	1,289	0	-100.00%	0	-100.00%	100,000	0.13%
75	118	1,289	0	-100.00%	0	-100.00%	100,000	0.09%
76	119	1,289	0	-100.00%	0	-100.00%	100,000	0.05%
77	120	1,289	0	-100.00%	0	-100.00%	100,000	0.02%

(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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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: 43 Male // Male/43/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$100,000
 Death Benefit Options: Option 1 (Level)
 Initial Planned Premium: \$1,289.00 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	1,289.00	154.68	0.00	0.00	32.98	15.67	0.00	98,904.26	1.90	1.37	0.00	1,085.14	100,000
1	2	0.00	0.00	0.00	0.00	32.98	15.67	0.00	98,953.44	1.90	1.26	0.00	1,035.86	100,000
1	3	0.00	0.00	0.00	0.00	32.98	15.67	0.00	99,002.72	1.90	1.15	0.00	986.46	100,000
1	4	0.00	0.00	0.00	0.00	32.98	15.67	0.00	99,052.12	1.90	1.04	0.00	936.95	100,000
1	5	0.00	0.00	0.00	0.00	32.98	15.67	0.00	99,101.63	1.90	0.93	0.00	887.33	100,000
1	6	0.00	0.00	0.00	0.00	32.98	15.67	0.00	99,151.25	1.90	0.82	0.00	837.59	100,000
1	7	0.00	0.00	0.00	0.00	32.98	15.67	0.00	99,200.99	1.90	0.70	0.00	787.74	100,000
1	8	0.00	0.00	0.00	0.00	32.98	15.67	0.00	99,250.84	1.90	0.59	0.00	737.78	100,000
1	9	0.00	0.00	0.00	0.00	32.98	15.67	0.00	99,300.80	1.90	0.48	0.00	687.71	100,000
1	10	0.00	0.00	0.00	0.00	32.98	15.67	0.00	99,350.87	1.90	0.36	0.00	637.52	100,000
1	11	0.00	0.00	0.00	0.00	32.98	15.69	0.00	99,401.06	1.91	0.25	0.00	587.19	100,000
1	12	0.00	0.00	0.00	0.00	32.98	15.69	0.00	99,451.39	1.91	28.54	0.00	565.15	100,000
Total		1,289.00	154.68	0.00	0.00	395.76	188.08	0.00		22.82	37.49			

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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 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$100,000
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 Initial Planned Premium: \$1,289.00 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	1,289.00	77.34	0.00	0.00	32.98	17.30	0.00	98,261.77	3.11	1.45	0.00	1,724.88	100,000
2	2	0.00	0.00	0.00	0.00	32.98	17.30	0.00	98,313.70	3.11	1.33	0.00	1,672.82	100,000
2	3	0.00	0.00	0.00	0.00	32.98	17.30	0.00	98,365.76	3.11	1.22	0.00	1,620.65	100,000
2	4	0.00	0.00	0.00	0.00	32.98	17.30	0.00	98,417.93	3.11	1.10	0.00	1,568.36	100,000
2	5	0.00	0.00	0.00	0.00	32.98	17.30	0.00	98,470.22	3.11	0.98	0.00	1,515.95	100,000
2	6	0.00	0.00	0.00	0.00	32.98	17.31	0.00	98,522.63	3.12	0.86	0.00	1,463.40	100,000
2	7	0.00	0.00	0.00	0.00	32.98	17.31	0.00	98,575.18	3.12	0.74	0.00	1,410.73	100,000
2	8	0.00	0.00	0.00	0.00	32.98	17.31	0.00	98,627.85	3.12	0.62	0.00	1,357.95	100,000
2	9	0.00	0.00	0.00	0.00	32.98	17.31	0.00	98,680.63	3.12	0.50	0.00	1,305.04	100,000
2	10	0.00	0.00	0.00	0.00	32.98	17.31	0.00	98,733.54	3.12	0.38	0.00	1,252.02	100,000
2	11	0.00	0.00	0.00	0.00	32.98	17.31	0.00	98,786.56	3.12	0.26	0.00	1,198.87	100,000
2	12	0.00	0.00	0.00	0.00	32.98	17.33	0.00	98,839.71	3.13	64.61	0.00	1,210.04	100,000
Total		2,578.00	232.02	0.00	0.00	791.52	395.77	0.00		60.22	111.57			

