

Basic Illustration

Prepared For:
John Loos

Prepared By:
Jesse Vickey
AL



Nationwide Life and Annuity Insurance Company
One Nationwide Plaza
Columbus, OH 43215-2221

Your life insurance illustration for Nationwide CareMatters® II

Prepared for: John Loos

Prepared on: June 5, 2025

Life Insurance Producer:

Jesse Vickey
AL

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

Rely on Nationwide® to be here for you

We work hard to help you protect what matters today and prepare you for what comes tomorrow. In fact, we've been helping members protect what's important since 1926 and **providing long-term care solutions for nearly 25 years**. We run our business to make sure we'll be here to protect you whenever you need us.

Nearly
100
years as a
mutual company

Helping members protect
what's important since
1926

Offering
**long-term care
solutions**
since 1999



received: 10/17/02
affirmed: 12/22/21¹



received: 3/10/09
affirmed: 5/27/20¹



received: 12/22/08
affirmed: 4/19/22¹

FORTUNE
100 Best
Workplaces for
Diversity²

We are a
FORTUNE 100
company³

FORTUNE
100 Best
Companies to
Work For⁴

¹ These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

² "The 100 Best Workplaces for Diversity," fortune.com/best-workplaces-for-diversity/2019/search/ (2019).

³ Based on revenue, Fortune magazine (June 2021).

⁴ "100 Best Companies to Work For," greatplacetowork.com/best-workplaces/100-best/2022 (2022).



Your policy highlights

John Loos

(Male, 69 Single Nontobacco, Washington)

This policy covers a wide range of long-term care (LTC) services and pays the monthly benefit directly to you, the policyowner. Nationwide CareMatters® II was designed to put you in control of your future long-term care choices.

Please review the enclosed information with your insurance professional to determine whether Nationwide CareMatters II is right for you.

Guaranteed premium	Annual Planned Premium: \$10,000.00
Premium payment period	10-Pay
Refund of Premium on surrender	Maximum LTC Benefit ⁵
Total LTC benefit	Day 1: \$144,101 Age 80: \$199,470
Maximum monthly LTC benefit	Day 1: \$2,870 Age 80: \$3,973
LTC specified benefit period	4 years
Inflation protection option	3% Compound
Specified amount (amount accelerated for long-term care)	\$68,888.22 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$13,777.64
Is Sales Proposal a MEC?⁶	No

⁵ You have elected the Minimum Refund of Premium with Maximum LTC Benefit Option. The Refund of Premium value is equal to the Cash Surrender Value. This option provides the lowest Refund of Premium value in the early years and the most LTC benefit for a given Premium.

⁶ LTC benefits paid from a MEC policy receive the same tax advantages as LTC benefits paid from a non-MEC policy. These LTC benefits are tax free subject to Internal Revenue Code limits

The benefits of your linked-benefit policy

Linked-benefit policies guarantee:



A premium that will never change



LTC benefits that will never go down⁷



A death benefit if you do not use your LTC benefit

What helps set CareMatters II apart

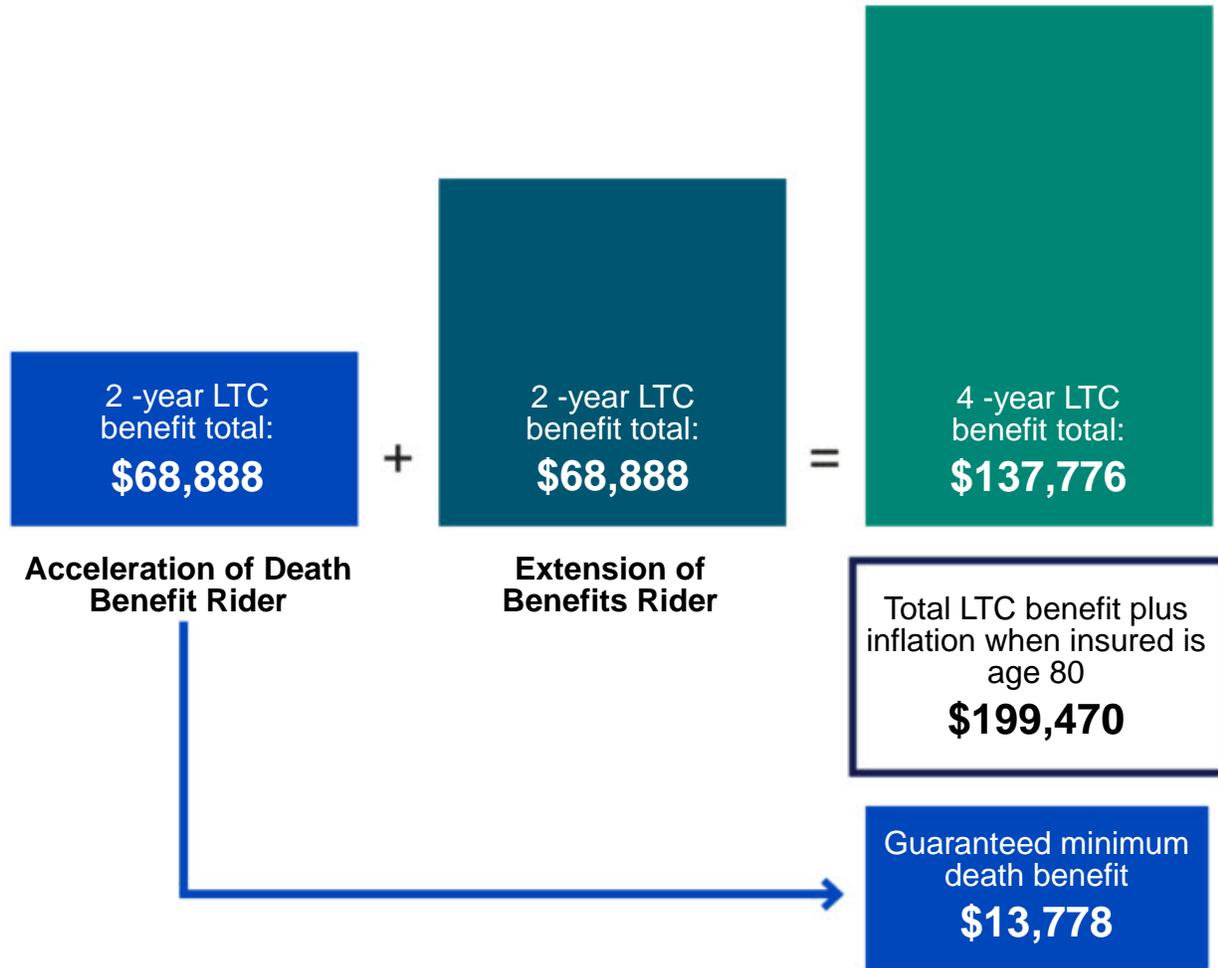
- ▶ Cash indemnity:
 - Clients may elect to receive up to 100% of their available monthly cash benefit
 - There's no need to submit monthly bills or receipts once the claim has been approved
 - 100% of the benefits can be used to pay for informal care⁸
 - Nationwide places no restrictions on how the benefit is used
- ▶ A guaranteed death benefit even if all LTC benefits have been paid
- ▶ Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4
- ▶ If you stop paying your scheduled premium, the policy will be converted to a paid-up policy with a reduced benefit
- ▶ International benefits (see key terms and definitions for details)
- ▶ Potential tax advantages because of separately identifiable LTC and life insurance premiums

⁷ LTC benefits will never go down unless you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.

⁸ The plan of care provided by a U.S.-licensed health care provider must state that informal care is appropriate.

How CareMatters II works

Guaranteed premium: 10-Pay \$10,000 Annual



Monthly LTC Benefit day 1 of \$2,870 and \$3,973 when insured is age 80

Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4.

For example, at age 80 of the insured, the first benefit payment received after completion of the 90-calendar-day elimination period will total \$15,893 (which is **4 x \$3,973**) because of the retroactive payment.

This scenario assumes that all premiums have been paid; no loans, partial surrenders or LTC benefits have been taken; and the full monthly LTC benefit is paid.

Your policy guarantees

Guaranteed premium: 10-Pay \$10,000 Annual



Guaranteed LTC benefits
if you ever need care

A \$2,870 total monthly LTC benefit on day 1

A \$3,973 total monthly LTC benefit at age 80



Guaranteed death benefit,
even if you use some or all of your LTC benefit

A \$68,888 guaranteed death benefit if you never need care

A guaranteed minimum death benefit of \$13,778, even if you use 100% of your LTC benefits



Guaranteed money back
if you ever cancel the policy

Year 20: \$58,313 total received on surrender

Year 30: \$63,442 total received on surrender



Guaranteed paid-up benefits
if you ever stop paying

Year 5: \$1,615.30 monthly LTC benefit \$81,093.58 total LTC benefit

Year 7: \$2,399.14 monthly LTC benefit \$120,445.04 total LTC benefit

All these numbers represent end-of-the-year values and assume you've continued to pay your premium as scheduled and haven't taken any loans or partial surrenders.



