



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

## Life Insurance Proposal Nationwide YourLife<sup>®</sup> NLG SUL II

**Prepared for:**

First Client  
Second Client

**Presented by:**

**Prepared on:**

April 20, 2016

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



Supplemental Report  
**Nationwide YourLife® NLG SUL II**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** First Client // Male/60/Preferred Nontobacco  
**Prepared For:** Second Client // Female/60/Preferred Nontobacco  
**IRC Section 7702:** Cash Value Accumulation Test  
**Specified Amount:** \$500,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$6,966.00 Annual  
**Long-Term Care Rider Amount:** First Client - \$250,000  
 Second Client - \$250,000

**Nationwide Long-Term Care Services Benefit Summary\***

**Initial Scheduled Premium** **\$6,966**

**Coverage Applied For:**

**First Client**

Long-Term Care Specified Amount: \*\* **\$250,000**

Maximum Monthly Benefit **\$5,000**

Monthly Benefit at Policy Issue (two times HIPAA per diem amount) **\$5,000**

**Second Client**

Long-Term Care Specified Amount: \*\* **\$250,000**

Maximum Monthly Benefit **\$5,000**

Monthly Benefit at Policy Issue (two times HIPAA per diem amount) **\$5,000**

\*See Long-Term Care Services Benefit Report for additional information

**\*\* Increases or Decreases to the LTC Specified Amount**

Any requested change to Rider Insured's LTC Specified Amount must result in an amount that is no greater than the Maximum LTC Specified Amount and no less than the Minimum LTC Specified Amount as stated on the Policy Specification Pages. Increases to the Rider Insured's LTC Specified Amount are permitted and separately underwritten. Decreases to the Rider Insured's LTC Specified Amount are permitted. The Rider Insured's LTC Specified Amount after a decrease must be no less than the amount in the Rider Insured's LTC Benefit Payout Account

**Impact of changes to the base policy specified Amount**

Requests to decrease the base Policy Specified Amount will result in an automatic reduction to the Rider Insured's LTC Specified Amount when such request would otherwise cause the Rider Insured's LTC Specified Amount to exceed 50% of the base Policy Specified Amount. However, increases to the base Policy Specified Amount will not result in an automatic increase to the Rider Insured's LTC Specified Amount. Requests to increase the base Policy Specified Amount that will result in the Rider Insured's LTC Specified Amount being less than the Minimum LTC Specified Amount will require a request to increase the Rider Insured's LTC Specified Amount, so that it continues to be at least equal to the Minimum LTC Specified Amount.



## Supplemental Report

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 Second Client - \$250,000

## Nationwide Long-Term Care Services Benefit Summary\*

### Qualified Long-Term Care Services include:

- Nursing Home Care
- Home Health Care and Hospice
- Assisted Living
- Adult Day Care

\*See Long-Term Care Services Benefit Report for additional information

### \*\* *Increases or Decreases to the LTC Specified Amount*

Any requested change to Rider Insured's LTC Specified Amount must result in an amount that is no greater than the Maximum LTC Specified Amount and no less than the Minimum LTC Specified Amount as stated on the Policy Specification Pages. Increases to the Rider Insured's LTC Specified Amount are permitted and separately underwritten. Decreases to the Rider Insured's LTC Specified Amount are permitted. The Rider Insured's LTC Specified Amount after a decrease must be no less than the amount in the Rider Insured's LTC Benefit Payout Account

### *Impact of changes to the base policy specified Amount*

Requests to decrease the base Policy Specified Amount will result in an automatic reduction to the Rider Insured's LTC Specified Amount when such request would otherwise cause the Rider Insured's LTC Specified Amount to exceed 50% of the base Policy Specified Amount. However, increases to the base Policy Specified Amount will not result in an automatic increase to the Rider Insured's LTC Specified Amount. Requests to increase the base Policy Specified Amount that will result in the Rider Insured's LTC Specified Amount being less than the Minimum LTC Specified Amount will require a request to increase the Rider Insured's LTC Specified Amount, so that it continues to be at least equal to the Minimum LTC Specified Amount.



## Life Insurance Proposal

### Nationwide YourLife® NLG SUL II

Nationwide Life and Annuity Insurance Company, Columbus, Ohio

## Narrative Summary

### About the Universal Life Policy

Nationwide YourLife® NLG SUL II is an individual no-lapse guarantee life insurance policy that provides lifetime protection for two people, such as spouses or domestic partners. This product is intended for Policyowners who seek guaranteed death benefit protection with minimum funding of the Policy. Policyowners whose primary goal is to develop high Accumulated Values should request and compare proposals of other products designed to produce high Accumulated Values. The Maturity Date for this policy is the policy anniversary on which the younger insured reaches or would have reached attained age 120.

#### Nationwide YourLife NLG SUL II offers:

- A policy continuation feature, also known as a no-lapse guarantee feature, that helps ensure your policy is there when you or your family needs it
- A three-tiered safety net, called the Automated Premium Monitor, that can help you and your insurance professional protect the guarantee on your policy
- Income tax-free death proceeds

There is no scheduled premium with this policy. However, sufficient premium must be paid in order to continue coverage. Coverage will continue as long as the Net Surrender Value is sufficient to cover monthly deductions or the requirements of the no-lapse guarantee feature are met. If the Net Surrender Value is not sufficient to pay the policy's Monthly Deductions and other charges (or the policy's no lapse period guarantee is not in force), then additional premium may be required to keep the policy in force. 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.

If Scheduled Premium is not made as agreed, 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.

