



Nationwide
is on your side

A look at the new benefits of Nationwide CareMatters® II

New features are shown in boldfaced green type.

	Nationwide YourLife® CareMatters	Nationwide CareMatters® II																																																																				
Product type	Fixed-premium universal life insurance with long-term care (LTC) coverage	Fixed-premium universal life insurance with long-term care (LTC) coverage																																																																				
Target market	Ages 40 - 69	Ages 40 - 65																																																																				
Premium payment options	<ul style="list-style-type: none"> Pay one time (single-pay) Pay annually or monthly for 5 years (5-pay) Pay annually or monthly for 10 years (10-pay) 	<ul style="list-style-type: none"> Pay one time (single-pay) Pay annually or monthly for 5 years (5-pay) Pay annually or monthly for 10 years (10-pay) Pay annually or monthly to age 65 (available for issue ages 30 - 54) Pay annually or monthly to age 100: (available for issue ages 30 - 65) 																																																																				
Issue ages	<table border="1"> <thead> <tr> <th>Benefit period</th> <th>Issue Ages</th> </tr> </thead> <tbody> <tr> <td>2</td> <td>40 - 69</td> </tr> <tr> <td>3</td> <td>40 - 69</td> </tr> <tr> <td>4</td> <td>40 - 69</td> </tr> <tr> <td>5</td> <td>40 - 69</td> </tr> <tr> <td>6</td> <td>40 - 69</td> </tr> <tr> <td>7</td> <td>40 - 69</td> </tr> </tbody> </table> <p>69 is the current maximum issue age on a single-pay.</p>	Benefit period	Issue Ages	2	40 - 69	3	40 - 69	4	40 - 69	5	40 - 69	6	40 - 69	7	40 - 69	<p>CareMatters II will be available for issue ages 30 - 75.</p> <p>The maximum allowable age will vary by premium payment option, refund of premium option and inflation.</p> <p>Maximum issue ages for CareMatters II:</p> <table border="1"> <thead> <tr> <th rowspan="3">Payment Schedule</th> <th colspan="3">No inflation or Fixed Inflation</th> <th colspan="3">Indexed Inflation</th> </tr> <tr> <th colspan="6">Refund of Premium Option</th> </tr> <tr> <th>Minimum ROP/Maximum LTC</th> <th>Vested ROP</th> <th>Step-Up ROP</th> <th>Minimum ROP/Maximum LTC</th> <th>Vested ROP</th> <th>Step-Up ROP</th> </tr> </thead> <tbody> <tr> <td>Single-pay</td> <td>75</td> <td>69</td> <td>69</td> <td>70</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>5-pay</td> <td>75</td> <td>69</td> <td>69</td> <td>70</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>10-pay</td> <td>75</td> <td>69</td> <td>69</td> <td>70</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Pay-to-65</td> <td>54</td> <td>54</td> <td>54</td> <td>54</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Pay-to-100</td> <td>65</td> <td>N/A</td> <td>N/A</td> <td>65</td> <td>N/A</td> <td>N/A</td> </tr> </tbody> </table> <p>Age last birthday</p>	Payment Schedule	No inflation or Fixed Inflation			Indexed Inflation			Refund of Premium Option						Minimum ROP/Maximum LTC	Vested ROP	Step-Up ROP	Minimum ROP/Maximum LTC	Vested ROP	Step-Up ROP	Single-pay	75	69	69	70	N/A	N/A	5-pay	75	69	69	70	N/A	N/A	10-pay	75	69	69	70	N/A	N/A	Pay-to-65	54	54	54	54	N/A	N/A	Pay-to-100	65	N/A	N/A	65	N/A	N/A
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Pay-to-100	65	N/A	N/A	65	N/A	N/A																																																																
Specified amount	<p>Minimum:</p> <ul style="list-style-type: none"> \$60,000 for 2-, 4- and 6-year benefit periods \$90,000 for 3-, 5- and 7-year benefit periods <p>Maximum:</p> <ul style="list-style-type: none"> \$500,000 for 2-, 4- and 6-year benefit periods \$750,000 for 3-, 5- and 7-year benefit periods 	<p>Minimum:</p> <ul style="list-style-type: none"> \$60,000 (all benefit periods) \$74,400 in South Dakota <p>Maximum:</p> <ul style="list-style-type: none"> \$500,000 (all benefit periods) 																																																																				
Company filed in	<ul style="list-style-type: none"> Nationwide Life and Annuity Insurance Company Nationwide Life Insurance Company 	<ul style="list-style-type: none"> Nationwide Life and Annuity Insurance Company Nationwide Life Insurance Company 																																																																				