Prepared For: John Loos // Male/69/Single Non-Tobacco
Specified Amount: \$68,888.22
Maximum Monthly LTC Benefit: \$2,870.34
LTC Benefit Period: 4 years
Inflation Protection Option: 3% Compound
Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$10,000.00 Annual

Separately identifiable LTC and life insurance premiums

Annual Planned Premium: \$10,000

The Scheduled Premium breaks down as follows:

1. Life Insurance Premium: \$5,265.40
2. LTC Rider Premium: \$893.97
3. LTC Extension of Benefits Premium: \$969.97
4. LTC Inflation Protection Rider Premium: \$2,870.66



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Tabular Detail

			All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate							
End of Year	Age	Premium	Cash Value	Total Received on Surrender	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit* (Excludes Inflation)	Max Monthly Inflation Rider Benefit*	Total Monthly Benefit	Total Benefit** (Total LTC Benefit Plus Inflation)
1	69	10,000	6,125	6,125	68,888	137,776	2,870	0	2,870	144,101
2	70	10,000	10,268	10,268	68,888	137,776	2,870	86	2,956	148,424
3	71	10,000	14,530	14,530	68,888	137,776	2,870	175	3,045	152,877
4	72	10,000	18,916	18,917	68,888	137,776	2,870	266	3,136	157,463
5	73	10,000	23,433	23,433	68,888	137,776	2,870	360	3,231	162,187
Total		50,000								
6	74	10,000	28,091	28,091	68,888	137,776	2,870	457	3,328	167,053
7	75	10,000	32,908	32,908	70,000	137,776	2,870	557	3,427	172,064
8	76	10,000	37,912	37,912	80,000	137,776	2,870	660	3,530	177,226
9	77	10,000	43,135	43,135	90,000	137,776	2,870	766	3,636	182,543
10	78	10,000	48,620	48,620	100,000	137,776	2,870	875	3,745	188,019
Total		100,000								
11	79	0	49,694	49,694	100,000	137,776	2,870	987	3,857	193,660
12	80	0	50,758	50,758	100,000	137,776	2,870	1,103	3,973	199,470
13	81	0	51,806	51,806	100,000	137,776	2,870	1,222	4,092	205,454
14	82	0	52,837	52,837	100,000	137,776	2,870	1,345	4,215	211,617
15	83	0	53,844	53,844	100,000	137,776	2,870	1,471	4,342	217,966
Total		100,000								
16	84	0	54,824	54,824	100,000	137,776	2,870	1,602	4,472	224,505
17	85	0	55,768	55,768	100,000	137,776	2,870	1,736	4,606	231,240
18	86	0	56,670	56,670	100,000	137,776	2,870	1,874	4,744	238,177
19	87	0	57,521	57,521	100,000	137,776	2,870	2,016	4,887	245,323
20	88	0	58,313	58,313	100,000	137,776	2,870	2,163	5,033	252,682
Total		100,000								

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*To be paid any Monthly Inflation Rider Benefit in any given month, you must elect to take the full Maximum Monthly LTC Benefit. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited. Should you have a temporary claim that ends prior to the exhaustion of the policy, your Monthly Inflation Protection Rider benefit will continue to increase.

**The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 4 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$193,660, is what will be paid over the 4 years.



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 Maximum Monthly LTC Benefit: \$2,870.34
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21	89	0	59,042	59,042	100,000	137,776	2,870	2,314	5,184	260,263
22	90	0	59,705	59,705	100,000	137,776	2,870	2,469	5,340	268,071
23	91	0	60,305	60,305	100,000	137,776	2,870	2,630	5,500	276,113
24	92	0	60,847	60,847	100,000	137,776	2,870	2,795	5,665	284,396
25	93	0	61,338	61,338	100,000	137,776	2,870	2,964	5,835	292,928
Total		100,000								
26	94	0	61,792	61,792	100,000	137,776	2,870	3,140	6,010	301,716
27	95	0	62,231	62,231	100,000	137,776	2,870	3,320	6,190	310,767
28	96	0	62,658	62,658	100,000	137,776	2,870	3,506	6,376	320,090
29	97	0	63,063	63,063	100,000	137,776	2,870	3,697	6,567	329,693
30	98	0	63,442	63,442	100,000	137,776	2,870	3,894	6,764	339,584
Total		100,000								
31	99	0	63,790	63,790	100,000	137,776	2,870	4,097	6,967	349,771
32	100	0	64,103	64,103	100,000	137,776	2,870	4,306	7,176	360,265
33	101	0	64,384	64,384	100,000	137,776	2,870	4,521	7,391	371,072
34	102	0	64,639	64,639	100,000	137,776	2,870	4,743	7,613	382,205
35	103	0	64,872	64,872	100,000	137,776	2,870	4,971	7,841	393,671
Total		100,000								
36	104	0	65,085	65,085	100,000	137,776	2,870	5,206	8,077	405,481
37	105	0	65,288	65,288	100,000	137,776	2,870	5,449	8,319	417,645
38	106	0	65,497	65,497	100,000	137,776	2,870	5,698	8,569	430,175
39	107	0	65,719	65,719	100,000	137,776	2,870	5,955	8,826	443,080
40	108	0	65,933	65,933	100,000	137,776	2,870	6,220	9,090	456,372
Total		100,000								

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41	109	0	66,141	66,141	100,000	137,776	2,870	6,493	9,363	470,064
42	110	0	66,343	66,343	100,000	137,776	2,870	6,774	9,644	484,165
43	111	0	66,539	66,539	100,000	137,776	2,870	7,063	9,933	498,690
44	112	0	66,730	66,730	100,000	137,776	2,870	7,361	10,231	513,651
45	113	0	66,916	66,916	100,000	137,776	2,870	7,668	10,538	529,061
Total		100,000								
46	114	0	67,099	67,099	100,000	137,776	2,870	7,984	10,854	544,932
47	115	0	67,281	67,281	100,000	137,776	2,870	8,310	11,180	561,280
48	116	0	67,462	67,462	100,000	137,776	2,870	8,645	11,516	578,119
49	117	0	67,647	67,647	100,000	137,776	2,870	8,991	11,861	595,462
50	118	0	67,845	67,845	100,000	137,776	2,870	9,346	12,217	613,326
Total		100,000								
51	119	0	68,088	68,088	100,000	137,776	2,870	9,713	12,583	631,726
Total		100,000								

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Signature Page

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

Applicant/Policy Owner

Date

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

Sales Representative

Date

Life Insurance underwritten by the Nationwide Life and Annuity Insurance Company, Columbus, Ohio.



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Total Received on Surrender

- A. Guaranteed Cash Value
- B. Accumulated Value Less Surrender Charges
- C. Net Surrender Value (the greater of A or B)
- D. Refund of Premium Value
- E. Total Received On Surrender - The total dollar amount that will be paid upon surrender of the policy. The Total received On Surrender is the greater of the Net Surrender Value (C) and the Refund of Premium (D). If the Refund of Premium is greater than the Net Surrender Value, the excess will be refunded upon surrender. For example:
 - If the Refund of Premium is \$100,000 and the Net Surrender Value is \$70,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$70,000 Net Surrender Value and \$30,000 Refund of Premium.
 - If the Refund of Premium is \$70,000 and the Net Surrender Value is \$100,000, the Total Received on Surrender will be \$100,000. The \$100,000 will consist of the \$100,000 Net Surrender Value.

End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
1	69	6,125	1,608	6,125	N/A	6,125
2	70	10,268	3,251	10,268	N/A	10,268
3	71	14,530	4,923	14,530	N/A	14,530
4	72	18,916	6,629	18,917	N/A	18,917
5	73	23,433	8,393	23,433	N/A	23,433
6	74	28,091	10,241	28,091	N/A	28,091
7	75	32,908	12,203	32,908	N/A	32,908
8	76	37,912	14,520	37,912	N/A	37,912
9	77	43,135	17,075	43,135	N/A	43,135
10	78	48,620	19,920	48,620	N/A	48,620
11	79	49,694	19,414	49,694	N/A	49,694
12	80	50,758	17,765	50,758	N/A	50,758
13	81	51,806	16,029	51,806	N/A	51,806
14	82	52,837	14,210	52,837	N/A	52,837
15	83	53,844	12,311	53,844	N/A	53,844
16	84	54,824	10,332	54,824	N/A	54,824
17	85	55,768	8,269	55,768	N/A	55,768
18	86	56,670	6,124	56,670	N/A	56,670
19	87	57,521	3,898	57,521	N/A	57,521
20	88	58,313	1,593	58,313	N/A	58,313