This policy offers a no-lapse guarantee feature. During the Minimum Monthly Premium Period, the no-lapse period guarantee is based on the payment of a minimum monthly premium. After the Minimum Monthly Premium Period has ended, the Death Benefit Guarantee Value Provision ensures that the policy will not lapse as long as the Death Benefit Guarantee Value less any outstanding policy indebtedness is greater than zero. The Minimum Monthly Premium and the Death Benefit Guarantee Value may be affected by changes to the Policy, including Policy Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Policy Specified Amount decreases, and death benefit option changes.

Premiums received are assessed a premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value will earn interest daily.

The loaned and unloaned portions of the Accumulated Value may earn different rates. These interest rates are subject to change at any time, but are guaranteed never to be below 3.00%. On each policy Monthiversary, charges are deducted from the Accumulated Value to cover administrative, insurance and other expenses.



## Life Insurance Proposal

## Nationwide YourLife® NLG SUL II

Nationwide Life and Annuity Insurance Company, Columbus, Ohio

## Narrative Summary

### About the Universal Life Policy (continued)

After the first policy year, partial surrenders can be made. The available Net Surrender Value can be borrowed at any time. The policy can also be surrendered for its Net Surrender Value at any time.

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

### About the Proposal

The proposal is intended to assist you in understanding how the policy works, not to predict actual performance. It reflects a variety of proposed activities, such as planned premiums, coverage amounts, loans, and partial surrenders to show the impact on the policy's performance.

The examples in this proposal are based on no loans or partial surrenders being taken, and assumes all required premium is paid as agreed on the first day of each year.

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

### Key Terms & Column Headings

**Accumulated Value** - The amount of premium paid, minus the premium expense charge, minus monthly deductions for the per 1000 of Policy Specified Amount expense charge, the cost of insurance charges and the charges for any elected optional riders, minus any partial surrenders, and plus interest credited.

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

**Age** - Issue Ages of the insureds plus the number of full policy years since the Policy Date.

**First Client Benefit for LTC** - The maximum lifetime Long-Term Care benefit available as of the end of each policy year for First Client. This amount is net of any outstanding policy indebtedness.

**Second Client Benefit for LTC** - The maximum lifetime Long-Term Care benefit available as of the end of each policy year for Second Client. This amount is net of any outstanding policy indebtedness.

**Cash Value Accumulation Test (CVAT)** - As defined by the IRS Code 7702, CVAT is one of two alternative tests that can be selected at issue of the Life Insurance Policy to satisfy the tax treatment of the Life Insurance contracts. CVAT requires the Accumulated Value at no time to exceed the Net Single Premium (NSP) to fund the future benefits.



## Life Insurance Proposal

**Nationwide YourLife® NLG SUL II****Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

## Narrative Summary

### Key Terms & Column Headings (continued)

**Death Benefit Guarantee Value Policy Continuation Provision** - If the Net Surrender Value is not sufficient to cover the monthly deductions the policy will not enter a grace period or lapse if the following requirements are met: the Minimum Monthly Premium Period has ended; the Death Benefit Guarantee Value, less Indebtedness, is greater than zero and the Death Benefit Guarantee Value Provision has not been previously terminated.

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

**Guaranteed Values** - Guaranteed values are based on guaranteed policy charges and deductions and a guaranteed interest rate of 3.00% for both the loaned and unloaned portions of the Accumulated Value for all years. The Guaranteed Maximum Policy Charges and Deductions may be affected by changes to the policy, including Policy Specified Amount increases or decreases, rider additions or deletions, partial surrenders resulting in Policy Specified Amount decreases, and death benefit option changes. The new Guaranteed Maximum Policy Charges and Deductions will apply from the effective date of any change to the policy.

**Section 7702 - Cash Value Accumulation Test (CVAT):** As defined by the IRS Code 7702, CVAT is one of two alternative tests that can be selected at issue of the Life Insurance Policy. CVAT requires the Accumulated Value at no time to exceed the Net Single Premium (NSP) to fund the future benefits.

**Section 7702 - Guideline Premium/Cash Value Corridor Test (GP/CVCT):** As defined by the IRS Code 7702, GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance Policy to satisfy the tax treatment of the Life Insurance Contract. GP/CVCT is a dual test that is met at all times if:

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

This proposal was calculated using the Cash Value Accumulation Test.

**Issue Age** - A person's age on the nearest birthday on or before the Policy Date.

#### **Loans/Partial Surrenders** -

**Loans:** Amount borrowed against the Net Surrender Value during the policy year. Any outstanding policy indebtedness will be charged a maximum guaranteed annual effective rate of 5.00% as defined in the policy. The loaned portion of the Accumulated Value will be credited a minimum guaranteed annual effective rate of 3.00%. Any outstanding policy indebtedness will result in a reduction in the policy's Surrender Values and Death Benefits, and reduction of the Death Benefit Guarantee Value provision period.

**Partial Surrenders:** Amount taken as partial surrenders during the policy year. Partial surrenders reduce the Death Benefit, Net Surrender Value and Death Benefit Guarantee Value by the partial surrender amount.



## Life Insurance Proposal

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## Narrative Summary

### Key Terms & Column Headings (continued)

**Loan Interest** - The interest charged on outstanding policy indebtedness. If the loan interest is not paid, it is added to the total loan balance. Any outstanding loan balance reduces the amount paid when the surviving insured dies or when the policy is surrendered.

**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, however, LTC benefit payments can be received tax- free under IRC Section 7702B.

