LONG-TERM CARE COVERAGE

Designed for

[redacted]

Nationwide CareMatters® II

March 13, 2026

LIFE INSURANCE PRODUCER

Neal Brown / LIBRA

822 A1A N. Suite 300

Ponte Vedra Beach, FL 32082

904-273-0100

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. Nationwide has been helping members protect what's important since 1926 and providing long-term care solutions for nearly 25 years.

100

Nearly 100 years as a mutual company

1926

Helping members protect what's important since 1926

1999

Offering long-term care solutions since 1999

Financial Strength Ratings

AM Best	**A+**
Moody's	**A1**
Standard & Poor's	**A+**

Recognition

- FORTUNE 100 Best Workplaces for Diversity
- FORTUNE 100 Company
- FORTUNE 100 Best Companies to Work For

YOUR POLICY HIGHLIGHTS

[redacted] – Female, Age 52, Couple Non-Tobacco, New Jersey

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.

Guaranteed Premium	**Annual Planned Premium: $14,165.35**
Premium Payment Period	**10-Pay**
Refund of Premium on Surrender	**Maximum LTC Benefit**
Total LTC Benefit	**Day 1: $582,157 / Age 80: $1,331,933**
Maximum Monthly LTC Benefit	**Day 1: $7,500 / Age 80: $17,159**
LTC Specified Benefit Period	**6 Years**
Inflation Protection Option	**3% Compound**
Guaranteed Minimum Death Benefit	**$35,999.99**

THE BENEFITS OF YOUR LINKED-BENEFIT POLICY

- A premium that will **never change**
- LTC benefits that will **never go down**
- 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
- 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 care
- Nationwide places no restrictions on how the benefit is used

Additional Features

- 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

HOW CAREMATTERS II WORKS

Guaranteed Premium: 10-Pay $14,165 Annual

2-Year LTC
Benefit Total:

$180,000

Acceleration of Death Benefit Rider

+

4-Year LTC
Benefit Total:

$360,000

Extension of Benefits Rider

=

6-Year LTC
Benefit Total:

$540,000

Total LTC benefit plus inflation when insured is age 80

$1,331,933

Guaranteed minimum death benefit

$36,000

Monthly LTC Benefit Day 1: **$7,500**

Monthly LTC Benefit at Age 80: **$17,159**

Note: 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, the first benefit payment after completion of the 90-calendar-day elimination period will total $68,636 (4 × $17,159).

YOUR POLICY GUARANTEES

Guaranteed Premium: 10-Pay $14,165 Annual

Guaranteed LTC Benefits

if you ever need care

$7,500

total monthly LTC benefit on Day 1

$17,159

total monthly LTC benefit at Age 80

Guaranteed Death Benefit

even if you use some or all of your LTC benefit

$180,000

guaranteed death benefit if you never need care

$36,000

guaranteed minimum death benefit, even if you use 100% of your LTC benefits

Guaranteed Money Back

if you ever cancel the policy

$99,220

total received on surrender at Year 20

$128,607

total received on surrender at Year 30

Guaranteed Paid-Up Benefits

if you ever stop paying

Year 5

$4,220.66 monthly LTC benefit / $327,611.35 total LTC benefit

Year 7

$6,268.77 monthly LTC benefit / $486,588.04 total LTC benefit

TABULAR DETAIL — GUARANTEED VALUES FOR LAURIE HART

All Values and Benefits Guaranteed | Guaranteed 1.00% Interest Rate

Specified Amount: $179,999.97 | Max Monthly LTC Benefit: $7,500.00 | LTC Benefit Period: 6 | Inflation Protection: 3% Compound | Premium Payment: 10-Pay | Scheduled Premium: $14,165.35 Annual