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End of Year	Age	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value	(D) Refund Of Premium	(E) Total Received on Surrender
21	89	59,042	0	59,042	N/A	59,042
22	90	59,705	0	59,705	N/A	59,705
23	91	60,305	0	60,305	N/A	60,305
24	92	60,847	0	60,847	N/A	60,847
25	93	61,338	0	61,338	N/A	61,338
26	94	61,792	0	61,792	N/A	61,792
27	95	62,231	0	62,231	N/A	62,231
28	96	62,658	0	62,658	N/A	62,658
29	97	63,063	0	63,063	N/A	63,063
30	98	63,442	0	63,442	N/A	63,442
31	99	63,790	0	63,790	N/A	63,790
32	100	64,103	0	64,103	N/A	64,103
33	101	64,384	0	64,384	N/A	64,384
34	102	64,639	0	64,639	N/A	64,639
35	103	64,872	0	64,872	N/A	64,872
36	104	65,085	0	65,085	N/A	65,085
37	105	65,288	0	65,288	N/A	65,288
38	106	65,497	0	65,497	N/A	65,497
39	107	65,719	0	65,719	N/A	65,719
40	108	65,933	0	65,933	N/A	65,933



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41	109	66,141	0	66,141	N/A	66,141
42	110	66,343	0	66,343	N/A	66,343
43	111	66,539	0	66,539	N/A	66,539
44	112	66,730	0	66,730	N/A	66,730
45	113	66,916	0	66,916	N/A	66,916
46	114	67,099	0	67,099	N/A	67,099
47	115	67,281	0	67,281	N/A	67,281
48	116	67,462	0	67,462	N/A	67,462
49	117	67,647	0	67,647	N/A	67,647
50	118	67,845	0	67,845	N/A	67,845
51	119	68,088	0	68,088	N/A	68,088



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Refund of Premium Option: Maximum LTC Benefit
Premium Payment Period: 10-Pay
Scheduled Premium: \$10,000.00 Annual

7702 / 7702a

MEP: **\$6,453.92**

NSP: **\$38,831.27**

Modified Endowment Premium (MEP): As defined by the IRC Section 7702A, this premium represents the level annual premium required for seven years to mature the policy under guaranteed mortality charges at an annual interest rate of 3.75%.

Net Single Premium (NSP): This premium represents the single premium required to mature the policy under mortality charges, as defined in IRC Section 7702, at an annual interest rate of 3.75%.

Please see the proposal for further information on other important information and features.

Single Pay Equivalent for Nationwide Home Office use = \$74,290.35



Prepared For: John Loos // Male/69/Single Non-Tobacco
 Specified Amount: \$68,888.22
 Maximum Monthly LTC Benefit: \$2,870.34
 LTC Benefit Period: 4 years
 Inflation Protection Option: 3% Compound
 Refund of Premium Option: Maximum LTC Benefit
 Premium Payment Period: 10-Pay
 Scheduled Premium: \$10,000.00 Annual

Quick View

All Values and Benefits are Guaranteed

LTC Specified Benefit Period	Inflation Protection Option	Specified Amount	Total Benefit** (Total LTC Benefit Plus Inflation) (Day One)	Max Monthly LTC Benefit (Day One)	Total Monthly* Benefit (Age 80)	Total Benefit** (Total LTC Benefit Plus Inflation) (Age 80)	Inflation Crossover Age**
2 Years	None	\$111,843	\$111,843	\$4,660	\$4,660	\$111,843	
2 Years	3% Simple	\$99,074	\$100,560	\$4,128	\$5,490	\$133,255	74
2 Years	3% Compound	\$89,122	\$90,459	\$3,713	\$5,140	\$125,216	77
2 Years	5% Compound	\$80,221	\$82,226	\$3,343	\$5,717	\$140,635	76
3 Years	None	\$103,909	\$155,863	\$4,330	\$4,330	\$155,863	
3 Years	3% Simple	\$87,059	\$134,507	\$3,627	\$4,825	\$177,601	76
3 Years	3% Compound	\$75,839	\$117,206	\$3,160	\$4,374	\$162,240	80
3 Years	5% Compound	\$62,720	\$98,862	\$2,613	\$4,470	\$169,087	80
4 Years	None	\$96,626	\$193,253	\$4,026	\$4,026	\$193,253	
4 Years	3% Simple	\$79,309	\$165,756	\$3,305	\$4,395	\$218,100	77
4 Years	3% Compound	\$68,888	\$144,101	\$2,870	\$3,973	\$199,470	81
4 Years	5% Compound	\$52,694	\$113,559	\$2,196	\$3,755	\$194,225	82
5 Years	None	\$94,919	\$237,297	\$3,955	\$3,955	\$237,297	
5 Years	3% Simple	\$76,029	\$201,477	\$3,168	\$4,213	\$264,201	78
5 Years	3% Compound	\$64,248	\$170,550	\$2,677	\$3,706	\$236,081	83
5 Years	5% Compound	\$48,534	\$134,090	\$2,022	\$3,459	\$229,340	83
6 Years	None	\$90,937	\$272,809	\$3,789	\$3,789	\$272,809	
6 Years	3% Simple	\$73,545	\$237,183	\$3,064	\$4,076	\$309,993	77
6 Years	3% Compound	\$61,331	\$198,356	\$2,555	\$3,537	\$274,571	83
6 Years	5% Compound	\$45,740	\$155,560	\$1,906	\$3,260	\$266,061	84
7 Years	None	\$90,035	\$315,123	\$3,751	\$3,751	\$315,123	
7 Years	3% Simple	\$71,561	\$273,004	\$2,982	\$3,966	\$355,656	78
7 Years	3% Compound	\$58,718	\$224,964	\$2,447	\$3,387	\$311,402	84
7 Years	5% Compound	\$43,887	\$178,662	\$1,829	\$3,128	\$305,572	84

* To be paid any Monthly Inflation Rider Benefit in any given month, you must elect to take the full Maximum Monthly LTC Benefit. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited. Should you have a temporary claim that ends prior to the exhaustion of the policy, your Monthly Inflation Protection Rider benefit will continue to increase.

** The amounts shown in this column are cumulative and assume LTC benefits begin to be paid in that policy year and continue for the maximum number of full monthly LTC benefit payments for this row.

*** The Inflation Crossover Age is the age that the Total Monthly Benefit Per Insured is equal to or greater than the Max Monthly LTC Benefit Per Insured with no inflation added.

Key terms and definitions

<p>Scheduled Premium</p>	<p>The amount of Life Insurance Premium and LTC Premium required on the first day of the Premium Payment Frequency for the Premium Payment Period you selected. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61-day grace period after the date we mail the grace period notice in which to make the premium payment.</p>																																																																												
<p>Refund of Premium options</p>	<p>1. Minimum Refund of Premium with Maximum LTC Benefit Option The refund of premium value is equal to the Cash Surrender Value.</p> <p>The following two options include a refund of premium on surrender, which ensures that if the total premium paid multiplied by the premium refund percentages (less any partial surrenders) exceeds the policy Cash Surrender Value, then the excess will be refunded upon surrender.</p> <p>2. One-Time Step-Up Option The premium refund percentages are as follows:</p> <table border="1" data-bbox="542 997 964 1066"> <tr> <td>Years 1 - 10</td> <td>80%</td> </tr> <tr> <td>Years 11+</td> <td>100%</td> </tr> </table> <p>3. Vested Option The premium refund percentages are as follows:</p> <table border="1" data-bbox="542 1186 1507 1598"> <thead> <tr> <th>Policy Year</th> <th>Single-Pay</th> <th>5-Pay</th> <th>10-Pay</th> <th>Pay to age 65</th> <th>Pay to age 100</th> </tr> </thead> <tbody> <tr><td>1</td><td>85%</td><td>85%</td><td>85%</td><td>85%</td><td>N/A</td></tr> <tr><td>2</td><td>88%</td><td>88%</td><td>86.5%</td><td>86.5%</td><td>N/A</td></tr> <tr><td>3</td><td>91%</td><td>91%</td><td>88%</td><td>88%</td><td>N/A</td></tr> <tr><td>4</td><td>94%</td><td>94%</td><td>89.5%</td><td>89.5%</td><td>N/A</td></tr> <tr><td>5</td><td>97%</td><td>97%</td><td>91%</td><td>91%</td><td>N/A</td></tr> <tr><td>6</td><td>100%</td><td>100%</td><td>92.5%</td><td>92.5%</td><td>N/A</td></tr> <tr><td>7</td><td>100%</td><td>100%</td><td>94%</td><td>94%</td><td>N/A</td></tr> <tr><td>8</td><td>100%</td><td>100%</td><td>95.5%</td><td>95.5%</td><td>N/A</td></tr> <tr><td>9</td><td>100%</td><td>100%</td><td>97%</td><td>97%</td><td>N/A</td></tr> <tr><td>10</td><td>100%</td><td>100%</td><td>98.5%</td><td>98.5%</td><td>N/A</td></tr> <tr><td>11+</td><td>100%</td><td>100%</td><td>100%</td><td>100%</td><td>N/A</td></tr> </tbody> </table>	Years 1 - 10	80%	Years 11+	100%	Policy Year	Single-Pay	5-Pay	10-Pay	Pay to age 65	Pay to age 100	1	85%	85%	85%	85%	N/A	2	88%	88%	86.5%	86.5%	N/A	3	91%	91%	88%	88%	N/A	4	94%	94%	89.5%	89.5%	N/A	5	97%	97%	91%	91%	N/A	6	100%	100%	92.5%	92.5%	N/A	7	100%	100%	94%	94%	N/A	8	100%	100%	95.5%	95.5%	N/A	9	100%	100%	97%	97%	N/A	10	100%	100%	98.5%	98.5%	N/A	11+	100%	100%	100%	100%	N/A
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Key terms and definitions

