



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

Life Insurance Proposal Nationwide No-Lapse Guarantee UL II

Prepared for:

Male Client

Presented by:

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The insurance professional or company may contact you in response to your request for additional information.

The information contained herein was prepared to support the promotion, marketing, and/or sale of
life insurance contracts, annuity contracts and/or other products and services provided by
Nationwide Life and Annuity Insurance Company

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



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II **Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

Narrative Summary

About the Proposal

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.

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 and coverage amounts to show the impact on the policy's performance.

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

About Nationwide No-Lapse Guarantee UL II

Nationwide No-Lapse Guarantee UL II is an individual flexible premium adjustable life insurance contract covering one person, providing permanent protection for the selected Extended No-lapse Guarantee Period.

Nationwide No-Lapse Guarantee UL II offers:

- A customizable Extended No-Lapse Guarantee period that helps ensure your policy is there when you need it
- A three-tiered safety net, called the Automated Premium Monitor, that can help you and your insurance professional protect your policy's guarantee.

There is no set premium with this policy. However, sufficient premium must be paid in order to continue coverage. Premiums received are assessed a percent of premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value earns and is credited with interest. The interest rate is subject to change at any time, but is guaranteed never to be below the 1.00% guaranteed rate for the un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value. Once a month, on the Policy Monthaversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other applicable expenses. These deductions will stop once the insured reaches attained Age 120. Premiums, other than loan repayments, will not be accepted once the insured reaches attained Age 120. The maturity age will be at attained Age 120.

Available Cash Surrender Value can be borrowed at any time. After the first policy year, Partial Surrenders can be made. The policy can be surrendered at any time for the Net Surrender Value, however, any amount paid will be reduced by any applicable surrender charge and outstanding policy Loans.



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Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Insurance coverage under your policy and any benefits provided by any elected riders will remain in force as long as the Net Surrender Value of your policy on each Policy Monthiversary is sufficient to pay monthly administrative and insurance charges and any other applicable expenses. If the Net Surrender Value is not sufficient, your policy may be kept in force by policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for additional policy continuation details.

Any Specified Amount increase will require evidence of insurability satisfactory to Nationwide.

Key Terms & Column Headings

Accumulated Value - The amount of premium paid, minus the percent of premium charge, monthly deductions for cost of insurance and other policy and rider charges, and any partial surrenders, plus interest credited.

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

Attained Age - Issue Age plus the number of full policy years since the Policy Date.

Cash Surrender Value - The Accumulated Value minus any Surrender Charges

Guaranteed Values - Guaranteed values are based on guaranteed cost of insurance and guaranteed policy charges. These values use a guaranteed interest rate of 1.00% for un-loaned Accumulated Value and 3.00% for any loaned Accumulated Value.

Issue Age - The Insured's age on the birthday nearest the Policy Date.

Loans - Amount borrowed against the Net Surrender Value during the policy year. Any outstanding policy indebtedness will be charged interest at the policy Loan interest rate of 5.00% as defined in the policy. If the Loan interest is not paid, it is added to the Total Loan Balance. Any outstanding indebtedness will result in a reduction in the policy's Surrender Value and Death Benefit. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how indebtedness affects these policy continuation features.

The loaned portion of the Accumulated Value will be credited with 3.00% interest.

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.

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

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



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Nationwide No-Lapse Guarantee UL II**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

Narrative Summary

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

Partial Surrenders - Amount taken as Partial Surrenders during the policy year. Partial Surrenders reduce the death benefit and Net Surrender Value by the gross surrender amount. In addition, Partial Surrenders can impact the policy continuation features of the policy. Please see the Initial No-Lapse Guarantee Policy Continuation and Extended No-Lapse Guarantee Policy Continuation descriptions in the Additional Benefits & Information section of the Narrative Summary for details on how Partial Surrenders affect these policy continuation features.

Policy Monthaversary - The same day of the month as the Policy Date for each succeeding month. In any month where such day does not exist (e.g. 29th, 30th, and 31st), the Policy Monthaversary will be the last day of the calendar month.

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.

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 exceeds 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.

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

Surrender Charges - Amount deducted from the Accumulated Value in the event that the policy owner surrenders the policy for cash 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.