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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 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	1,289.00	77.34	0.00	0.00	32.98	18.40	0.00	97,616.88	3.93	1.51	0.00	2,367.90	100,000
3	2	0.00	0.00	0.00	0.00	32.98	18.40	0.00	97,670.68	3.93	1.38	0.00	2,313.97	100,000
3	3	0.00	0.00	0.00	0.00	32.98	18.40	0.00	97,724.61	3.93	1.26	0.00	2,259.92	100,000
3	4	0.00	0.00	0.00	0.00	32.98	18.41	0.00	97,778.66	3.94	1.14	0.00	2,205.73	100,000
3	5	0.00	0.00	0.00	0.00	32.98	18.41	0.00	97,832.85	3.94	1.02	0.00	2,151.42	100,000
3	6	0.00	0.00	0.00	0.00	32.98	18.41	0.00	97,887.16	3.94	0.89	0.00	2,096.98	100,000
3	7	0.00	0.00	0.00	0.00	32.98	18.41	0.00	97,941.60	3.94	0.77	0.00	2,042.42	100,000
3	8	0.00	0.00	0.00	0.00	32.98	18.43	0.00	97,996.16	3.95	0.65	0.00	1,987.71	100,000
3	9	0.00	0.00	0.00	0.00	32.98	18.43	0.00	98,050.87	3.95	0.52	0.00	1,932.87	100,000
3	10	0.00	0.00	0.00	0.00	32.98	18.43	0.00	98,105.71	3.95	0.40	0.00	1,877.91	100,000
3	11	0.00	0.00	0.00	0.00	32.98	18.43	0.00	98,160.67	3.95	0.27	0.00	1,822.83	100,000
3	12	0.00	0.00	0.00	0.00	32.98	18.43	0.00	98,215.75	3.95	101.54	0.00	1,869.01	100,000
Total		3,867.00	309.36	0.00	0.00	1,187.28	616.76	0.00		107.52	222.93			

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 Specified Amount: \$100,000
 Death Benefit Options: Option 1 (Level)
 Initial Planned Premium: \$1,289.00 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	1,289.00	77.34	0.00	0.00	32.98	19.37	0.00	96,957.91	4.65	1.55	0.00	3,025.22	100,000
4	2	0.00	0.00	0.00	0.00	32.98	19.37	0.00	97,013.36	4.65	1.43	0.00	2,969.65	100,000
4	3	0.00	0.00	0.00	0.00	32.98	19.37	0.00	97,068.93	4.65	1.30	0.00	2,913.95	100,000
4	4	0.00	0.00	0.00	0.00	32.98	19.38	0.00	97,124.63	4.66	1.17	0.00	2,858.10	100,000
4	5	0.00	0.00	0.00	0.00	32.98	19.38	0.00	97,180.48	4.66	1.05	0.00	2,802.13	100,000
4	6	0.00	0.00	0.00	0.00	32.98	19.38	0.00	97,236.45	4.66	0.92	0.00	2,746.03	100,000
4	7	0.00	0.00	0.00	0.00	32.98	19.38	0.00	97,292.55	4.66	0.79	0.00	2,689.81	100,000
4	8	0.00	0.00	0.00	0.00	32.98	19.40	0.00	97,348.77	4.67	0.67	0.00	2,633.42	100,000
4	9	0.00	0.00	0.00	0.00	32.98	19.40	0.00	97,405.16	4.67	0.54	0.00	2,576.91	100,000
4	10	0.00	0.00	0.00	0.00	32.98	19.40	0.00	97,461.67	4.67	0.41	0.00	2,520.27	100,000
4	11	0.00	0.00	0.00	0.00	32.98	19.40	0.00	97,518.31	4.67	0.28	0.00	2,463.51	100,000
4	12	0.00	0.00	0.00	0.00	32.98	19.41	0.00	97,575.07	4.68	139.50	0.00	2,545.94	100,000
Total		5,156.00	386.70	0.00	0.00	1,583.04	849.40	0.00		163.47	372.55			

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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Prepared For: 43 Male // Male/43/Preferred Nontobacco

IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 Annual

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

Monthly Cost of Insurance Rate

Policy Year	Age	Current COI Rate	Guaranteed COI Rate
1	44	0.0192	0.1585
2	45	0.0316	0.1752
3	46	0.0403	0.1944
4	47	0.0479	0.2127
5	48	0.0537	0.2328
6	49	0.0594	0.2445
7	50	0.0661	0.2579
8	51	0.0757	0.2771
9	52	0.0892	0.2997
10	53	0.0988	0.3306
11	54	0.1103	0.3641
12	55	0.1218	0.4067
13	56	0.1381	0.4595
14	57	0.1544	0.5131
15	58	0.1717	0.5710
16	59	0.1947	0.6204
17	60	0.2245	0.6775
18	61	0.2533	0.7464
19	62	0.2792	0.8304
20	63	0.2985	0.9331
21	64	0.3187	1.0485
22	65	0.3465	1.1700
23	66	0.3715	1.2984
24	67	0.4148	1.4287
25	68	0.4610	1.5608
26	69	0.5130	1.7034
27	70	0.5689	1.8512
28	71	0.6335	2.0309
29	72	0.7106	2.2322
30	73	0.8014	2.4974

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IRC Section 7702: Guideline Premium Test

Specified Amount: \$100,000

Death Benefit Options: Option 1 (Level)

Initial Planned Premium: \$1,289.00 Annual

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

Monthly Cost of Insurance Rate

Policy Year	Age	Current COI Rate	Guaranteed COI Rate
31	74	0.9096	2.7779
32	75	1.0324	3.0739
33	76	1.1690	3.3986
34	77	1.3203	3.7540
35	78	1.4864	4.1684
36	79	1.6702	4.6548
37	80	1.8818	5.2198
38	81	2.1260	5.8398
39	82	2.4885	6.5510
40	83	2.9084	7.2976
41	84	3.2628	8.1096
42	85	3.7861	9.0174
43	86	4.4061	10.0423
44	87	5.1414	11.1922
45	88	6.0058	12.4650
46	89	6.8825	13.8494
47	90	8.0893	15.3334
48	91	9.4456	16.9088
49	92	10.5862	18.4163
50	93	12.1178	20.0153
51	94	13.4520	21.7336
52	95	13.4520	23.5854
53	96	13.4520	25.5731
54	97	12.4899	27.4319
55	98	11.5381	29.4579
56	99	10.5962	31.6727
57	100	9.6642	34.0995
58	101	8.7416	36.7714
59	102	8.7416	38.9513
60	103	8.7416	41.3354

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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: \$1,289.00 Annual
Long-Term Care Rider Amount: \$100,000

Monthly Cost of Insurance Rate

Policy Year	Age	Current COI Rate	Guaranteed COI Rate
61	104	8.7416	43.9462
62	105	8.7416	46.8129
63	106	8.7416	49.9253
64	107	8.7416	53.3626
65	108	8.7416	57.1735
66	109	8.7416	61.4190
67	110	8.7416	66.1732
68	111	8.7416	71.5294
69	112	8.7416	77.6167
70	113	8.7416	83.3333
71	114	8.7416	83.3333
72	115	8.7416	83.3333
73	116	8.7416	83.3333
74	117	8.7416	83.3333
75	118	8.7416	83.3333
76	119	8.7416	83.3333
77	120	8.7416	83.3333

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Name: 43 Male M/43

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	43 Male
Sex	Male
Age	43
Class	Preferred Non-Tobacco
State of Issue	Washington
Tax Bracket	1 to 99 - 30

Solve For

Solve For	Premium
Premium Solve Option	1 to 77 - Extended No-Lapse Guarantee Premium
Target Goal	Cash Value
Total Face Amount	1 to 77 - 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 77 - Current (2.75%)
Core Indexed Interest Strategies	
1-Yr Multi Index	1 to 77 - 5.96
1-Yr S&P 500 Annual Point-to-Point	1 to 77 - 5.96
1-Yr Uncapped S&P 500 Point-to-Point	1 to 77 - 5.96
High-Cap Indexed Interest Strategies	
1-Yr High-Cap Multi Index	1 to 77 - 7.03
1-Yr High-Cap S&P 500 Point-to-Point	1 to 77 - 7.03
Death Benefit Option	1 to 77 - 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 77 -
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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