	Nationwide YourLife® CareMatters	Nationwide CareMatters® II
Age calculation	Age at last birthday	Age at last birthday
Benefit type	Cash indemnity LTC benefits	Cash indemnity LTC benefits
LTC services covered	<p>Once the insured by the policy qualifies for benefits and satisfies the elimination period, the LTC benefits will help cover some of the costs of qualified care, such as:</p> <ul style="list-style-type: none"> • Home health care — includes adult day care and home health care to assist with activities of daily living or cognitive impairment • Assisted living — for assisting with activities of daily living or cognitive impairment • Qualified LTC facilities — includes round-the-clock care and medical services to support patients' needs • Nursing home care — includes round-the-clock skilled, intermediate or custodial care under the supervision of a physician • Adult day care • Any state-qualified LTC service existing today or in the future 	<p>Once the insured by the policy qualifies for benefits and satisfies the elimination period, the LTC benefits will help cover some of the costs of qualified care, such as:</p> <ul style="list-style-type: none"> • Home health care — includes adult day care and home health care to assist with activities of daily living or cognitive impairment • Assisted living — for assisting with activities of daily living or cognitive impairment • Qualified LTC facilities — includes round-the-clock care and medical services to support patients' needs • Nursing home care — includes round-the-clock skilled, intermediate or custodial care under the supervision of a physician • Adult day care • Any state-qualified LTC service existing today or in the future
Elimination period	<p>There's a 90-calendar-day elimination (or waiting) period.</p> <p>No LTC benefits are payable during the elimination period and will not be retroactively paid for qualified LTC services received during the elimination period. Rider benefits will not be paid until the elimination period is satisfied.</p> <p>The elimination period needs to be met only once in a lifetime.</p>	<p>There's a 90-calendar-day elimination (or waiting) period.</p> <p>No LTC benefits are payable during the elimination period; however, LTC benefits will be paid retroactively. Once the elimination period is satisfied, benefits for the first 90 days will be paid along with benefits for the fourth month.</p> <p>The elimination period needs to be met only once in a lifetime.</p>
Exclusions	<p>Does not pay benefits for qualified LTC services that result from:</p> <ul style="list-style-type: none"> • Attempted suicide or self-inflicted injury • Committing or attempting to commit a felony • Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a physician • War or any act of war, whether declared or undeclared 	<p>Does not pay benefits for qualified LTC services that result from:</p> <ul style="list-style-type: none"> • Attempted suicide or self-inflicted injury • Committing or attempting to commit a felony • Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a physician • War or any act of war, whether declared or undeclared

	Nationwide YourLife® CareMatters	Nationwide CareMatters® II
Charges and costs	<p>Monthly administrative charge</p> <ul style="list-style-type: none"> • Current: \$0 per month • Guaranteed: \$20 per month • Per-thousand of specified amount charge; the per-thousand charge applies to the initial specified amount and is deducted monthly; if the specified amount is reduced due to partial surrenders during the charge period, then the charge continues to be calculated based on the initial specified amount <p>Premium expense charge</p> <ul style="list-style-type: none"> • Current: 5% of each premium • Guaranteed: 5% of each premium • Cost of insurance charge (COI): <ul style="list-style-type: none"> - The base life insurance policy has a COI charge rate, which applies to each \$1,000 of the net amount at risk and is deducted monthly - The guaranteed COI applicable for a particular policy can be found in the Policy Specifications pages under premium expense charge <p>Rider charges</p> <ul style="list-style-type: none"> • There will be a separate monthly charge for each rider included in the policy • Available riders are: <ul style="list-style-type: none"> - LTC Rider - LTC Extension of Benefits (LTCEB) Rider - LTC Inflation Protection Rider <p>Monthly charges for these riders apply to each \$1,000 of the specified amount.</p>	<p>Monthly administrative charge</p> <ul style="list-style-type: none"> • Current: \$0 per month • Guaranteed: \$20 per month • Per-thousand of specified amount charge; the per-thousand charge applies to the initial specified amount and is deducted monthly; if the specified amount is reduced due to partial surrenders during the charge period, then the charge continues to be calculated based on the initial specified amount <p>Premium expense charge</p> <ul style="list-style-type: none"> • Current and guaranteed: varies by refund of premium option elected: <ul style="list-style-type: none"> - Vested: 5% of each premium - One-time step-up: 10% of each premium - No refund of premium: 25% of each premium • Cost of insurance charge (COI): <ul style="list-style-type: none"> - The base life insurance policy has a COI charge rate, which applies to each \$1,000 of the net amount at risk and is deducted monthly - The guaranteed COI applicable for a particular policy can be found in the Policy Specifications pages under premium expense charge <p>Rider charges</p> <p>There is no separate monthly charge for each rider. Each rider has its own premium amount.</p> <ul style="list-style-type: none"> • LTC Rider • LTCEB Rider • LTC Fixed Rate Inflation Protection Rider • LTC Indexed Rate Inflation Protection Rider
Residual death benefit	20%	20%