Specified Amount	An amount used to determine LTC benefits and the death benefits. It is also used to determine policy charges and deductions from the Accumulated Value. The Specified Amount is not always the same amount as the Net Death Benefit. Please refer to the Net Death Benefit description below or to the tabular detail.
LTC Specified Benefit Period	This represents the total time LTC benefits may be paid under your policy if the Maximum Monthly LTC Benefit is taken continuously
Inflation protection options	Nationwide CareMatters II offers inflation protection options of 3% Simple, 3% Compound, or 5% Compound. The monthly Inflation Protection Rider amount is in addition to the maximum monthly LTC Benefit amount provided by the LTC Rider or the LTCEB Rider, if elected.
Total long-term care (LTC) benefit	<p>The total maximum amount of LTC benefits available to you from your Nationwide CareMatters II policy. This amount does not include the inflation protection option you may have elected.</p> <p>Once all LTC benefits have been paid, no further LTC benefits will be available. However, the guaranteed minimum death benefit will be paid to beneficiaries upon the death of the insured.</p> <p>The lifetime maximum of LTC benefits and any death benefit will decrease if you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.</p>
Maximum Monthly LTC Benefit	The amount you will be paid every month if you choose to receive the full LTC benefit amount. It does not include amounts that might be provided by any inflation protection option you might have elected.
Maximum Monthly Inflation Rider Benefit	The full amount of the benefit available under the inflation protection option after the Maximum Monthly LTC Benefit is taken. This amount is in addition to the Maximum Monthly LTC Benefit.
Total monthly benefit	The total benefit amount available to you every month. If an inflation protection option is elected, the total monthly benefit you receive will be the Maximum Monthly LTC Benefit plus the Maximum Monthly Inflation Benefit available. The full Maximum Monthly LTC Benefit must be taken before the Inflation Protection Rider Benefit is available.
Cash Value	The amount equal to the greater of the Accumulated Value of this policy or the Guaranteed Cash Value.
Total received on surrender	The total dollar amount that will be paid upon surrender of the policy. The total received on surrender is equal to the Net Surrender Value plus any refund of premium.

Key terms and definitions

<p>Net Death Benefit</p>	<p>The death benefit amount that will be paid to your beneficiary if the insured dies while the policy is in force. This amount is net of any outstanding policy indebtedness and LTC benefits paid. Assuming no loans, partial surrenders or LTC benefits have been paid, this amount will never be less than the total premiums paid. The Net Death Benefit may be higher in some years based on the Specified Amount, Accumulated Value, Guaranteed Cash Value and IRC 7702 corridor factors.</p>
<p>Guaranteed minimum death benefit</p>	<p>As long as your policy stays in force, we guarantee we will pay your beneficiaries a death benefit of at least 20% of the Specified Amount, even if the death benefit amount quoted is exhausted by the payment of LTC benefits. This death benefit will be lower if loans or partial surrenders are taken.</p>
<p>Reduced paid-up benefit</p>	<p>If a lapse occurs due to failure to pay scheduled premium, the policy will be converted to a paid-up policy in which the Specified Amount is reduced based on the percentage of the total required premium that has been paid.</p>
<p>Qualification for LTC benefits</p>	<p>To be considered a "chronically ill individual", a licensed health care practitioner must certify within the preceding 12-month period that the insured:</p> <ul style="list-style-type: none"> • Is unable to perform, without substantial assistance from another person, at least 2 activities of daily living (bathing, dressing, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment • Services that meet the requirements of §7702(B)(c)(1) of the Internal Revenue Code of 1986, as amended, as follows: necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services, and Maintenance or Personal Care Services which are required by a Chronically Ill individual, and are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner <p>Before benefits begin, the insured must satisfy a 90-calendar-day elimination period. Upon meeting the elimination period, it is satisfied for life of the policy in the event you have more than one LTC claim.</p>

Key terms and definitions

<p>Qualification for LTC benefits continued</p>	<p>The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.</p> <p>Exclusions</p> <ol style="list-style-type: none"> 1. Intentionally self-inflicted injuries or attempts at suicide (either while sane or insane) 2. Committing or attempting to commit a felony 3. Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician 4. War or any act of war, whether declared or undeclared <p>Preexisting conditions limitations</p> <p>A preexisting condition is any condition for which the Insured received medical advice, or treatment was recommended by, or received from, a health care services provider in the 6 months preceding the Policy Date. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first 6 months after the Policy Date.</p>
<p>Tax Qualification</p>	<p>CareMatters II is designed to qualify as life insurance under laws of the United States of America, including the Internal Revenue Code of 1986, as amended. This policy is also intended to be federally tax qualified under section 7702B(b) of 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.</p> <p>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.</p>
<p>International benefits</p>	<p>100% of the maximum monthly benefit amount from the LTC Rider and 100% of any LTC Inflation Protection Rider benefit while benefits are paid under the LTC Acceleration Rider. This is available while the insured is living outside of the U.S.; no international benefits are available under the LTC Extension of Benefits Rider or any LTC Inflation Protection Rider benefit associated with it.</p> <p>Extension of benefits availability will resume if the insured returns to the U.S. and the maximum lifetime benefit amount is not exhausted.</p>
<p>LTC Rider</p>	<p>(Form ICC18-NWLA-584) This rider provides LTC benefits as an acceleration of the death benefit.</p>

Key terms and definitions

<p>LTC Extension of Benefits Rider</p>	<p>(Form ICC18-NWLA-585) This rider provides benefits once the benefits provided by the LTC rider are exhausted.</p> <p>Note: The issuance of the Long-Term Care Rider ("LTC Rider") and Long-Term Care Extension of Benefits Rider ("LTCEB Rider") (together, "Riders") described in this outline is based upon your responses to the questions on your application.</p>
<p>LTC Fixed Rate Inflation Protection Rider</p>	<p>(Form ICC18-NWLA-586) This rider provides for a monthly inflation protection benefit. The monthly benefit provided by the Inflation Protection Rider is not included in the Total LTC Benefit Amount. The monthly Inflation Protection Rider amount is in addition to the Maximum Monthly LTC Benefit amount provided by the LTC Rider, or the LTCEB Rider if elected. This rider must be selected at the time of application and can't be changed after issue.</p> <p>Note: The issuance of the Long-Term Care Fixed Inflation Protection Rider is based upon your responses to the questions on your application.</p>
<p>Renewal and Termination</p>	<p>The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.</p> <p>Election of the LTC Rider and LTCEB Rider is irrevocable. Termination of the riders will result in the automatic termination of the policy. The Riders will also terminate upon termination of the Policy or the date of the second Insured's death.</p>

Key terms and definitions

Accelerated Death Benefit (ADB) for Terminal Illness Rider

(Form ICC13-NWLA-495)

- The ADB 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 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 the claim is approved.
- The receipt of an accelerated death benefit payment may be taxable or may affect Medicaid or public assistance eligibility. Nationwide does not provide tax or legal advice, so you should consult your personal financial advisor to assess the impact of this benefit.
- 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 payment of the ADB Rider Benefit, must be at least the minimum Specified Amount.
- The maximum amount of the ADB Rider Benefit to be paid if the insured meets the requirements of the Eligibility and Conditions for Payment section of the ADB Rider cannot exceed 50% of the base policy Eligible Specified Amount.



**Input Summary - Ledger
Case File: [Untitled]**

Screen: Insured

Revised Illustration?	No	Issue Age or D.O.B. (mm/dd/yyyy)	69
Issue State	WA	Tobacco User?	No
First Name	John	Married / Civil Union / Domestic Partnership?	No
Last Name	Loos		
Sex	Male		

Screen: Face Amount and Premium

Specify Premium or Benefit	Premium	Benefit Duration	4
Premium or Benefit Amount	10000	Inflation Benefit Option	3% Compound
Scheduled Premium	10-Pay	Future LTC Benefit Age	80
Refund of Premium	Maximum LTC Benefit	1035 Exchange?	No
Premium Mode	Annual	Internal 1035 Exchange?	No
Year to Begin Scheduled Premium	1		

Screen: Interest Rate and Income

Guaranteed Rate

Screen: Output Design

Cover Page Photo	Yes	Quick View	Yes
Cover Photo Selection	Nationwide 2	Premium Summary	Yes
General Ledger	Yes	OCC Report	No
Annual Cost Summary	No	Monthly Cost Summary	No
Display IRR Column	No		



Nationwide CareMatters® II

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Nationwide CareMatters II is a cash indemnity product that pays LTC benefits when one or both of the insured persons are certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. You should consult with your tax and legal advisors about your specific situation.