Policy Year	Surrender Charges
1	\$22,537.54
2	\$21,542.88
3	\$20,596.74
4	\$19,650.60
5	\$18,728.72



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Narrative Summary

6	\$17,806.84
7	\$16,933.48
8	\$16,084.38
9	\$15,235.28
10	\$14,410.44
11	\$13,634.12
12	\$12,324.08
13	\$11,111.08
14	\$9,922.34
15	\$7,981.54
16	\$6,162.04
17	\$4,463.84
18	\$2,862.68
19	\$1,382.82
20	\$0.00

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

Additional Benefits & Information

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

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

Accelerated Death Benefit for Chronic Illness Rider - (Form # NWLA-567-FL)

This rider is automatically added to eligible policies at issue if the LTC Rider has not been elected. If the LTC Rider is added in the future, the Chronic Illness Rider will terminate.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II**Nationwide Life and Annuity Insurance Company, Columbus, Ohio**

Narrative Summary

This rider permits an annual request for an elected portion of the base policy's Specified Amount when the Insured is Chronically Ill and other conditions are met.

- **Chronically Ill** - An Insured who has been certified by a Licensed Health Care Practitioner, other than an owner or employee of a Service provider, the Policy Owner, Insured, or Immediate Family of the Policy Owner or Insured, as:: (1) having a severe cognitive impairment; or (2) unable to perform without substantial assistance at least two of the following activities of daily living: bathing, continence, dressing, eating, using the toilet facilities, or transferring (moving into or out of bed, chair, or wheelchair); and (3) being expected to need substantial supervision to protect the Insured from threats to health and safety due to cognitive impairment for the remainder of their life or substantial assistance with activities of daily living for the remainder of their life.

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

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

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

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

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

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

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

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



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Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

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

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

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

Policy Maturity Date Extension

- This policy provision protects against the possibility of outliving coverage.
- Provided the policy has not lapsed or been surrendered before reaching the original Maturity Date (the insured's Attained Age 120), the original Maturity Date will automatically be extended to pay a death benefit upon the death of the insured.
- After the original Maturity Date is extended, payments will no longer be accepted (except for loan repayments), interest will continue to be credited to the policy's Accumulated Value, and monthly charges will no longer be deducted.

Initial No-Lapse Guarantee Policy Continuation

This proposal reflects a 5 year Initial No-Lapse Guarantee Policy Continuation period.

The Initial No-Lapse Guarantee Monthly Premium is \$481.00*

The Initial No-Lapse Guarantee Policy Continuation provision ensures that the policy will not lapse during the Initial No-Lapse Guarantee Policy Continuation period as long as (1) is greater than or equal to (2), where:

- 1) Is the sum of all premiums paid, minus any Partial Surrenders, Partial Surrender fees, Surrender Charges, returned premium, and outstanding policy indebtedness
- 2) Is the sum of the Initial No-Lapse Guarantee Monthly Premium in effect for each respective month completed since the policy issue date.

*The dollar amount of the Initial No-Lapse Guarantee Monthly Premium is subject to change if changes are made to the policy.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II

Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Narrative Summary

Extended No-Lapse Guarantee Policy Continuation

The Extended No-Lapse Guarantee Policy Continuation provision ensures that, after the Initial No-Lapse Guarantee Period has ended, the policy will not lapse as long as the Extended No-Lapse Guarantee Value, minus any Indebtedness, is greater than zero. The Extended No-Lapse Guarantee Value is not used in determining the Accumulated Value, death benefit, or any other benefits provided in this policy or any elected riders. The Extended No-Lapse Guarantee Value is not a monetary amount that you may access.

The Extended No-Lapse Guarantee Value depends on management of the policy including but not limited to the frequency, timing and amount of premium, Partial Surrenders and policy Loans. Any difference between the actual management of the policy and management of the policy as proposed could impact the Extended No-Lapse Guarantee Value, which could cause you to lose your guaranteed death benefit earlier than proposed.