Guaranteed refund of premium on surrender

Nationwide YourLife® CareMatters

The surrender value paid will be reduced by any outstanding loans, unpaid monthly deductions and LTC benefits paid.

For single-premium payments, the return of premium value is available starting day one, subject to a vesting schedule. There is a full return of all premium starting in year 6. Return of premium is available on 5- and 10-year payment schedules only after the end of the premium payment period and all required premium has been paid (minus any loans or withdrawals).

Year	1	2	3	4	5	6
% of premium	85%	88%	91%	94%	97%	100%

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The surrender value paid will be reduced by any outstanding loans, unpaid monthly deductions and LTC benefits paid.

The policy provides a cash surrender value — based in part on a guaranteed minimum cash value that grows steadily over the life of the policy, which represents a refund of some or all of the premium paid. In addition, you may choose between two options that guarantee the amount paid upon a full surrender will be at least based on a specified percentage of the net premium paid (if greater than the cash surrender value) or an option that maximizes your LTC benefit with no percentage of premium guarantee.

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 policy years and the most LTC benefit for a given premium.
- This refund of premium option is available with all payment durations and is the only one available with premium payments to attained age 100.

Vested option:

The refund of premium value is equivalent to all premium paid minus any withdrawals multiplied by the applicable percentage.

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

Continued on next page

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Guaranteed refund of premium on surrender
(continued)

- One-time step-up option:**
- The refund of premium value is equivalent to all premium paid minus any withdrawals multiplied by the applicable percentage. Starting day one, 80% of the refund of premium value is available. Starting day one of year 11, 100% of the refund of premium value is available.
 - This refund of premium option is not available with premium payments to attained age 100.

LTC specified benefit periods

2-year, 3-year, 4-year, 5-year, 6-year, 7-year

2-year, 3-year, 4-year, 5-year, 6-year, 7-year

Total benefit duration	Acceleration/extension period
2 years	2-year LTC Rider-specified acceleration period
3 years	3-year LTC Rider-specified acceleration period
4 years	2-year LTC Rider-specified acceleration period 2-year LTCEB Rider-specified extension period
5 years	3-year LTC Rider-specified acceleration period 2-year LTCEB Rider-specified extension period
6 years	2-year LTC Rider-specified acceleration period 4-year LTCEB Rider-specified extension period
7 years	3-year LTC Rider-specified acceleration period 4-year LTCEB Rider-specified extension period

Total benefit duration	Acceleration/extension period
2 years	2-year LTC Rider-specified acceleration period
3 years	2-year LTC Rider-specified acceleration period 1-year LTCEB Rider-specified extension period
4 years	2-year LTC Rider-specified acceleration period 2-year LTCEB Rider-specified extension period
5 years	2-year LTC Rider-specified acceleration period 3-year LTCEB Rider-specified extension period
6 years	2-year LTC Rider-specified acceleration period 4-year LTCEB Rider-specified extension period
7 years	2-year LTC Rider-specified acceleration period 5-year LTCEB Rider-specified extension period

Qualifications for benefits

To qualify for benefits, the insured must be certified to have a severe cognitive impairment or not be able to perform 2 of 6 activities of daily living for at least 90 days by a licensed health care practitioner. The licensed health care practitioner must also provide a plan of care, and the elimination period must be met.

To qualify for benefits, the insured must be certified to have a severe cognitive impairment or not be able to perform 2 of 6 activities of daily living for at least 90 days by a licensed health care practitioner. The licensed health care practitioner must also provide a plan of care, and the elimination period must be met.

While receiving benefits, an annual recertification check will be performed to ensure the insured still qualifies for benefits.

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Nationwide YourLife® CareMatters**LTC Acceleration Rider**

This rider is part of the policy and provides for acceleration of the base policy specified amount. A monthly benefit is paid to the policyowner over the elected period. The rider has a monthly charge deducted from the policy's accumulated value.