**Net Annual Outlay** - Shows planned premiums plus any loan repayments, less partial surrenders and loans.

**Net Death Benefit** - Death benefit amount (base and supplemental coverage and any coverage provided by the riders) that would be paid to the beneficiary upon the Surviving Insured's death if both insureds die while this policy is in force. 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 requested.

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

**Preexisting Condition** - A condition for which the Rider Insured received medical advice or treatment in the six months preceding the Rider Insured's Effective Date of LTC Coverage. The receipt of LTC services due to preexisting conditions for the Rider Insured stated in the application are covered immediately. We will not pay benefits for the receipt of LTC services due wholly or in part to a preexisting condition for the Rider Insured which is not disclosed in the application, if the need for services begins during the first six months after the Rider Insured's Effective Date of LTC Coverage.

**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 funds to Nationwide Life and Annuity Insurance Company. The surrender charge period is in effect as shown below.

Table of Surrender Charges

<u>Policy Year</u>	<u>Surrender Charges</u>
1	\$15,290.70
2	\$14,490.40
3	\$13,725.79



## Life Insurance Proposal

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## Narrative Summary

Key Terms & Column Headings (continued)	4	\$12,966.31
	5	\$12,227.41
	6	\$11,523.20
	7	\$10,825.12
	8	\$10,147.61
	9	\$9,503.79
	10	\$8,867.11
	11	\$8,263.45
	12	\$7,364.09
	13	\$6,514.52
	14	\$5,724.68
	15	\$4,529.96
	16	\$3,438.13
	17	\$2,439.21
	18	\$1,536.54
	19	\$723.47
	20	\$0.00

**Total LTC Rider Benefit Value** - A reference value used in the calculations within the "Maximum Lifetime Benefit," "Impact of Long-Term Care Benefit on Death Benefit," and "Policy and Rider Lapse Protection Feature" sections of the LTC Rider. When both Rider Insureds have LTC coverage In Force, this amount equals the Total LTC Rider Specified Amount. When one Rider Insured has LTC coverage In Force, this amount equals (1) plus (2) where:

- (1) Is the LTC Specified Amount for a Rider Insured whose LTC coverage is In Force; and
- (2) Is, if applicable, the LTC Benefit Payout Account amount for a Rider Insured whose LTC coverage has been terminated.

### Additional Benefits & Information

#### 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 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, loan interest will continue to be charged to and credited on any indebtedness and monthly charges will cease to be deducted.





## Life Insurance Proposal

**Nationwide YourLife® NLG SUL II****Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

## Narrative Summary

### Additional Benefits & Information (continued)

**Death Benefit Guarantee Value Provision-**

- This proposal reflects planned premium payments sufficient to keep the policy in force for 40 years.
- If the Net Surrender Value is not sufficient to cover the monthly deductions the Policy will not enter a grace period or lapse if the Minimum Monthly Premium Period has ended; the Death Benefit Guarantee Value, less Indebtedness, is greater than zero and the Death Benefit Guarantee Value Provision has not terminated.
- The Death Benefit Guarantee Value depends on the frequency, timing and amount of cash flow into and out of the policy (including but not limited to premiums, partial surrenders and loans) and may be affected by changes to the policy, including Policy Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Policy Specified Amount decreases, and death benefit option changes.
- Paying Premium early or late could impact the Death Benefit Guarantee value, which could cause you to lose your guaranteed death benefit sooner than anticipated. The Death Benefit Guarantee Value used to determine your guaranteed death benefit depends on the frequency, timing and amount of cash flow into and out of the policy (including but not limited to Premiums, partial Surrenders, and loans).
- If on any Policy Monthiversary after the Minimum Monthly Premium Period has ended the Death Benefit Guarantee Value, minus Indebtedness, is less than or equal to zero, a notice will be mailed to the policy owner stating the required Premium payment amount to keep the Death Benefit Guarantee Value Provision in force. Should sufficient premium not be received within the established grace period, the Death Benefit Guarantee Value Provision will be terminated and may not be reinstated which may cause the policy to lapse.

**Minimum Monthly Premium Provision -**

- This proposal reflects planned premium payments sufficient to keep the policy in force for 40 years, with a 10 year Minimum Monthly Premium Period.
- The annualized Minimum Monthly Premium is \$4,836.00.
- If the Net Surrender Value of the Policy is not sufficient to cover the monthly deductions on any Policy Monthiversary, the Policy will not enter a grace period or lapse if the following requirements are met:
  1. the Policy is within the Minimum Monthly Premium Period and
  2. (a) is greater than or equal to (b) where:
    - (a) is the sum of all Premiums paid to date; minus any partial Surrenders, including any partial Surrender fees; minus any returned Premium; and minus any Indebtedness; and
    - (b) is the sum of the Minimum Monthly Premium in effect for each respective month completed since the Policy Date through the current Policy Monthiversary.

**Minimum LTC Specified Amount -**

The minimum amount of coverage that can be elected for each Rider Insured is equal to 10% of the base Policy Specified Amount. The initial Minimum LTC Specified Amount is stated on the initial Policy Specification Pages and may be recalculated any time there is a change in the base Policy Specified Amount. The Minimum LTC Specified Amount is zero if the Rider Insured does not elect coverage.



## Life Insurance Proposal

### Nationwide YourLife® NLG SUL II

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## Narrative Summary

### Additional Benefits & Information (continued)

#### Maximum LTC Specified Amount -

The maximum amount of coverage that can be elected for each Rider Insured is equal to 50% of the base Policy Specified Amount. The initial Maximum LTC Specified Amount is stated on the initial Policy Specification Pages and may be recalculated any time there is a change in the base Policy Specified Amount. The Maximum LTC Specified Amount is zero if the Rider Insured does not elect coverage.