This proposal reflects an Extended No-Lapse Guarantee Maximum Attained Age period to attained age 120. You have specified a guarantee period to Attained Age 120. Based on the proposed assumptions, the policy will provide an actual guarantee to Attained Age 120.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II**Nationwide Life and Annuity Insurance Company, Columbus, Ohio****Prepared For:** Male Client // Male/45/Preferred Nontobacco**IRC Section 7702:** Cash Value Accumulation Test**Specified Amount:** \$1,000,000**ENLG Max Attained Age:** 120**Initial Planned Premium:** \$7,829.00 Annual

Numeric Summary

Guaranteed

Guaranteed Interest Rate 1.00%

Guaranteed Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit
5	50	39,145	0	1,000,000
10	55	78,290	0	1,000,000
20	65	156,580	0	1,000,000
25	70	195,725	0	1,000,000
55	100	430,595	0	1,000,000
75	120	587,175	0	1,000,000

Based on Premium Outlay,
Coverage would continue to:

Age 120

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.

 Applicant/Policy Owner

 Date

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

 Sales Representative

 Date

• 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 No-Lapse Guarantee UL II

Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Male Client // Male/45/Preferred Nontobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$1,000,000

ENLG Max Attained Age: 120

Initial Planned Premium: \$7,829.00 Annual

Tabular Detail

			Guaranteed			
			Guaranteed Interest Rate 1.00%			
			Guaranteed Charges			
End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	
1	46	7,829	0	0	1,000,000	*
2	47	7,829	0	0	1,000,000	*
3	48	7,829	0	0	1,000,000	*
4	49	7,829	0	0	1,000,000	*
5	50	7,829	0	0	1,000,000	*
Total		39,145				
6	51	7,829	0	0	1,000,000	**
7	52	7,829	0	0	1,000,000	**
8	53	7,829	0	0	1,000,000	**
9	54	7,829	0	0	1,000,000	**
10	55	7,829	0	0	1,000,000	**
Total		78,290				
11	56	7,829	0	0	1,000,000	**
12	57	7,829	0	0	1,000,000	**
13	58	7,829	0	0	1,000,000	**
14	59	7,829	0	0	1,000,000	**
15	60	7,829	0	0	1,000,000	**
Total		117,435				
16	61	7,829	0	0	1,000,000	**
17	62	7,829	0	0	1,000,000	**
18	63	7,829	0	0	1,000,000	**
19	64	7,829	0	0	1,000,000	**
20	65	7,829	0	0	1,000,000	**
Total		156,580				
21	66	7,829	0	0	1,000,000	**
22	67	7,829	0	0	1,000,000	**
23	68	7,829	0	0	1,000,000	**
24	69	7,829	0	0	1,000,000	**
25	70	7,829	0	0	1,000,000	**
Total		195,725				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II

Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Male Client // Male/45/Preferred Nontobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$1,000,000

ENLG Max Attained Age: 120

Initial Planned Premium: \$7,829.00 Annual

Tabular Detail

			Guaranteed			
			Guaranteed Interest Rate 1.00%			
			Guaranteed Charges			
End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	
26	71	7,829	0	0	1,000,000	**
27	72	7,829	0	0	1,000,000	**
28	73	7,829	0	0	1,000,000	**
29	74	7,829	0	0	1,000,000	**
30	75	7,829	0	0	1,000,000	**
Total		234,870				
31	76	7,829	0	0	1,000,000	**
32	77	7,829	0	0	1,000,000	**
33	78	7,829	0	0	1,000,000	**
34	79	7,829	0	0	1,000,000	**
35	80	7,829	0	0	1,000,000	**
Total		274,015				
36	81	7,829	0	0	1,000,000	**
37	82	7,829	0	0	1,000,000	**
38	83	7,829	0	0	1,000,000	**
39	84	7,829	0	0	1,000,000	**
40	85	7,829	0	0	1,000,000	**
Total		313,160				
41	86	7,829	0	0	1,000,000	**
42	87	7,829	0	0	1,000,000	**
43	88	7,829	0	0	1,000,000	**
44	89	7,829	0	0	1,000,000	**
45	90	7,829	0	0	1,000,000	**
Total		352,305				
46	91	7,829	0	0	1,000,000	**
47	92	7,829	0	0	1,000,000	**
48	93	7,829	0	0	1,000,000	**
49	94	7,829	0	0	1,000,000	**
50	95	7,829	0	0	1,000,000	**
Total		391,450				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II

Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Male Client // Male/45/Preferred Nontobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$1,000,000

ENLG Max Attained Age: 120

Initial Planned Premium: \$7,829.00 Annual

Tabular Detail

			Guaranteed			
			Guaranteed Interest Rate 1.00%			
			Guaranteed Charges			
End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	
51	96	7,829	0	0	1,000,000	**
52	97	7,829	0	0	1,000,000	**
53	98	7,829	0	0	1,000,000	**
54	99	7,829	0	0	1,000,000	**
55	100	7,829	0	0	1,000,000	**
Total		430,595				
56	101	7,829	0	0	1,000,000	**
57	102	7,829	0	0	1,000,000	**
58	103	7,829	0	0	1,000,000	**
59	104	7,829	0	0	1,000,000	**
60	105	7,829	0	0	1,000,000	**
Total		469,740				
61	106	7,829	0	0	1,000,000	**
62	107	7,829	0	0	1,000,000	**
63	108	7,829	0	0	1,000,000	**
64	109	7,829	0	0	1,000,000	**
65	110	7,829	0	0	1,000,000	**
Total		508,885				
66	111	7,829	0	0	1,000,000	**
67	112	7,829	0	0	1,000,000	**
68	113	7,829	0	0	1,000,000	**
69	114	7,829	0	0	1,000,000	**
70	115	7,829	0	0	1,000,000	**
Total		548,030				
71	116	7,829	0	0	1,000,000	**
72	117	7,829	0	0	1,000,000	**
73	118	7,829	0	0	1,000,000	**
74	119	7,829	0	0	1,000,000	**
75	120	7,829	0	0	1,000,000	**
Total		587,175				

Based on Premium Outlay, coverage would continue to:

Insured's attained age: 120

*The Death Benefit remains in force due to the Initial No-Lapse Guarantee Policy Continuation provision. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

** The Death Benefit remains in force due to the Extended No-Lapse Guarantee Policy Continuation provision. Please see the Extended No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Male Client // Male/45/Preferred Nontobacco
IRC Section 7702: Cash Value Accumulation Test
Specified Amount: \$1,000,000
ENLG Max Attained Age: 120
Initial Planned Premium: \$7,829.00 Annual

Premium Summary

INLGP: \$481.00

TP: \$8,471.00

MEP: \$75,726.00

NSP: \$496,053.13

Initial No-Lapse Guarantee Premium (INLGP): The minimum monthly premium for 5 years to ensure that the Initial No-Lapse Guarantee remains in force. Please see the Initial No-Lapse Guarantee Policy Continuation Narrative Summary description for more details.

Target Premium (TP): This is the value used in the calculation of commissions.

Modified Endowment Premium (MEP): As defined by the IRS Code 7702A, this premium represents the level annual premium required for seven years to mature the policy under mortality charges at an annual interest rate of 2%.

Net Single Premium (NSP): This premium represents the single premium required to mature the policy under mortality charges, as defined in IRS Code 7702, at an annual interest rate of 2%.

Please see the basic proposal for further information on the guaranteed elements and other important information.



Life Insurance Proposal

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Input Summary - Ledger
Case File: [Untitled]

Screen: Insured

Revised Proposal?	No	Sex	Male
Issue State	FL	Issue Age or DOB (mm/dd/yyyy)	45
First Name	Male	Risk Class	Preferred Nontobacco
Last Name	Client	Tax Bracket	30% From 1 To 99

Screen: Face Amount and Premium

Total Specified Amount Option	1000000 From 1 To 75	Lump Sum Month First Year	1
Section 7702	CVAT	1035 Exchange?	No
Death Benefit Option	Level	Avoid MEC	Yes
Scheduled Premium	Solve From 1 To 75	Target	Lapse Protection Guarantee
Premium Mode	Annual	Maximum Guarantee Period	To Age 120
Return of Premium	No	Specified Guarantee Period	A120
Lump Sum Premium	0 From 1 To 75		

Screen: Interest Rate and Income

Guaranteed Rate		Loan Interest Payment Method	Borrow
Withdrawal Cap	None	Distribution Mode	Annual From 1 To Max