LTC Extension of Benefits (LTCEB) Rider

Benefits under this rider begin once the total amount of benefits available under the LTC Rider has been exhausted. This rider provides a monthly benefit to the policyowner for the insured for the LTCEB Rider benefit duration. It is also part of any policy with benefit periods of 3 years or more. The rider has a monthly charge deducted from the policy's accumulated value.

Inflation protection riders

This rider helps provide protection against the rising costs of LTC services. If elected, a separate monthly benefit is provided, based on the monthly maximum LTC rider benefit amount. The monthly benefit increases annually at the beginning of each policy year starting on the first anniversary. The monthly benefit amount will increase whether or not claims are being paid.

If the policyowner elects the Inflation Protection Rider, these options are available:

- 3% simple interest
- 5% compound interest

This rider is optional and has an additional charge.

Caregiver Advocate

This free service is available to policyowners, the insured and their family members, friends and caregivers. It gives them unlimited access to a suite of caregiving tools and resources to help find care and support services and learn about LTC and caregiving. It also provides links to a variety of other companies offering service to promote healthy aging and independence.

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This rider is part of the policy and provides for acceleration of the base policy specified amount. A monthly benefit is paid to the policyowner over the acceleration period. **This rider has its own premium amount.**

Benefits under this rider begin once the total amount of benefits available under the LTC Rider has been exhausted. This rider provides a monthly benefit to the policyowner for the insured for the LTCEB Rider benefit duration. It is also part of any policy with benefit periods of 3 years or more. **This rider has its own premium amount.**

There are now two riders to cover your inflation protection benefit needs. These riders will help provide protection against the rising costs of LTC services. If elected, a separate monthly benefit is provided, based on the monthly maximum LTC rider benefit amount. The monthly benefit amount will increase whether or not claims are being paid.

- This rider has a monthly benefit that increases annually at the beginning of each policy year, starting on the first anniversary. These options are available:
 - 3% simple interest
 - **3% compound interest**
 - 5% compound interest

- **LTC Indexed Rate Inflation Protection Rider**
Under this option, the maximum monthly LTC Inflation Protection Rider benefit amount will be the greater of the annual change in a Reference Index (subject to a floor rate of 0% and cap rate of 6%) and a fixed LTC roll-up inflation rate of 2%. Before the claim is approved, the monthly benefit will increase every 3 years. After the claim is approved, the monthly benefit increases annually.

The Reference Index is currently the Medical Care Component of the Consumer Price Index for All Urban Consumers, Unadjusted.

These riders have their own premium amounts.

This free service is available to policyowners, the insured and their family members, friends and caregivers. It gives them unlimited access to a suite of caregiving tools and resources to help find care and support services and learn about long-term care and caregiving. It also provides links to a variety of other companies offering service to promote healthy aging and independence.

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International benefits

Only 50% of the maximum monthly benefit amount of the LTC Acceleration Rider and 50% of any LTC inflation protection rider are available while the insured is living outside the U.S.; no international benefits are available under the LTCEB Rider or any LTC Inflation Protection Rider benefit associated with it.

- The maximum lifetime benefit is not reduced, but it will extend the period that the maximum lifetime benefit is paid out
- If the insured returns to the U.S. and remains in the U.S. while receiving LTC benefits, the amount available each month will return to 100% of the maximum monthly benefit
- Extension of benefits availability will resume if the insured returns to the U.S. and the maximum lifetime benefit amount is not exhausted

Accelerated Death Benefit Rider (terminal illness)

This rider provides for an accelerated death benefit paid to the policyowner when the insured has a life expectancy of 12 months or less resulting from a noncorrectable terminal illness. Benefits paid under this rider will result in a reduction of your benefit amounts available for both LTC benefits and death benefits and will reduce your cash surrender value. This rider is automatically issued with the policy.

Loans

Policy loans are available from issue, if the policy has a cash value. The minimum amount of any policy loan is \$200.

Interest rate

- On a current and guaranteed basis, the loan charged rate will be equal to 4% in all policy years

Repayments

- Loan repayments may be made at any time; the minimum loan repayment is \$25

Maximum loan

- The maximum total loan amount is equal to the current net surrender value less 3 months of deductions, the first of which will come due on the next monthly anniversary

Impact on LTC benefits

- Outstanding loans at the time of benefit payments reduce the maximum monthly benefit, along with the total pool of LTC benefits and any associated inflation protection benefits, as well as the death benefit

Nationwide CareMatters® II

100% of the maximum monthly benefit amount of the LTC Acceleration Rider and 100% of any LTC inflation protection rider are available while the insured is living outside the U.S.; no international benefits are available under the LTCEB Rider or any LTC Inflation Protection Rider benefit associated with it.