End Yr	Age	Premium	Cash Value	Total on Surrender	Net Death Benefit	Total LTC (Excl. Infl.)	Max Mo. LTC (Excl.)	Inflation Benefit	Total Mo. Benefit	Total Benefit (Incl. Infl.)	IRR
1	52	$14,165	$8,290	$8,290	$180,000	$540,000	$7,500	$0	**$7,500**	**$582,157**	10450.21%
2	53	$14,165	$14,588	$14,588	$180,000	$540,000	$7,500	$225	**$7,725**	**$599,622**	268.65%
3	54	$14,165	$21,096	$21,096	$180,000	$540,000	$7,500	$457	**$7,957**	**$617,610**	119.08%
4	55	$14,165	$27,822	$27,822	$180,000	$540,000	$7,500	$695	**$8,195**	**$636,139**	75.44%
5	56	$14,165	$34,781	$34,781	$180,000	$540,000	$7,500	$941	**$8,441**	**$655,223**	54.71%
6	57	$14,165	$41,985	$41,985	$180,000	$540,000	$7,500	$1,195	**$8,695**	**$674,879**	42.85%
7	58	$14,165	$49,448	$49,448	$180,000	$540,000	$7,500	$1,455	**$8,955**	**$695,126**	35.20%
8	59	$14,165	$57,181	$57,181	$180,000	$540,000	$7,500	$1,724	**$9,224**	**$715,980**	29.91%
9	60	$14,165	$65,199	$65,199	$180,000	$540,000	$7,500	$2,001	**$9,501**	**$737,459**	26.05%
10	61	$14,165	$73,512	$73,512	$180,000	$540,000	$7,500	$2,286	**$9,786**	**$759,583**	23.12%
11	62	$0	$75,834	$75,834	$180,000	$540,000	$7,500	$2,579	**$10,079**	**$782,370**	20.83%
12	63	$0	$78,211	$78,211	$180,000	$540,000	$7,500	$2,882	**$10,382**	**$805,841**	19.00%
13	64	$0	$80,641	$80,641	$180,000	$540,000	$7,500	$3,193	**$10,693**	**$830,017**	17.50%
14	65	$0	$83,127	$83,127	$180,000	$540,000	$7,500	$3,514	**$11,014**	**$854,917**	16.25%
15	66	$0	$85,668	$85,668	$180,000	$540,000	$7,500	$3,844	**$11,344**	**$880,565**	15.20%
16	67	$0	$88,265	$88,265	$180,000	$540,000	$7,500	$4,185	**$11,685**	**$906,981**	14.29%
17	68	$0	$90,921	$90,921	$180,000	$540,000	$7,500	$4,535	**$12,035**	**$934,191**	13.52%
18	69	$0	$93,634	$93,634	$180,000	$540,000	$7,500	$4,896	**$12,396**	**$962,217**	12.84%
19	70	$0	$96,402	$96,402	$180,000	$540,000	$7,500	$5,268	**$12,768**	**$991,083**	12.24%
20	71	$0	$99,220	$99,220	$180,000	$540,000	$7,500	$5,652	**$13,152**	**$1,020,913**	11.70%

TABULAR DETAIL — GUARANTEED VALUES (CONTINUED: AGES 72–100)