Screen: Riders

Accidental Death Benefit	No	Return of Premium	No
Children's Term Insurance Amount		Waiver of Monthly Deductions Rider	No
Long Term Care Rider	No		

Screen: Output Design

General Ledger	Yes	Monthly Cost Summary	No
Annual Cost Summary	No	Monthly COI Report	No
Internal Rate of Return	Yes	Cost and Benefit Report	No
Premium Summary	Yes	Net Cost Per Dollar	No
Nationwide Financial Strength	No	A Guarantee in Uncertain Times	No
Value of Life Insurance Report	No	Wealth Transfer (annuitization)	No
OCC Report	No	Wealth Transfer with LTC (annuitization)	No
Outlay/Tax Report	No	(LTC Rider must be Specified)	
Surrender Charge Report	No		



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Illustrated Goal Inputs**

Premium Pay To Age	a120
Maturity or Lapse Age	a120
Cash Value Goal	N/A
Target Year for Cash Value Goal	N/A
Death Benefit Option Change	N/A
Death Benefit Option Change Year	N/A
Optimal Switch	No
Net Rate of Return/Current Interest Rate Assumed	N/A
Overloan Invoked	N/A
Income Type	N/A
Loan Interest Payment Method	N/A
Income Start/Stop Year	N/A
Annualized Income Amount	N/A
Income Frequency	N/A
Specified Amount Change Year	N/A
New Base Specified Amount	N/A
ATR Amount Change Year	N/A
New ATR Specified Amount	N/A

Not valid without compliance ledgers dated 5/17/2023



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Prepared For:** Male Client // Male/45/Preferred Nontobacco**IRC Section 7702:** Cash Value Accumulation Test**Specified Amount:** \$1,000,000**ENLG Max Attained Age:** 120**Initial Planned Premium:** \$7,829.00 Annual**Internal Rate of Return**

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
1	46	7,829	0	-100.00%	0	-100.00%	1,000,000	12673.02%
2	47	7,829	0	-100.00%	0	-100.00%	1,000,000	981.28%
3	48	7,829	0	-100.00%	0	-100.00%	1,000,000	366.21%
4	49	7,829	0	-100.00%	0	-100.00%	1,000,000	205.32%
5	50	7,829	0	-100.00%	0	-100.00%	1,000,000	137.05%
6	51	7,829	0	-100.00%	0	-100.00%	1,000,000	100.54%
7	52	7,829	0	-100.00%	0	-100.00%	1,000,000	78.19%
8	53	7,829	0	-100.00%	0	-100.00%	1,000,000	63.27%
9	54	7,829	0	-100.00%	0	-100.00%	1,000,000	52.67%
10	55	7,829	0	-100.00%	0	-100.00%	1,000,000	44.80%
11	56	7,829	0	-100.00%	0	-100.00%	1,000,000	38.74%
12	57	7,829	0	-100.00%	0	-100.00%	1,000,000	33.95%
13	58	7,829	0	-100.00%	0	-100.00%	1,000,000	30.08%
14	59	7,829	0	-100.00%	0	-100.00%	1,000,000	26.90%
15	60	7,829	0	-100.00%	0	-100.00%	1,000,000	24.23%
16	61	7,829	0	-100.00%	0	-100.00%	1,000,000	21.98%
17	62	7,829	0	-100.00%	0	-100.00%	1,000,000	20.05%
18	63	7,829	0	-100.00%	0	-100.00%	1,000,000	18.37%
19	64	7,829	0	-100.00%	0	-100.00%	1,000,000	16.92%
20	65	7,829	0	-100.00%	0	-100.00%	1,000,000	15.63%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

Contract values are based on current cost of insurance and the current rate of return. This rate is 1.00%.

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

Please see the basic illustration for further information on the guaranteed elements and other important information.