#### Maximum Lifetime Benefit -

The Rider Insured's maximum lifetime benefit for Qualified Long-Term Care Services is the LTC Specified Amount. If there is Policy Indebtedness, the Rider Insured's maximum lifetime benefit is recalculated, and will be the lesser of (1) or (2) where:

- (1) is the LTC Specified Amount minus the product of (a) divided by (b) times (c), where:
  - (a) is the Rider Insured's LTC Specified Amount;
  - (b) is the Total LTC Rider Specified Amount; and
  - (c) is the maximum of:
    - (i) zero; or
    - (ii) Policy Indebtedness plus the Total LTC Rider Benefit Value minus the base Policy Specified Amount.
- (2) is the base Policy Specified Amount minus any Indebtedness minus partial Surrenders.

#### Supplemental Coverage

- The policy's Supplemental Coverage feature is not currently available for election.

#### Coverage Applied For

Specified Amount:	\$500,000
Base Coverage (100%):	\$500,000
Supplemental Coverage (0%):	\$0

#### Select Estate Protection Rider - (No Charge Four Year Term Insurance: Form# NWLA-383-TX)

- This rider is only available at issue and is automatically added with no additional charge.
- Provides temporary coverage and remains in effect until the 4th policy anniversary.
- The additional benefit may be used, if needed, to offset all or a part of any estate taxes that may be imposed on the life insurance policy death benefit proceeds by reason of death of the insureds within the four year term of the rider.
- Please consult your tax and/or estate professional for an explanation of when estate taxes may apply. There is no guarantee that the rider benefit will be sufficient to fully satisfy any applicable taxes.
- The rider benefit is paid regardless of whether or not there is actually any applicable estate tax.
- Coverage is equal to 122.22% of the base policy specified amount elected at issue.
- An increase in the base policy specified amount will not increase the rider coverage. However, if the base policy specified amount is reduced below the amount selected at issue, the coverage for this rider will be decreased proportionately.
- The proposed coverage for this rider is \$611,100.00



## Life Insurance Proposal

### Nationwide YourLife® NLG SUL II

Nationwide Life and Annuity Insurance Company, Columbus, Ohio

## Narrative Summary

### Additional Benefits & Information (continued)

#### Long-Term Care Rider - (Form# ICC15-NWLA-503)

- This rider provides monthly benefits for qualified long-term care services, which includes care received in a nursing home or at home. .
- It will provide for a monthly accelerated payment of a portion of the death benefit under the base policy whenever qualifying conditions and the elimination period have been met.
- First Client Selected the Long-Term Care Specified Amount of \$250,000.00 with a risk class of Preferred Nontobacco. Approval of coverage under this Rider is subject to Underwriting, and may require a medical exam.
- Second Client Selected the Long-Term Care Specified Amount of \$250,000.00 with a risk class of Preferred Nontobacco. Approval of coverage under this Rider is subject to Underwriting, and may require a medical exam.
- The benefit amount available for each insured must be at least 10% of the Policy Specified Amount and no more than 50% of the Policy Specified Amount minus indebtedness and partial surrenders.

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

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



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**Specified Amount:** \$500,000  
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**Initial Planned Premium:** \$6,966.00 Annual  
**Long-Term Care Rider Amount:** First Client - \$250,000  
 Second Client - \$250,000

## Nationwide Long-Term Care Services Benefit Report

### Long-Term Care Benefit

- You will receive the lesser of: a) 2% per month of LTC specified amount. b) two times the per diem amount allowed by HIPAA times 30, c) 1/12 of the Maximum Lifetime Benefit.
- If collecting two times the per diem rate allowed by HIPAA, your monthly benefit will increase each year with any increase in the HIPAA per diem rate until reaching the maximum monthly benefit amount available.
- The benefit will last at least 50 months (longer if receiving benefit based on HIPAA rate) assuming no withdrawals or loans have been taken that could reduce benefits.
- During the benefit period the LTC Rider charges will be waived for the insured on claim only, but other charges will continue to be deducted subject to the No Lapse Guarantee described below.

#### First Client

Maximum Monthly Benefit	<b>\$5,000</b>
Monthly Benefit at Policy Issue	<b>\$5,000</b>

#### Second Client

Maximum Monthly Benefit	<b>\$5,000</b>
Monthly Benefit at Policy Issue	<b>\$5,000</b>

### Cash Indemnity-style Benefit

Once eligibility requirements have been met, the long-term care benefit will be paid directly to the policy owner on a monthly basis. No bills or receipts outside of those used to establish eligibility will need to be submitted.

### Qualified Long-Term Care Services include:

- Nursing Home Care
- Home Health Care and Hospice
- Assisted Living
- Adult Day Care

### No Lapse Guarantee

If the Net Surrender Value is insufficient to cover monthly deductions while Long-Term Care Benefits are collected, we will not lapse the policy and monthly deductions will be waived.

Withdrawals and loans may not be taken while receiving the Long-Term Care Benefit. However, the death benefit amount protected by this feature will be limited to the greater of: the Total LTC Rider Benefit Value minus any Policy Indebtedness and minus the Total LTC Benefit Payout Account, or zero.

### Residual Death Benefit



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## Nationwide Long-Term Care Services Benefit Report

Upon the death of the Surviving Insured, the death benefit will be the greater of (a) or (b) where:

- is the death benefit provided by the base Policy minus the amount of the Total LTC Benefit Payout Account Amount; and
- is ten percent of (the base Policy Specified Amount minus any Policy Indebtedness).