Keep in mind that the payment of Long-Term Care Rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and net surrender value of the policy. Additionally, loans and withdrawals will also reduce both the net surrender value and the death benefit. Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full or after money is taken from the policy. There is no guarantee that the rider will cover the entire cost for all of the insureds' long-term care, as this may vary with the needs of each insured. One of the insureds may exhaust the entire long-term care benefit. Nationwide pays the long-term care benefit to the policyowner; there is no guarantee the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.

When choosing a product, make sure that life insurance and long-term care insurance needs are met. CareMatters II is not intended to be a primary source of life insurance protection, so make sure life insurance needs have been covered by appropriate products. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Care should be taken to ensure these strategies and products are suitable. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance, should all be weighed before purchasing CareMatters II. Life insurance, and long-term care coverage linked to life insurance, may have fees and charges associated with it that include the costs of insurance, which vary based on characteristics of each insured such as sex, tobacco use, health and age, and additional charges for riders that customize a policy to fit individual needs.

CareMatters II has exclusions, limitations, reductions of benefits and terms under which the product may be continued in force or discontinued. For more details on cost and coverage options, contact your financial professional.

The insurance professional or company may contact you in response to your request for additional information. Approval for coverage under the policy and riders is subject to underwriting and may require a medical exam. Nationwide CareMatters II may not be available in every state. Please contact Nationwide to determine product availability in your state.

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.

The Medical Care Component of the Consumer Price Index for All Urban Consumers, Unadjusted (the "Index"), is maintained by the U.S. Bureau of Labor Statistics. Nationwide's use of the Index is not sponsored, endorsed or promoted by the U.S. Bureau of Labor Statistics, the U.S. government or any of its agencies. Inclusion of the Index in an insurance product is not a recommendation by the U.S. government to buy such a product. Neither the U.S. government nor the U.S. Bureau of Labor Statistics guarantees the adequacy, accuracy, timeliness or the completeness of Nationwide's use of the Index. The actual rate of inflation in long-term care costs may be different than the experience of the Index.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide CareMatters, Nationwide CareMatters II and CareMatters II are service marks of Nationwide Mutual Insurance Company. © 2022 Nationwide



**Long-Term Care Insurance Outline of Coverage
for Long-Term Care Rider (ICC18-NWLA-584)
and Long-Term Care Extension of
Benefits Rider (ICC18-NWLA-585)
Nationwide Life And Annuity Insurance Company**
PO Box 182835, Columbus, Ohio 43218-2835 • 1-800-848-6331

NOTICE TO BUYER: THE RIDERS DESCRIBED IN THIS OUTLINE MAY NOT COVER ALL THE COSTS ASSOCIATED WITH LONG-TERM CARE INCURRED BY THE BUYER DURING THE PERIOD OF COVERAGE. THE BUYER IS ADVISED TO REVIEW CAREFULLY ALL POLICY AND RIDER LIMITATIONS.

CAUTION: The issuance of the Long-Term Care Rider (“LTC Rider”) and Long-Term Care Extension of Benefits Rider (“LTCEB Rider”), if elected, (together, “Riders”) described in this outline is based upon your responses to the questions on your application. A copy of your application is enclosed. If your answers are incorrect or untrue, Nationwide Life and Annuity Insurance Company (“Nationwide”) has the right to deny benefits or rescind these Riders. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of your answers are incorrect, contact us at the address above.

These Riders are attached to an individual Policy of life insurance.

PURPOSE OF OUTLINE OF COVERAGE. This Outline of Coverage provides a very brief description of the important features of the LTC Rider and LTCEB Rider. You should compare this Outline of Coverage to outlines of coverage for other riders available to you. This Outline of Coverage is not the insurance contract, but only a summary of coverage. Only the Riders, and the individual life insurance Policy to which they are attached, contain governing contractual provisions. This means both the Policy and Riders themselves set forth, in detail, the rights and obligations of both you and Nationwide. It is, therefore, important that you **READ YOUR POLICY AND RIDERS CAREFULLY.**

FEDERAL TAX CONSEQUENCES. THE LTC RIDER AND LTCEB RIDER ARE BOTH INTENDED TO BE A FEDERALLY TAX-QUALIFIED LONG-TERM CARE INSURANCE CONTRACT UNDER SECTION 7702B OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED. **Benefits paid under these Riders may be taxable, depending on your specific circumstances. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.**

TERMS UNDER WHICH THESE RIDERS MAY BE CONTINUED IN FORCE OR DISCONTINUED.

RENEWABILITY. The Policy these Riders are attached to is noncancellable. This means you have the right, subject to the terms of your Policy, to continue your Policy as long as you pay your Scheduled Premium on time. Nationwide cannot change any of the terms of your Policy on its own and cannot change the Scheduled Premium you currently pay.

WAIVER OF PREMIUM. These Riders do not contain a waiver of premium provision. However, if the Accumulated Value has been reduced to less than the required monthly deductions while Rider benefits are being received, any monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived. Depending on the Premium Payment Period elected, the Waiver of Premium Endorsement may be available at time of issue. This endorsement waives Premium for the LTC Rider, LTCEB Rider, and LTC Inflation Protection Rider while the Insured is receiving long-term care benefits.

TERMS UNDER WHICH THE COMPANY MAY CHANGE PREMIUMS. These Riders are attached to a fixed premium universal life insurance policy which requires payment of all Scheduled Premium as stated in the Policy Specification Pages. The amount of the Scheduled Premium is fixed at issue, so we can never increase the Scheduled Premium for the Policy and attached Riders.

TERMS UNDER WHICH THESE RIDERS MAY BE RETURNED AND PREMIUM REFUNDED. To be certain that you are satisfied with these Riders, you have a thirty day “free look.” Within thirty days after you receive these Riders, you may return it to our Home Office or to the representative who delivered it. We will then void these Riders and the Policy as if it had never been in force and refund to the payor all Life Insurance Premium and Total LTC Premium paid, including any fees and charges, within thirty days.

Partial Refund of LTC Premium on Surrender

Based on the refund of premium option elected, you may be entitled to a partial refund of premium upon Surrender, if the total Scheduled Premium paid less partial Surrenders multiplied by the Premium Refund Percentage, exceeds the greater of the Cash Surrender Value or the LTC Benefits Paid, the excess amount is refunded up to the Total LTC Premium paid.

Partial Refund of LTC Premium on Death

Based on the refund of premium option elected, you may be entitled to a partial refund of premium upon the death of the Insured, if the total Scheduled Premium less partial Surrenders, exceeds the greater of the death benefit or LTC Benefits Paid, the excess amount will be refunded up to the Total LTC Premium paid.

THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE. If the Insured is eligible for Medicare, review the “Guide to Health Insurance for People with Medicare” available from us upon request. Receipt of benefits under these Riders may adversely affect your eligibility for governmental benefits or public assistance programs such as Medicaid. Neither Nationwide Life and Annuity Insurance Company nor its agents can represent Medicare, the federal government, or any state government.

LONG-TERM CARE COVERAGE. These Riders are designed to provide coverage for one or more necessary, or diagnostic, preventive, therapeutic, rehabilitative, Maintenance or Personal Care services, provided in a setting other than an acute care unit of a Hospital, such as in a nursing home, in the community or in the home. These Riders provide coverage in the form of a fixed dollar cash indemnity benefit for Qualified Long-Term Care Services, and is subject to an Elimination Period, limitations, and exclusions described in these Riders.

BENEFITS PROVIDED BY THESE RIDERS. These Riders interact with the Policy to which they are attached. Upon meeting the eligibility requirements for payment of benefits, we will pay a monthly benefit for the elected period, to the Policy Owner while the Insured is receiving Qualified Long-Term Care Services. The monthly benefit amount is not based on the number of days of services received and is not based on actual expenses incurred.

The LTC Rider provides for acceleration of the Policy Specified Amount until that Rider’s benefit limit has been reached. The LTCEB Rider, if elected, extends the benefits provided by the LTC Rider after the LTC Rider’s benefit limit has been reached, up to the Lifetime Total Maximum Amount of LTC Benefits. The Policy Owner has the option to receive a monthly Rider benefit payment equal to or less than the maximum monthly Rider benefit amount. However, the monthly Rider benefit payment requested must be greater than or equal to the minimum monthly Rider benefit amount stated on the Policy Specification Pages, or no less than as required by applicable laws and regulations in the State of Issue.

LTC Rider Benefit Amounts:

Maximum Lifetime LTC Rider Benefit Amount. The maximum benefit payable under the LTC Rider. It is the Policy Specified Amount multiplied by the quantity (Cash Surrender Value minus Indebtedness) divided by the Cash Surrender Value. The initial Maximum Lifetime LTC Rider Benefit Amount is stated on the initial Policy Specification Pages.

Maximum Monthly LTC Rider Benefit Amount. The maximum monthly benefit payable under the LTC Rider. The Maximum Monthly LTC Rider Benefit Amount is based on the Policy Specified Amount, and is calculated by dividing the Maximum Lifetime LTC Rider Benefit Amount by the number of months you elected on the application to receive LTC Rider benefit payments. It is stated on the Policy Specification Pages. The initial Maximum Monthly LTC Rider Benefit Amount is set on the Policy Date.