End Yr	Age	Premium	Cash Value	Total on Surrender	Net Death Benefit	Total LTC (Excl. Infl.)	Max Mo. LTC (Excl.)	Inflation Benefit	Total Mo. Benefit	Total Benefit (Incl. Infl.)	IRR
21	72	$0	$102,082	$102,082	$180,000	$540,000	$7,500	$6,046	$13,546	$1,051,440	11.23%
22	73	$0	$104,982	$104,982	$180,000	$540,000	$7,500	$6,452	$13,952	$1,082,983	10.81%
23	74	$0	$107,914	$107,914	$180,000	$540,000	$7,500	$6,871	$14,371	$1,115,473	10.42%
24	75	$0	$110,869	$110,869	$180,000	$540,000	$7,500	$7,302	$14,802	$1,148,937	10.08%
25	76	$0	$113,841	$113,841	$180,000	$540,000	$7,500	$7,746	$15,246	$1,183,405	9.76%
26	77	$0	$116,824	$116,824	$180,000	$540,000	$7,500	$8,203	$15,703	$1,218,907	9.47%
27	78	$0	$119,807	$119,807	$180,000	$540,000	$7,500	$8,674	$16,174	$1,255,474	9.21%
28	79	$0	$122,779	$122,779	$180,000	$540,000	$7,500	$9,160	$16,660	$1,293,139	8.96%
29	**80**	**$0**	**$125,718**	**$125,718**	**$180,000**	**$540,000**	**$7,500**	**$9,659**	**$17,159**	**$1,331,933**	**8.73%**
30	81	$0	$128,607	$128,607	$180,000	$540,000	$7,500	$10,174	$17,674	$1,371,891	8.52%
31	82	$0	$131,453	$131,453	$180,000	$540,000	$7,500	$10,704	$18,204	$1,413,048	8.33%
32	83	$0	$134,271	$134,271	$180,000	$540,000	$7,500	$11,251	$18,751	$1,455,439	8.14%
33	84	$0	$137,052	$137,052	$180,000	$540,000	$7,500	$11,813	$19,313	$1,499,102	7.97%
34	85	$0	$139,727	$139,727	$180,000	$540,000	$7,500	$12,393	$19,893	$1,544,075	7.81%
35	86	$0	$142,278	$142,278	$180,000	$540,000	$7,500	$12,989	$20,489	$1,590,397	7.66%
36	87	$0	$144,743	$144,743	$180,000	$540,000	$7,500	$13,604	$21,104	$1,638,109	7.52%
37	88	$0	$147,105	$147,105	$180,000	$540,000	$7,500	$14,237	$21,737	$1,687,253	7.39%
38	89	$0	$149,349	$149,349	$180,000	$540,000	$7,500	$14,889	$22,389	$1,737,870	7.27%
39	90	$0	$151,471	$151,471	$180,000	$540,000	$7,500	$15,561	$23,061	$1,790,006	7.15%
40	91	$0	$153,474	$153,474	$180,000	$540,000	$7,500	$16,253	$23,753	$1,843,707	7.04%
41	92	$0	$155,366	$155,366	$180,000	$540,000	$7,500	$16,965	$24,465	$1,899,018	6.93%
42	93	$0	$157,149	$157,149	$180,000	$540,000	$7,500	$17,699	$25,199	$1,955,988	6.83%
43	94	$0	$158,844	$158,844	$180,000	$540,000	$7,500	$18,455	$25,955	$2,014,668	6.74%
44	95	$0	$160,476	$160,476	$180,000	$540,000	$7,500	$19,234	$26,734	$2,075,108	6.65%
45	96	$0	$162,028	$162,028	$180,000	$540,000	$7,500	$20,036	$27,536	$2,137,361	6.56%
46	97	$0	$163,464	$163,464	$180,000	$540,000	$7,500	$20,862	$28,362	$2,201,482	6.48%
47	98	$0	$164,773	$164,773	$180,000	$540,000	$7,500	$21,713	$29,213	$2,267,527	6.40%
48	99	$0	$165,940	$165,940	$180,000	$540,000	$7,500	$22,589	$30,089	$2,335,552	6.32%
49	100	$0	$166,942	$166,942	$180,000	$540,000	$7,500	$23,492	$30,992	$2,405,619	6.25%

YOUR LONG-TERM CARE PLANNING PARTNER

Neal Brown / LIBRA

822 A1A N. Suite 300
Ponte Vedra Beach, FL 32082

904-273-0100

Neal Brown and the **LIBRA** team are dedicated to helping clients protect their financial futures with comprehensive long-term care solutions.

We work with leading carriers like Nationwide to provide customized strategies that fit your needs and budget, ensuring you have the support and resources necessary when it matters most.

YOUR NEXT STEPS

1
REVIEW
Review this proposal with Neal Brown and ask any questions about your coverage.

2
APPLY
Complete your application to lock in your guaranteed rates and benefits.

3
PROTECT
Secure peace of mind knowing your long-term care needs are covered.

Neal Brown / LIBRA

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Phone: 904-273-0100

IMPORTANT DISCLOSURES

Form #: NWLA-583-NJ | Issued in: New Jersey | Software Version: 4.88.0.14 - BD | Prepared on: 3/13/2026. Not valid without compliance ledgers dated 3/13/2026.

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

This proposal is not a contract and the terms of the policy constitute the actual agreement of coverage. 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.

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.

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

All values shown in the Tabular Detail assume all premiums have been paid; no loans, partial surrenders or LTC benefits have been taken; and the full monthly LTC benefit is paid. All values and benefits are guaranteed at a 1.00% interest rate.

The Total Benefit column amounts are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 6 maximum full monthly LTC benefit payments elected.

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.

These ratings 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 subject to change at any time.

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