This residual death benefit is available if at least one Rider Insured continues to have LTC coverage and the Policy is not being kept In Force by the "Policy and Lapse Protection Feature" of the Rider.

If death of the Surviving Insured occurs while the Policy is continued In Force due to the "Policy and Lapse Protection Feature" of the Rider, the death benefit will be limited to the greater of (a) or (b) where:

- is the Total LTC Rider Benefit Value minus any Policy Indebtedness minus the Total LTC Benefit Payout Account Amount, and
- is ten percent of (the Total LTC Rider Specified Amount minus any Policy Indebtedness).

### Long-Term Care Benefit Effect on Policy

Cash value will not be affected, but the death benefit and cash surrender value will be reduced dollar for dollar by the amount of the Long-Term Care Rider benefit payments.



## Supplemental Report

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## Nationwide Long-Term Care Services Benefit Report

### Increases or Decreases to the LTC Specified Amount

The Rider Insured's LTC Specified Amount must be no less than the amount in the Rider Insured's LTC Benefit Payout Account.

The Rider Insured's LTC Specified Amount may be reduced when reductions are made to the base Policy Specified Amount. However, increases to the base Policy Specified Amount will not result in an automatic increase to the Rider Insured's LTC Specified Amount. Requests to increase the base Policy Specified Amount, that will result in the Rider Insured's LTC Specified Amount being less than the Minimum LTC Specified Amount, will require a request to increase the Rider Insured's LTC Specified Amount so that it continues to be at least equal to the Minimum LTC Specified Amount.

Increases to the LTC Specified Amount are separately underwritten and must be no greater than the Maximum LTC Specified Amount and no less than the Minimum LTC Specified Amount stated on the Policy Specification Pages.

### Effects of base Policy Specified Amount changes on LTC benefits

- Policy loans will proportionately reduce each Rider Insured's Long-Term Care Specified Amount.
- If the Long-Term Care Specified Amount equals the death benefit amount, all withdrawals will reduce the Long-Term Care Benefit dollar for dollar.
- If the death benefit amount exceeds the Long-Term Care Specified Amount, then withdrawals up to cost basis, but not exceeding the difference between the death benefit amount and the Long-Term Care amount may be taken without reducing Long-Term Care Benefits.
- The amount in each Rider Insured's LTC Benefit Payout Account may impact requests to reduce the base Policy Specified Amount.

### Nationwide Care Guide Network®

This service is included at no charge and provides policy owners and insureds who have purchased the Long-Term Care Rider a free professional consultation service that offers resources and answers to a variety of questions and concerns associated with Long-Term Care Rider.\*



## Supplemental Report

**Nationwide YourLife® NLG SUL II**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** First Client // Male/60/Preferred Nontobacco  
**Prepared For:** Second Client // Female/60/Preferred Nontobacco  
**IRC Section 7702:** Cash Value Accumulation Test  
**Specified Amount:** \$500,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$6,966.00 Annual  
**Long-Term Care Rider Amount:** First Client - \$250,000  
 Second Client - \$250,000

## Nationwide Long-Term Care Services Benefit Report

### Eligibility for the Payment of Benefits

In order for benefits to be payable under this Rider all of the following requirements must be met:

- The Rider Insured has been certified as having a severe Cognitive Impairment or is unable to perform two (2) or more of the Activities of Daily Living, and expected to remain so for at least ninety (90) days, by a Licensed Health Care Practitioner, other than the owner or employee of the Eligible Service Provider or family member of the Rider Insured;
- The Rider Insured's Elimination Period must be satisfied. The Elimination Period has to be satisfied only once for each individual Rider Insured while this Rider is in effect;
- The Rider Insured must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
- The total amount of LTC benefits paid for the Rider Insured must not have reached the Rider Insured's Maximum Lifetime Benefit amount; and
- The Policy Owner may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the base Policy. This includes, but is not limited to, assignees.

### Exclusions

1. Suicide, 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.

### Tax Qualification Status

This Rider is intended to be federally tax-qualified under Section 7702B(b). Nationwide and its representatives do not give legal or tax advice, so you should consult your attorney or tax advisor for answers to specific tax questions.

\*The company that currently provides consultation services through the Nationwide Care Guide Network® is a member of The National Association of Geriatric care managers. This service provider is not affiliated with Nationwide Life and Annuity Insurance Company or its subsidiaries. The service provider and the Nationwide Care Guide Network may be changed or discontinued at any time.



Supplemental Report

**Nationwide YourLife® NLG SUL II**

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

## Nationwide LTC rider Frequently Asked Questions

### What is the difference between an Indemnity pay-out and Reimbursement pay-out?

*Reimbursement plans* require the insured(s) to send in bills and receipts each month. The plan will only cover LTC specific charges, and the insured(s) (or the facility) will only be reimbursed for the exact amount of qualifying expenses up to the maximum benefit amount.

*Indemnity plans* simply send a benefit check each month for the full amount of LTC benefit qualifies for, even if expenses are less. No bills, receipts or any other type of monthly paperwork is required. Nationwide's LTC benefit is cash indemnity.

### Are there any expenses that will be excluded from coverage?

NO - once the Rider Insured(s) meets the eligibility requirements, a check is sent monthly to the policy owner (s). In addition to LTC costs, these funds can be used as needed for other expenses such as medical bills or adaptive equipment for the home.