Not valid without compliance ledgers dated 5/17/2023



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Prepared For:** Male Client // Male/45/Preferred Nontobacco**IRC Section 7702:** Cash Value Accumulation Test**Specified Amount:** \$1,000,000**ENLG Max Attained Age:** 120**Initial Planned Premium:** \$7,829.00 Annual**Internal Rate of Return**

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
21	66	7,829	0	-100.00%	0	-100.00%	1,000,000	14.50%
22	67	7,829	0	-100.00%	0	-100.00%	1,000,000	13.49%
23	68	7,829	0	-100.00%	0	-100.00%	1,000,000	12.59%
24	69	7,829	0	-100.00%	0	-100.00%	1,000,000	11.77%
25	70	7,829	0	-100.00%	0	-100.00%	1,000,000	11.04%
26	71	7,829	0	-100.00%	0	-100.00%	1,000,000	10.37%
27	72	7,829	0	-100.00%	0	-100.00%	1,000,000	9.76%
28	73	7,829	0	-100.00%	0	-100.00%	1,000,000	9.20%
29	74	7,829	0	-100.00%	0	-100.00%	1,000,000	8.69%
30	75	7,829	0	-100.00%	0	-100.00%	1,000,000	8.22%
31	76	7,829	0	-100.00%	0	-100.00%	1,000,000	7.79%
32	77	7,829	0	-100.00%	0	-100.00%	1,000,000	7.39%
33	78	7,829	0	-100.00%	0	-100.00%	1,000,000	7.02%
34	79	7,829	0	-100.00%	0	-100.00%	1,000,000	6.67%
35	80	7,829	0	-100.00%	0	-100.00%	1,000,000	6.35%
36	81	7,829	0	-100.00%	0	-100.00%	1,000,000	6.05%
37	82	7,829	0	-100.00%	0	-100.00%	1,000,000	5.77%
38	83	7,829	0	-100.00%	0	-100.00%	1,000,000	5.51%
39	84	7,829	0	-100.00%	0	-100.00%	1,000,000	5.26%
40	85	7,829	0	-100.00%	0	-100.00%	1,000,000	5.03%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

Contract values are based on current cost of insurance and the current rate of return. This rate is 1.00%.

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

Please see the basic illustration for further information on the guaranteed elements and other important information.

Not valid without compliance ledgers dated 5/17/2023



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Prepared For: Male Client // Male/45/Preferred Nontobacco

IRC Section 7702: Cash Value Accumulation Test

Specified Amount: \$1,000,000

ENLG Max Attained Age: 120

Initial Planned Premium: \$7,829.00 Annual

Internal Rate of Return

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
41	86	7,829	0	-100.00%	0	-100.00%	1,000,000	4.81%
42	87	7,829	0	-100.00%	0	-100.00%	1,000,000	4.60%
43	88	7,829	0	-100.00%	0	-100.00%	1,000,000	4.41%
44	89	7,829	0	-100.00%	0	-100.00%	1,000,000	4.23%
45	90	7,829	0	-100.00%	0	-100.00%	1,000,000	4.05%
46	91	7,829	0	-100.00%	0	-100.00%	1,000,000	3.89%
47	92	7,829	0	-100.00%	0	-100.00%	1,000,000	3.73%
48	93	7,829	0	-100.00%	0	-100.00%	1,000,000	3.58%
49	94	7,829	0	-100.00%	0	-100.00%	1,000,000	3.44%
50	95	7,829	0	-100.00%	0	-100.00%	1,000,000	3.31%
51	96	7,829	0	-100.00%	0	-100.00%	1,000,000	3.18%
52	97	7,829	0	-100.00%	0	-100.00%	1,000,000	3.06%
53	98	7,829	0	-100.00%	0	-100.00%	1,000,000	2.94%
54	99	7,829	0	-100.00%	0	-100.00%	1,000,000	2.83%
55	100	7,829	0	-100.00%	0	-100.00%	1,000,000	2.73%
56	101	7,829	0	-100.00%	0	-100.00%	1,000,000	2.62%
57	102	7,829	0	-100.00%	0	-100.00%	1,000,000	2.53%
58	103	7,829	0	-100.00%	0	-100.00%	1,000,000	2.43%
59	104	7,829	0	-100.00%	0	-100.00%	1,000,000	2.35%
60	105	7,829	0	-100.00%	0	-100.00%	1,000,000	2.26%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

Contract values are based on current cost of insurance and the current rate of return. This rate is 1.00%.

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

Please see the basic illustration for further information on the guaranteed elements and other important information.