LTCEB Rider Benefit Amounts:

Maximum Lifetime LTCEB Rider Benefit Amount. The maximum benefit payable under the LTCEB Rider. It is equal to the number of months you elected on the application to receive LTCEB Rider benefit payments multiplied by the initial Maximum Monthly LTC Rider Benefit Amount. The initial Maximum Lifetime LTCEB Rider Benefit Amount is stated on the initial Policy Specification Pages.

Maximum Monthly LTCEB Rider Benefit Amount. The maximum monthly benefit available under the LTCEB Rider. The Maximum Monthly LTCEB Rider Benefit Amount is equal to the Maximum Monthly LTC Rider Benefit Amount. It is stated on the Policy Specification Pages. The initial Maximum Monthly LTCEB Rider Benefit Amount is set on the Policy Date. The Maximum Monthly LTCEB Rider Benefit Amount is recalculated any time the Maximum Lifetime LTCEB Rider Benefit Amount is recalculated.

Lifetime Total Maximum Amount of LTC Benefits. The maximum benefit payable under the LTC Rider, and the LTCEB Rider, if elected. This amount is equal to the Maximum Lifetime LTC Rider Benefit Amount, plus the Maximum Lifetime LTCEB Rider Benefit Amount if the LTCEB Rider is elected. The Lifetime Total Maximum Amount of LTC Benefits is stated on the Policy Specification Pages.

Lapse Protection Feature. While benefits are being received under the Riders, coverage under the Policy and attached Riders will not lapse; however, you must continue to pay your Scheduled Premium to maintain current Policy and rider benefit amounts. If the Accumulated Value is insufficient to cover all monthly deductions, any monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived for the Rider benefit payment period. If there is Policy Indebtedness, as soon as you are no longer receiving LTC benefits, you may have to make sufficient loan repayment to prevent your Policy from lapsing.

ELIGIBILITY FOR PAYMENT OF BENEFITS. In order for Rider benefits to be payable, the total amount of benefits paid under the applicable Rider must not have reached the maximum lifetime Rider benefit amount under that Rider. Additionally, we must verify the following requirements have been met:

1. the Insured is Chronically Ill. This 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 Activities of Daily Living (i.e., Bathing, Continence, Dressing, Eating, Toileting, and Transferring) 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;
2. the Insured must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
3. the Elimination Period has been satisfied. The Elimination Period only has to be satisfied once while these Riders are in effect;
4. no exclusions as stated in the applicable Rider apply; and
5. the Policy Owner may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Policy, including, but not limited to assignees.

Recertification

At least once every twelve months, but no more frequently than every ninety days, a Licensed Health Care Practitioner must certify that the Insured requires Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment and/or is unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living for at least ninety days due to a loss of functional capacity. Additionally, the Licensed Health Care Practitioner must either prescribe a new Plan of Care or reconfirm the existing Plan of Care.

DEFINED TERMS USED IN THIS OUTLINE OF COVERAGE

Activities of Daily Living. Those activities that measure the Insured's ability for self-care. The six Activities of Daily Living used in these Riders to determine the level of care needed by the Insured are:

1. "Bathing" – washing oneself in either a tub or shower, including getting into and out of the tub or shower, or by sponge bath.
2. "Continence" – ability to control one's bowel and/or bladder function, or the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag) when unable to control one's bowel and/or bladder function.
3. "Dressing" – putting on and taking off all items of clothing, and attaching any necessary braces, fasteners, or prosthesis.
4. "Eating" – feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
5. "Toileting" – getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. "Transferring" – means moving in and out of a bed, chair, or wheelchair.

Adult Day Care Services/Facility. A state licensed or certified program for a specified number of individuals providing Qualified Long-Term Care Services, including social or health-related or both types of services. These services are provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside the home.

Chronically Ill. An Insured who has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of a Long-Term Care Service Provider or Immediate Family of the Policy Owner or Insured as:

1. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living for a period of at least ninety days due to a loss of functional capacity; or
2. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment.

Cognitive Impairment. A deficiency in the Insured's short or long-term memory, orientation as to person, place and time, deductive or abstract reasoning, or judgment as it relates to safety awareness. Included are nervous or mental disorders of organic origin, including Alzheimer's Disease and senile dementia, which are determined by clinical diagnosis or tests.

Hands-On Assistance. The physical assistance of another person without which the individual would be unable to perform the Activities of Daily Living.

Home Health Care Agency. A public or private entity, with a valid operating certificate, in states where required, that provides in-home Qualified Long-Term Care Services delivered through licensed practical nurses, registered nurses, or other skilled or unskilled medical personnel. If the jurisdiction does not license or certify such facilities, then the Home Health Care Agency must: (1) be primarily engaged in providing residential health care services; and (2) operate under policies and procedures established by a group of professionals, including at least one Physician and one nurse.

Home Health Care Services. Medical or non-medical Maintenance or Personal Care Services, Homemaker Services, and Hospice Care delivered in a private home, as part of the Insured's Plan of Care. Home Health Care Services can include Qualified Long-Term Care Services provided by skilled or unskilled medical personnel of a Hospital or Home Health Care Agency, or by unskilled individuals in the Insured's home.

Immediate Family. The Insured's or Policy Owner's spouse or other legally recognized partner, children, grandchildren, parents, grandparents, brothers and sisters, aunts and uncles, cousins, including adopted, in-laws, and step-relatives of any of the listed persons and their spouses or legally recognized partners.

Licensed Health Care Practitioner. A Physician, as defined in §1861(r)(1) of the Social Security Act, as amended; a registered professional nurse; licensed social worker; or other individual who meets requirements prescribed by the Secretary of the Treasury. The Licensed Health Care Practitioner must be acting within the scope of his or her license when providing: (a) a certification and/or recertification that the Insured is Chronically Ill; or (b) an individualized Plan of Care for the Insured.

Long-Term Care Facility. Any facility, other than a Hospital, which provides Skilled Nursing Care, Intermediate Care, or Custodial Care, and is licensed or certified by the appropriate state licensing agency. If the jurisdiction does not license or certify such facilities, then it must also have: (1) a registered graduate nurse on duty at all times to supervise 24-hour nursing service; (2) a Physician to supervise the operation of the facility; (3) a planned program of policies and procedures developed with the advice of a professional group of at least one Physician and one nurse; and (4) a Physician available to furnish emergency medical care.

Maintenance or Personal Care Services. Any care of which the primary purpose is the provision of needed assistance with any of the disabilities as a result of which the individual is a Chronically Ill individual, including the protection from threats to health and safety due to severe Cognitive Impairment. Maintenance or Personal Care Services also include, but are not limited to, assistance provided pursuant to a Plan of Care by any skilled or unskilled person of your choice.

Period of Care. A Period of Care begins immediately following the Insured being certified as Chronically Ill and receiving Qualified Long-Term Care Services. Instances where the Insured's condition improves and then relapses will be deemed a single Period of Care if the receipt of Qualified Long-Term Care Services:

1. is for the same condition;
2. is not separated by more than ninety days; and
3. occurs while this Rider is In Force.

A new Period of Care begins each time the Insured begins receiving Qualified Long-Term Care Services for a new condition or one unrelated to the current certification.

Physician. A person licensed to practice medicine or surgery in the state where such functions are performed, as defined in §1861 (r)(1) of the Social Security Act, as amended. Physician does not include the Policy owner, the Insured or any Immediate Family of either. The Physician must perform only those services permitted by his or her license.

Plan of Care. A written document which prescribes Qualified Long-Term Care Services based on an assessment by a Licensed Health Care Practitioner indicating that the Insured is Chronically Ill. The individualized plan developed by a Licensed Health Care Practitioner must specify the type of medical treatment (including medication and therapy), non-medical assistance and services, frequency of services, and most appropriate providers of all services the Insured requires. The Plan of Care must be appropriate and consistent with generally accepted standards of care for persons who are Chronically Ill.

Qualified Long-Term Care Services. Services that meet the requirements of §7702(B)(c)(1) of the Internal Revenue Code of 1986, as amended, as follows: necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services, and Maintenance or Personal Care Services which are required by a Chronically Ill individual, and are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner.

Standby Assistance. The presence of another person within arm's reach of the individual that is necessary to prevent, by physical intervention, injury to the individual while the individual is performing the Activities of Daily Living (such as being ready to catch the individual if the individual falls while getting into or out of the bathtub or shower as part of bathing, or being ready to remove food from the individual's throat if the individual chokes while eating).

Substantial Assistance. Hands-on Assistance and/or Standby Assistance.

Substantial Supervision. Continual supervision by another person. This may include cuing by verbal prompting, gestures or other demonstrations and must be necessary to protect an individual with severe Cognitive Impairment from threats to his or her health or safety, such as may result from wandering.