### Does the policy owner(s) need to submit bills or receipts each month to receive benefit?

NO - Nationwide pays a cash indemnity benefit for long-term care services. Once the insured(s) qualifies for benefits, policy owner(s) simply collect the benefit check each month. No additional paperwork is required (other than annual recertification).

### Does the policy owner(s) have to take the maximum benefit amount?

NO - policy owner(s) may elect to take at least the minimum monthly LTC benefit amount, up to the maximum benefit the insured(s) qualifies for. Taking less benefit can extend the LTC benefit period. Any LTC benefit left in the policy will be paid as a death benefit to the beneficiary. The entire benefit will be paid, whether as an LTC benefit to the policy owner(s), or to the beneficiary as death benefit.

### Is there a Residual Death Benefit?

Upon the death of the Surviving Insured, the death benefit will be the greater of (a) or (b) where:  
 a. is the death benefit provided by the base Policy minus the Total LTC Benefit Payout Account Amount; and  
 b. is ten percent of (the base Policy Specified Amount minus any Policy Indebtedness).

This residual death benefit is available if at least one Rider Insured continues to have LTC coverage and the Policy is not being kept In Force by the "Policy and Lapse Protection Feature" of the Rider.

If death of the Surviving Insured occurs while the Policy is continued In Force due to the "Policy and Lapse Protection Feature" of the Rider, the death benefit will be limited to the greater of (a) or (b) where:

- a. is the Total LTC Rider Benefit Value minus any Policy Indebtedness minus the Total LTC Benefit Payout Account Amount, and
- b. is ten percent of (the Total LTC Rider Specified Amount minus any Policy Indebtedness).

### Can the policy lapse while a Rider Insured(s) is on claim?

No - Nationwide provides a No-lapse Guarantee that says: If the Net Surrender Value is insufficient to cover all other monthly deductions while the Rider Insured is on claim, we will not lapse the Policy and all monthly deductions will be waived. Premium requirements for any death benefit guarantee feature of the Policy or any elected rider are not waived. Once Rider benefits are no longer being received you may have to pay additional Premium and/or make loan repayments to prevent your Policy from lapsing. However, the death benefit amount protected by this feature will be limited to the greater of: the Total LTC Rider Benefit Value minus any Policy Indebtedness and minus the Total LTC Benefit Payout Account Amount, or zero.

### What is HIPAA?





## Supplemental Report

### Nationwide YourLife® NLG SUL II Nationwide Life and Annuity Insurance Company, Columbus, Ohio

HIPAA stands for the Health Insurance Portability and Accountability Act. Among what it governs is a maximum LTC benefit amount that can be paid daily in a given year. This amount usually increases each year. For 2016, it is \$340 per day (or \$10,200 in a 30 day month). This rate is used to help determine how much tax free LTC benefits a person may collect. Nationwide's maximum benefit for the SUL II LTC Rider is two times the HIPAA rate per insured.

#### How much of my LTC benefit will be tax free?

The amount of LTC benefits policy owner(s) is allowed to receive tax-free is the greater of: the HIPAA per diem amount for the given year - OR - actual LTC costs incurred. If policy owner(s) is collecting LTC benefits from more than one policy and do not take care, it is possible for some of the benefit to be taxable. Because Nationwide allows the policy owner(s) to take less than the insured(s) qualifying benefit, they may be able to manage the LTC benefits so as not to incur taxes.

#### 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 benefit and LTC benefits.

**Approval for coverage under the policy and attached LTC rider is subject to underwriting and may require a medical exam.**

**Please keep in mind that life insurance and long term care benefits may have various tax implications. Federal income tax laws are complex and subject to change. Nationwide and its representatives do not give legal or tax advice. You should consult an attorney or tax advisor for answers to specific questions.**

**Keep in mind that as an acceleration of the death benefit, the LTC rider payout will reduce both the death benefit and cash surrender values. Care should be taken to make sure that your life insurance needs continue to be met even if the rider pays out in full. There is no guarantee that the rider will cover the entire cost for all of the insured's long-term care as these vary with the needs of each insured.**

**This Rider is guaranteed renewable. This means that Nationwide will not unilaterally cancel or reduce coverage under this Rider. Unless you request termination of the 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.**

**As your personal situations change (i.e., marriage, birth of a child or job promotion), so will your life insurance needs. Care should be taken to ensure that this product is suitable for your long-term life insurance needs. You should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics as gender, health and age, and has additional charges for riders that customize a policy to fit your individual needs.**

**Not all Nationwide products and services are suitable for all or situations. There may be products, issued by other companies, which better suit your goals. Be sure to consider your objectives, your need for cash flow and liquidity, and overall risk tolerance when using any strategy.**

**At or prior to the application, provide the applicant with *Things You Should Know Before You Buy Long-term Care Insurance* and submit the completed *Long-term Care Insurance Personal Worksheet* with the application to Nationwide. Nationwide will review the worksheet prior to considering the applicant for coverage.**

**Policy loans or partial surrenders affect the amount available for LTC benefits payouts. The examples that follow are based on no loans or partial surrenders being taken, and assume all required premium is paid as agreed.**



Supplemental Report

**Nationwide YourLife® NLG SUL II**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Product features including benefits, exclusions, limitations, terms and definitions may vary by state. If the insured receives care outside of the United States, its territories or possessions, certain limitations and restrictions on benefits will apply.**

**Guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company. The financial strength of Nationwide is not intended to reflect the investment experience of a variable account which is subject to market risk.**