- The maximum lifetime benefit is not reduced, but it will extend the period that the maximum lifetime benefit is paid out
- If the insured returns to the U.S. and remains in the U.S. while receiving LTC benefits, the amount available each month will return to 100% of the maximum monthly benefit
- Extension of benefits availability will resume if the insured returns to the U.S. and the maximum lifetime benefit amount is not exhausted

This rider provides for an accelerated death benefit paid to the policyowner when the insured has a life expectancy of 12 months or less resulting from a noncorrectable terminal illness. Benefits paid under this rider will result in a reduction of your benefit amounts available for both LTC benefits and death benefits and will reduce your cash surrender value. This rider is automatically issued with the policy.

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Interest rate

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Impact on LTC benefits

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Surrender charges

There will be a surrender charge associated with the total premium paid. Surrender charges will apply to full or partial surrenders during the first 10 years following the first premium payment. Surrender charges are a percent of actual premium paid in the first 10 policy years as shown below:

Year	Premium percentage
1	8%
2	7.5%
3	7%
4	6.5%
5	6%
6	5.5%
7	5%
8	4%
9	3%
10	2%
11+	0%

Partial surrenders

A partial surrender may be taken after the first policy year while the policy is in force.

A partial surrender will result in a reduction of benefit amounts available for both LTC benefits and death benefits and will reduce the cash surrender value.

The maximum transaction fee is \$25 per partial surrender.

Backdating issue age

Not allowed

1035 flexibility

Yes; however, in multipay scenarios, the 1035 amount has to be the first year of a recurring premium and requires matching premiums of that amount over the premium payment period.

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There will be a surrender charge associated with the total premium paid. Surrender charges will apply to full or partial surrenders during the first 10 years following the first premium payment. Surrender charges are a percent of actual premium paid in the first 10 policy years as shown below:

Year	Premium percentage
1	8%
2	7.5%
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5	6%
6	5.5%
7	5%
8	4%
9	3%
10	2%
11+	0%

A partial surrender may be taken after the first policy year while the policy is in force.

A partial surrender will result in a reduction of benefit amounts available for both LTC benefits and death benefits and will reduce the cash surrender value.

The maximum transaction fee is \$25 per partial surrender.

Not allowed

The policyowner has the option to pay a larger lump-sum premium at the time the policy is issued, which could include funds from a 1035 transfer, along with a smaller recurring premium for a period of 5 years, 10 years, to attained age 65 or to attained age 100. The amount and timing of the premium payments will be fixed and determined at policy issue.



Our Quick Quote Tool is also available to help you discover how Nationwide CareMatters II could help your clients prepare for retirement.



To learn more about the benefits that Nationwide CareMatters II has to offer your clients, please call us:

- Life Insurance Solutions Center: 1-800-321-6064
- Brokerage General Agents Solutions Center: 1-888-767-7373
- Producer Group Solutions Center: 1-844-867-8159
- World Financial Group Solutions Center: 1-855-455-4139



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is on your side

FOR FINANCIAL PROFESSIONAL USE ONLY — NOT FOR USE WITH THE PUBLIC

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

When choosing a product, make sure that life insurance and long-term care insurance needs are met. Nationwide CareMatters II is not intended to be a primary source of life insurance protection, so make sure life insurance needs are covered by appropriate products. Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance, and long-term care coverage linked to life insurance, has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

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.

Benefits under the LTC Rider are an advance payment of the policy's death benefit while the insured is still living. Accelerating the death benefit, along with loans and withdrawals, reduces both the death benefit and cash surrender value of the policy. Care should be taken to make sure that life insurance needs continue to be met even if the entire death benefit is accelerated or if money is taken from the policy.

Individual care needs and costs will vary, and there is no guarantee the policy will cover the entire cost of the insured's LTC. Nationwide pays benefits to the policyowner. If the policy is owned by someone other than the insured, there is no guarantee that the policyowner will use the benefits to pay for LTC services.

Approval for coverage under the policy and attached 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.

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 makes any representations or guarantees regarding the claims-paying ability of the issuing 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 completeness of Nationwide's use of the Index.

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

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