EXCLUSIONS AND PREEXISTING CONDITIONS LIMITATIONS. These Riders do not pay benefits for Qualified Long-Term Care Services that result from:

1. intentionally self-inflicted injuries or attempts at suicide (either while sane or insane);
2. committing or attempting to commit a felony;
3. alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or
4. war or any act of war, whether declared or undeclared.

Preexisting condition refers to any condition for which the Insured received medical advice or treatment in the six months preceding the Policy Date. The receipt of Qualified Long-Term Care Services, due to preexisting conditions stated in the application, are covered under the Riders, subject to the eligibility requirements listed in the Riders. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first six months after the Policy Date.

THIS POLICY MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

INTERNATIONAL BENEFITS. The LTC Rider provides benefits for Qualified Long-Term Care Services received outside of the United States or its territories or possessions, according to the requirements of the International Claims section of the LTC Rider. The available International LTC Rider Benefits are 100% of the Maximum Monthly LTC Rider Benefit Amount, until the Maximum Lifetime LTC Rider Benefit Amount is exhausted, while the Insured is receiving care outside of the United States. The LTCEB Rider does not provide benefits for Qualified Long-Term Care Services received outside of the United States, its territories or possessions.

As long as the Insured is receiving Qualified Long-Term Care Services outside of the United States, its territories or possessions, and is receiving International LTC Rider benefit payments, International LTC Inflation Protection Rider Benefit Payments are available if the Long-Term Care Fixed Rate Inflation Protection Rider is elected. International LTC Inflation Protection Rider Benefits available are 100% of the Maximum Monthly LTC Inflation Protection Rider Benefit Amount.

If the Insured returns to the United States and is determined to be eligible for benefits under the LTC Rider or LTCEB Rider, if elected, and Qualified Long-Term Care Services are provided in the United States, the Maximum Monthly LTC Rider Benefit Amount (or Maximum Monthly LTCEB Benefit Amount, if applicable), and the Maximum Monthly LTC Inflation Protection Rider Benefit Amount will be available until the Lifetime Total Maximum Amount of LTC Benefits is exhausted.

RELATIONSHIP OF COST OF CARE AND BENEFITS. Because the costs of Qualified Long-Term Care Services will likely increase over time, you should consider how the benefits of this plan may be adjusted, and whether you desire to adjust them. These Riders do not provide for inflation protection coverage; however, the optional Long-Term Care Fixed Rate Inflation Protection Rider is available.

INFLATION PROTECTION. Nationwide offers the Long-Term Care Fixed Rate Inflation Protection Rider. If you elect the optional Inflation Protection Rider at application, a monthly inflation benefit is paid in addition to the maximum monthly LTC Rider benefit, or maximum monthly LTCEB Rider benefit if the LTCEB Rider is elected. This optional Inflation Protection coverage can help long-term care benefits keep up with long-term care expenses as they increase over time. The maximum monthly inflation protection benefit available depends on the Inflation Protection Option that is in effect. You can choose 5% Compound Inflation Protection, 3% Compound Inflation Protection or 3% Simple Inflation Protection as described below. Benefits under the Long-Term Care Inflation Protection Rider are noncumulative. If you reject the optional Long-Term Care Inflation Protection Rider by indicating so in the application, you will not be able to increase your benefits later. An additional premium will be charged based on the inflation option selected.

3% Simple Inflation Protection:

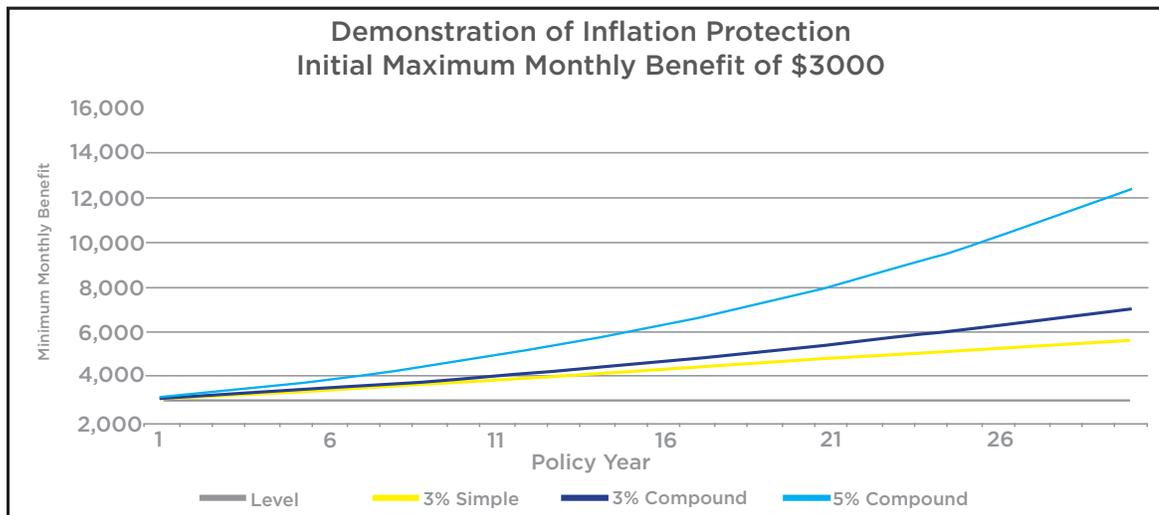
Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount will increase on each Policy Anniversary by 3% of the Maximum Monthly LTC Rider Benefit Amount (or Maximum Monthly LTCEB Rider Benefit Amount, if applicable).

3% Compound Inflation Protection:

Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount on the first Policy Anniversary will be equal to 3% of the Maximum Monthly LTC Rider Benefit Amount (or Maximum Monthly LTCEB Rider Benefit Amount, if applicable). On each Policy Anniversary afterwards, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount will increase by an amount that is 3% higher than the previous year's increase.

5% Compound Inflation Protection:

Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount on the first Policy Anniversary will be equal to 5% of the Maximum Monthly LTC Rider Benefit Amount (or Maximum Monthly LTCEB Rider Benefit Amount, if applicable). On each Policy Anniversary afterwards, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount will increase by an amount that is 5% higher than the previous year's increase.



ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS. These Riders provide coverage for Insureds clinically diagnosed as having Alzheimer's Disease or related degenerative and dementing illnesses.

PREMIUM. In addition to the fixed premium for the life insurance Policy, there are fixed premiums for the LTC Rider, LTCEB Rider, if elected, and Long-Term Care Fixed Rate Inflation Protection Rider, if elected. This Policy is noncancellable, meaning we guarantee that the Policy and all attached riders will not lapse as long as all Scheduled Premiums are paid and no Policy loans are taken. Please refer to your Policy for details on how deductions taken from the Accumulated Value may affect your Net Surrender Value and your Death Benefit Proceeds. Please refer to your sales proposal to see Scheduled Premiums for each benefit period and inflation protection option available.

ADDITIONAL FEATURES. These Riders will be medically underwritten.

Nonforfeiture Benefit. If the Policy enters the grace period due to nonpayment of Scheduled Premium, the Policy Owner will have the option to Surrender the Policy or elect the reduced paid-up insurance option of the Nonforfeiture section of the Policy, as long as the Minimum Specified Amount, as stated on the Policy Specification Pages, is met. Electing the reduced paid-up insurance option may result in a reduction in the Policy Specified Amount. This reduction in the Specified Amount will cause a reduction to the following values as of the effective date of that reduction: the Maximum Monthly LTC Rider Benefit Amount; the Maximum Lifetime LTC Rider Benefit Amount; Maximum Monthly LTCEB Rider Benefit Amount; the Maximum Lifetime LTCEB Rider Benefit Amount; and the Lifetime Total Maximum Amount of LTC Benefits.

CONTACT THE STATE AGENCY LISTED IN A SHOPPER'S GUIDE TO LONG-TERM CARE INSURANCE IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT NATIONWIDE IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE RIDER OR LONG-TERM CARE EXTENSION OF BENEFITS RIDER.



Nationwide®
is on your side

Nationwide CareMatters® II Nationwide CareMatters® II
Frequently asked questions

Frequently asked questions

What is the difference between cash indemnity and reimbursement policies?

Cash indemnity policies provide a monthly check for the amount you elect up to the maximum amount of long-term care (LTC) benefit you qualify for, even if your expenses are less or you are not paying a caregiver, because it is not based on actual expenses incurred. No bills, receipts or any other type of monthly paperwork is required once a claim is approved, unlike reimbursement policies. Nationwide CareMatters® II is a cash indemnity policy.

Reimbursement policies require the submission of bills and receipts each month for LTC costs incurred. These policies specify which types of LTC expenses are covered, and you (or the facility) will be reimbursed only for the exact amount of qualifying expenses up to the maximum benefit amount.

Are there any limits on how I can spend my monthly LTC benefit?

No. Once you qualify for benefits, payments (up to the maximum amount you qualify for) are sent each month to the policyowner. Nationwide® places no restrictions on how LTC benefit payments are used. Under certain circumstances, benefits may be taxable. Please consult a tax advisor.