Life Insurance Proposal

**Nationwide YourLife® NLG SUL II**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** First Client // Male/60/Preferred Nontobacco  
**Prepared For:** Second Client // Female/60/Preferred Nontobacco  
**IRC Section 7702:** Cash Value Accumulation Test  
**Specified Amount:** \$500,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$6,966.00 Annual  
**Long-Term Care Rider Amount:** First Client - \$250,000  
 Second Client - \$250,000

## Numeric Summary

**Guaranteed**  
 Guaranteed Interest Rate 3.00%  
 Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit	Insured 1 Benefit for LTC	Insured 2 Benefit for LTC
5	65 65	34,830	0	500,000	250,000	250,000
10	70 70	69,660	0	500,000	250,000	250,000
20	80 80	139,320	0	500,000	250,000	250,000
30	90 90	208,980	0	500,000	250,000	250,000
41	101 101	285,606	Lapse	Lapse	250,000	250,000

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

**Younger Insured's**  
**Attained Age: 100**

Policy was not a Modified Endowment Contract.

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

\_\_\_\_\_ Date \_\_\_\_\_  
 Applicant/Policy Owner

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

\_\_\_\_\_ Date \_\_\_\_\_  
 Sales Representative

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



Life Insurance Proposal

**Nationwide YourLife® NLG SUL II**  
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 Prepared For: Second Client // Female/60/Preferred Nontobacco  
 IRC Section 7702: Cash Value Accumulation Test  
 Specified Amount: \$500,000  
 Death Benefit Options: Option 1 (Level)  
 Initial Planned Premium: \$6,966.00 Annual  
 Long-Term Care Rider Amount: First Client - \$250,000  
 Second Client - \$250,000

**Tabular Detail**

			Guaranteed Guaranteed Interest Rate 3.00% Guaranteed Charges					
End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Insured 1 Benefit for LTC	Insured 2 Benefit for LTC	
1	61 61	6,966	0	0	1,111,100	250,000	250,000	
2	62 62	6,966	0	0	1,111,100	250,000	250,000	
3	63 63	6,966	0	0	1,111,100	250,000	250,000	
4	64 64	6,966	0	0	1,111,100	250,000	250,000	
5	65 65	6,966	0	0	500,000	250,000	250,000	
<b>Total</b>		<b>34,830</b>						
6	66 66	6,966	0	0	500,000	250,000	250,000	
7	67 67	6,966	0	0	500,000	250,000	250,000	
8	68 68	6,966	0	0	500,000	250,000	250,000	
9	69 69	6,966	0	0	500,000	250,000	250,000	
10	70 70	6,966	0	0	500,000	250,000	250,000	
<b>Total</b>		<b>69,660</b>						
11	71 71	6,966	0	0	500,000 *	250,000	250,000	
12	72 72	6,966	0	0	500,000 *	250,000	250,000	
13	73 73	6,966	0	0	500,000 *	250,000	250,000	
14	74 74	6,966	0	0	500,000 *	250,000	250,000	
15	75 75	6,966	0	0	500,000 *	250,000	250,000	
<b>Total</b>		<b>104,490</b>						
16	76 76	6,966	0	0	500,000 *	250,000	250,000	
17	77 77	6,966	0	0	500,000 *	250,000	250,000	
18	78 78	6,966	0	0	500,000 *	250,000	250,000	
19	79 79	6,966	0	0	500,000 *	250,000	250,000	
20	80 80	6,966	0	0	500,000 *	250,000	250,000	
<b>Total</b>		<b>139,320</b>						
21	81 81	6,966	0	0	500,000 *	250,000	250,000	
22	82 82	6,966	0	0	500,000 *	250,000	250,000	
23	83 83	6,966	0	0	500,000 *	250,000	250,000	
24	84 84	6,966	0	0	500,000 *	250,000	250,000	
25	85 85	6,966	0	0	500,000 *	250,000	250,000	
<b>Total</b>		<b>174,150</b>						

Target Premium: \$5,467.51 7 Pay Premium: \$27,594.00 Net Single Premium: \$172,058.94

Based on Premium Outlay, coverage would continue to: **Younger Insured's attained age: 100**

\* The Death Benefit remains in force due to the Policy Death Benefit Guarantee Value Provision.



Life Insurance Proposal  
**Nationwide YourLife® NLG SUL II**  
**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

**Prepared For:** First Client // Male/60/Preferred Nontobacco  
**Prepared For:** Second Client // Female/60/Preferred Nontobacco  
**IRC Section 7702:** Cash Value Accumulation Test  
**Specified Amount:** \$500,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$6,966.00 Annual  
**Long-Term Care Rider Amount:** First Client - \$250,000  
 Second Client - \$250,000

**Tabular Detail**

			<b>Guaranteed</b> Guaranteed Interest Rate 3.00% Guaranteed Charges					
<b>End of Year</b>	<b>Age</b>	<b>Annualized Premium Outlay</b>	<b>Accumulated Value</b>	<b>Net Surrender Value</b>	<b>Net Death Benefit</b>	<b>Insured 1 Benefit for LTC</b>	<b>Insured 2 Benefit for LTC</b>	
26	86 86	6,966	0	0	500,000 *	250,000	250,000	
27	87 87	6,966	0	0	500,000 *	250,000	250,000	
28	88 88	6,966	0	0	500,000 *	250,000	250,000	
29	89 89	6,966	0	0	500,000 *	250,000	250,000	
30	90 90	6,966	0	0	500,000 *	250,000	250,000	
<b>Total</b>		<b>208,980</b>						
31	91 91	6,966	0	0	500,000 *	250,000	250,000	
32	92 92	6,966	0	0	500,000 *	250,000	250,000	
33	93 93	6,966	0	0	500,000 *	250,000	250,000	
34	94 94	6,966	0	0	500,000 *	250,000	250,000	
35	95 95	6,966	0	0	500,000 *	250,000	250,000	
<b>Total</b>		<b>243,810</b>						
36	96 96	6,966	0	0	500,000 *	250,000	250,000	
37	97 97	6,966	0	0	500,000 *	250,000	250,000	
38	98 98	6,966	0	0	500,000 *	250,000	250,000	
39	99 99	6,966	0	0	500,000 *	250,000	250,000	
40	100 100	6,966	0	0	500,000 *	250,000	250,000	
<b>Total</b>		<b>278,640</b>						
41	101 101	6,966	Lapse	Lapse	Lapse	Lapse	250,000	
<b>Total</b>		<b>285,606</b>						

Based on Premium Outlay, coverage would continue to: **Younger Insured's attained age: 100**

\* The Death Benefit remains in force due to the Policy Death Benefit Guarantee Value Provision.



## Life Insurance Proposal

Nationwide YourLife® NLG SUL II

Nationwide Life and Annuity Insurance Company, Columbus, Ohio

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

#### Screen: Insured

Revised Proposal?	No	2nd Insured Issue Age or D.O.B. (mm/dd/yyyy)	60
Issue State	TX	1st Insured Sex	Male
1st Insured First Name	First	2nd Insured Sex	Female
2nd Insured First Name	Second	1st Insured Risk Class	Preferred Nontobacco
1st Insured Last Name	Client	2nd Insured Risk Class	Preferred Nontobacco
2nd Insured Last Name	Client	Tax Bracket	30%
1st Insured Issue Age or D.O.B. (mm/dd/yyyy)	60		

#### Screen: Face Amount and Premium

Total Specified Amount Option	500,000	1035 Exchange?	No
Section 7702	CVAT	Avoid MEC	No
Death Benefit Option	Level	Target	Lapse Protection Guarantee
Scheduled Premium	Solve	Target Year	A100
Premium Mode	Annual	How would you like to illustrate the Catch Up Premium?	In Separate Report
Lump Sum Premium	0	Increased Premium Target Year	Lifetime
Lump Sum Month First Year	1		

#### Screen: Interest Rate and Income

Guaranteed Rate	3.00%	Loan Interest Payment Method	Borrow
Distribution Amounts	0.00 Withdraw / Borrow From A65 To A79	Distribution Mode	Monthly
Withdrawal Cap	Basis		

#### Screen: Riders

Long Term Care Rider	Yes	2nd Insured Rate Class	Same as Base Insured
1st Insured Long Term Care Amount	Maximum LTC Amount	Policy Split Option	No
2nd Insured Long Term Care Amount	Maximum LTC Amount	Estate Protection Rider*	No
1st Insured Rate Class	Same as Base Insured		

#### Screen: Output Design

General Ledger	Yes	Surrender Charge Report	No
Premium Summary	Yes	Monthly Cost Summary	No
Nationwide Financial Strength	No	Monthly COI Report	No
Underwriting Report	No	Cost and Benefit Report	No
Value of Life Insurance Report	No	Net Cost Per Dollar	No
Myths Of Long Term Care	No	Maturity Extension Report	Yes
Annual Cost Summary	No	A Guarantee in Uncertain Times	No
Internal Rate of Return	No	Wealth Transfer (annuitization)	No
OCC Report	No	SOS Trust	No
Outlay/Tax Report	No		



Life Insurance Proposal  
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**IRC Section 7702:** Cash Value Accumulation Test  
**Specified Amount:** \$500,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$6,966.00 Annual  
**Long-Term Care Rider Amount:** First Client - \$250,000  
 Second Client - \$250,000

## Premium Catch-up Report

		Guaranteed					Non-Guaranteed				
		Guaranteed Interest Rate 3.00%					Current Interest Rate 3.00%				
		Guaranteed Charges					Guaranteed Charges				
End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC	Accumulated Value	Net Surrender Value	Net Death Benefit	Benefit for LTC	
36	96 96	6,966	0	0	500,000 *	0	0	0	500,000 *	250,000	
37	97 97	6,966	0	0	500,000 *	0	0	0	500,000 *	250,000	
38	98 98	6,966	0	0	500,000 *	0	0	0	500,000 *	250,000	
39	99 99	6,966	0	0	500,000 *	0	0	0	500,000 *	250,000	
40	100 100	6,966	0	0	500,000 *	0	0	0	500,000 *	250,000	
<b>Total</b>		<b>278,640</b>									
41	101 101	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
42	102 102	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
43	103 103	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
44	104 104	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
45	105 105	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
<b>Total</b>		<b>809,715</b>									
46	106 106	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
47	107 107	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
48	108 108	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
49	109 109	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
50	110 110	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
<b>Total</b>		<b>1,340,790</b>									
51	111 111	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
52	112 112	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
53	113 113	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
54	114 114	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
55	115 115	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
<b>Total</b>		<b>1,871,865</b>									
56	116 116	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
57	117 117	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
58	118 118	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
59	119 119	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
60	120 120	106,215 **	0	0	500,000 *	0	0	0	500,000 *	250,000	
<b>Total</b>		<b>2,402,940</b>									

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

\*\* You have chosen to propose a less than lifetime guarantee that lapses at year 41 (Younger Insured's age 101). At this point, you have chosen to propose increased premium to guarantee this policy stays inforce to the Younger Insured's attained age 120.

\* The Death Benefit remains in force due to the Policy Death Benefit Guarantee Value Provision.