Do I have to take the maximum LTC benefit amount?

No. You may take less than the maximum monthly LTC benefit amount that you qualify for in your policy. Taking less money can help extend the length of time your benefit is available. However, if inflation protection is elected, the maximum monthly LTC benefit amount must be requested in order to receive the inflation protection benefit. Please be aware that a minimum allowable amount also applies to what you may request each month. Benefit planning decisions can be complex and have consequences. Please consult your LTC benefit planning advisor.¹

Will there still be a death benefit if I start using LTC benefits?

Yes. Your beneficiaries will receive either the policy death benefit reduced by the LTC benefits paid or the minimum death benefit, whichever is greater. The death benefit may be reduced by LTC benefits paid, outstanding loans, unpaid monthly deductions and partial surrenders.

¹ The available lifetime maximum LTC benefit amount is the maximum monthly LTC benefit dollar amount paid over the total benefit period in years you select at issue. The maximum monthly benefit available is the sum of the benefits paid by the LTC Rider, the LTC Extension of Benefits Rider and any Inflation Protection Rider option selected at issue.

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

How does inflation protection affect my policy?

Inflation protection, if elected, will provide an additional amount to your maximum monthly LTC benefit. The additional benefit provided by electing inflation protection helps offset rising LTC costs. Benefits provided by inflation protection are in addition to the total LTC benefits and maximum monthly LTC benefit available. The benefit amount requested each month will be paid first from the Long-Term Care Rider or Long-Term Care Extension of Benefits (LTCEB) Rider up to the maximum monthly LTC benefit and then from the Inflation Protection Rider up to the maximum monthly inflation benefit. Inflation benefits not taken in a given month will not be available in future months.

Can the policy lapse while I am collecting LTC benefits?

While the insured is receiving LTC benefits, your policy will not lapse. However, if you are in the premium payment period and scheduled premium is not paid, then the policy will be converted to reduced paid-up insurance and the monthly LTC benefit will be reduced. Note that if you elected the pay to age 100 premium payment option, the portion of the premium that pays for long-term care (i.e., LTC Rider, LTCEB Rider, Inflation Protection Rider) will be waived while LTC benefits are being paid. Please refer to the premium summary page for premium detail.

If there is policy indebtedness, as soon as you are no longer receiving LTC benefits, you may have to make sufficient loan repayment to prevent your policy from lapsing.

Can I use my CareMatters benefits for more than one LTC claim?

Yes. If you receive benefits for an LTC claim and then recover, you may use any remaining available LTC benefits for future LTC claims. Future claims do not have to be related to the original claim. Each claim must meet the eligibility requirements of the LTC Rider or LTCEB Rider. You may use your LTC benefits multiple times until they are exhausted.

How would inflation protection work once I recover and am no longer on claim?

Upon recovering from a claim, your remaining available LTC benefits will continue to increase annually following the inflation protection option you selected when you purchased your policy.

What is HIPAA?

HIPAA stands for the Health Insurance Portability and Accountability Act. HIPAA establishes a per diem amount. The HIPAA per diem amount usually increases each year. For 2025, it is \$420 per day (or \$12,600 in a 30-day month).

How much of my LTC benefit will be tax free?

The amount of tax-free LTC benefits you can receive across all policies in a given year is the greater of:

- The HIPAA per diem amount for that year, or
- The actual qualified long-term care expenses incurred

Do I have access to my cash value?

Yes. Loans and partial surrenders are allowed on this policy. However, loans and partial surrenders will decrease the death and LTC benefits. No loans or partial surrenders are permitted while LTC benefits are being paid. The policy may also be surrendered at any time for its net surrender value, which can be seen in the tabular detail of the sales proposal.

Why is the death benefit higher at issue?

The Internal Revenue Code requires a minimum death benefit relative to the policy's cash value based on your age. This requirement can result in a minimum required death benefit greater than that produced by the elected specified amount and is why the net death benefit may be higher in some years. Please refer to the tabular detail for specific values in a given year.

How do I qualify for LTC benefits?

The following things must happen in order for you to qualify for monthly LTC benefits:

1. A U.S.-licensed health care practitioner must certify the insured as:
 - a. requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment, and/or
 - b. being unable to perform, without substantial assistance from another individual, two or more of the activities of daily living for at least 90 days due to a loss of functional capacity; the activities of daily living are bathing, continence, dressing, eating, toileting and transferring
2. Upon filing a claim, a plan of care must be created describing the LTC services needed for treatment (whether formal or informal); the plan of care and condition(s) in item 1 must be recertified at least once annually by a U.S.-licensed health care practitioner.

When will I start receiving my LTC benefits?

1. There is a 90-calendar-day elimination period beginning immediately after the date you're certified as chronically ill and start receiving LTC services.
2. Once the 90-calendar-day elimination period has been met, LTC benefits for the first 90 days will be paid along with LTC benefits for month four.
3. Upon meeting the elimination period, it is satisfied for the life of the policy in the event you have more than one LTC claim.

Is special pricing available if both my spouse and I buy a policy?

Individuals who are married or in a legally recognized domestic partnership or civil union receive a lower rate that will result in a larger pool of LTC benefits for the same cost or the same pool of LTC benefits at a lower cost, depending on which is requested. This rate is applied if one or both spouses purchase a policy.

Can I pool benefits with my spouse or transfer benefits?

No. Each spouse must purchase his or her own policy, and no benefits can be transferred between policies.

What if I use only some of my LTC benefits?

Your beneficiaries will receive either the remaining policy death benefit not used for LTC benefits or the minimum death benefit, whichever is greater.

Are any expenses excluded from coverage?

Nationwide places no restrictions on how the benefits are spent.



This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

All guarantees and benefits of the insurance policy are backed by Nationwide Life and Annuity Insurance Company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Nationwide CareMatters II is a cash indemnity product that pays LTC benefits when the insured person is certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. Taxpayers should consult with their tax and legal advisors about their specific situation.

The policy that this rider is attached to is noncancelable. This means that you have the right, subject to the terms of your policy, to continue your policy, provided you pay your scheduled premium on time. Nationwide cannot change any of the terms of your policy on its own and cannot change the scheduled premium.

Keep in mind that the payment of long-term care rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and cash surrender value of the policy. Additionally, loans and withdrawals will also reduce both the cash value and the death benefit.

Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full or after money is taken from the policy. Costs for long-term care vary by person, and there is no guarantee that the rider will cover all long-term care costs. Nationwide pays the long-term care benefit to the policyowner. If the insured is not the policyowner, there is no guarantee that benefits will be used to pay for long-term care.

When choosing a product, make sure that life insurance and long-term care insurance needs are met. CareMatters II is not intended to be a primary source of life insurance protection, so make sure life insurance needs have been covered by appropriate products. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Care should be taken to ensure that these strategies and products are suitable. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance, should all be weighed before purchasing CareMatters II. Life insurance, and long-term care coverage linked to life insurance, has fees and charges associated with it that include costs of insurance, which vary based on characteristics of the insured such as sex, health, age and tobacco use; and additional charges for riders that customize a policy to fit individual needs.

CareMatters II has exclusions, limitations, reductions of benefits, and terms under which the product may be continued in force or discontinued. For more details on cost and coverage options, contact your insurance professional. The insurance professional or company may contact you in response to your request for additional information.

Approval for coverage under the policy and riders is subject to underwriting and may require a medical exam.

Nationwide CareMatters II might not be available in every state. Please contact Nationwide to determine product availability in your state.

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.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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Name: John Loos M/69

Company/ Product: Nationwide/ Nationwide CareMatters II

Product Warning(s)

- Illustration Succeeded

Client Input Summary

Company: Nationwide

June 5, 2025

Product: Nationwide CareMatters II

Insured

Insured Name	John Loos
Sex	Male
Date of Birth	07/13/1955
Age	69
Class	Standard Non-Tobacco
Married/Civil Union/Domestic Partnership	N
State of Issue	Washington

Specify

Specify Premium or Benefit	Premium
Premium or Benefit Amount	10,000
Scheduled Premium	10-Pay
Premium Mode	Annual
LTC Benefit Duration	4
Inflation Benefit Option	3% Compound
Refund of Premium	Maximum LTC Benefit
Future LTC Benefit Age	80

Policy Options

Illustrative Rate	1 to 120 - Guaranteed
1035 Exchange Amount	0
Internal 1035 Exchange Amount	0
Lump Sum	1 to 1 -
Section 7702	CVAT
Revised Illustration	N
Years to Print	MAX

Report Options

Report Options	Y
Cover Page Photo	Y
Which Photo?	Nationwide 2
Click to view photos	Click to view photos
Premium Summary Report	Y
General Ledger	Y
Annual Cost Summary	N
Monthly Cost Summary	N
Display IRR Column	N
Quick View	Y

Agent Info

Agent Name	Jesse Vickey
Agent State	Alabama
Bank Sale	N

Client Input Summary

Company: Nationwide

June 5, 2025

Product: Nationwide CareMatters II

Concept

Concept

None