Not valid without compliance ledgers dated 5/17/2023



Supplemental Report

Nationwide No-Lapse Guarantee UL II
Nationwide Life and Annuity Insurance Company, Columbus, Ohio**Prepared For:** Male Client // Male/45/Preferred Nontobacco**IRC Section 7702:** Cash Value Accumulation Test**Specified Amount:** \$1,000,000**ENLG Max Attained Age:** 120**Initial Planned Premium:** \$7,829.00 Annual**Internal Rate of Return**

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
61	106	7,829	0	-100.00%	0	-100.00%	1,000,000	2.18%
62	107	7,829	0	-100.00%	0	-100.00%	1,000,000	2.10%
63	108	7,829	0	-100.00%	0	-100.00%	1,000,000	2.02%
64	109	7,829	0	-100.00%	0	-100.00%	1,000,000	1.95%
65	110	7,829	0	-100.00%	0	-100.00%	1,000,000	1.88%
66	111	7,829	0	-100.00%	0	-100.00%	1,000,000	1.81%
67	112	7,829	0	-100.00%	0	-100.00%	1,000,000	1.75%
68	113	7,829	0	-100.00%	0	-100.00%	1,000,000	1.69%
69	114	7,829	0	-100.00%	0	-100.00%	1,000,000	1.63%
70	115	7,829	0	-100.00%	0	-100.00%	1,000,000	1.57%
71	116	7,829	0	-100.00%	0	-100.00%	1,000,000	1.51%
72	117	7,829	0	-100.00%	0	-100.00%	1,000,000	1.46%
73	118	7,829	0	-100.00%	0	-100.00%	1,000,000	1.41%
74	119	7,829	0	-100.00%	0	-100.00%	1,000,000	1.36%
75	120	7,829	0	-100.00%	0	-100.00%	1,000,000	1.31%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

Contract values are based on current cost of insurance and the current rate of return. This rate is 1.00%.

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

Please see the basic illustration for further information on the guaranteed elements and other important information.

Not valid without compliance ledgers dated 5/17/2023

Life Insurance Quotation

Name: Male Client

Male Age : 45/Preferred Nontobacco Date: 5/17/2023

Initial Death
Benefit
\$1,000,000

Initial
Payment
\$7,829

Non-Guaranteed
Interest Rate
0.00%

Tax Bracket
30%

<i>Year</i>	<i>Age</i>	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
1	46	7,829	7,829	0	0	1,000,000
2	47	7,829	15,658	0	0	1,000,000
3	48	7,829	23,487	0	0	1,000,000
4	49	7,829	31,316	0	0	1,000,000
5	50	7,829	39,145	0	0	1,000,000
T@	50	39,145	39,145	0	0	1,000,000
6	51	7,829	46,974	0	0	1,000,000
7	52	7,829	54,803	0	0	1,000,000
8	53	7,829	62,632	0	0	1,000,000
9	54	7,829	70,461	0	0	1,000,000
10	55	7,829	78,290	0	0	1,000,000
T@	55	78,290	78,290	0	0	1,000,000
11	56	7,829	86,119	0	0	1,000,000
12	57	7,829	93,948	0	0	1,000,000
13	58	7,829	101,777	0	0	1,000,000
14	59	7,829	109,606	0	0	1,000,000
15	60	7,829	117,435	0	0	1,000,000
T@	60	117,435	117,435	0	0	1,000,000
16	61	7,829	125,264	0	0	1,000,000
17	62	7,829	133,093	0	0	1,000,000
18	63	7,829	140,922	0	0	1,000,000
19	64	7,829	148,751	0	0	1,000,000
20	65	7,829	156,580	0	0	1,000,000
T@	65	156,580	156,580	0	0	1,000,000
21	66	7,829	164,409	0	0	1,000,000
22	67	7,829	172,238	0	0	1,000,000
23	68	7,829	180,067	0	0	1,000,000
24	69	7,829	187,896	0	0	1,000,000
25	70	7,829	195,725	0	0	1,000,000
T@	70	195,725	195,725	0	0	1,000,000

V6.172.0 C6.29.30. This is a supplemental illustration. It must be accompanied by a Nationwide No-Lapse Guarantee UL II proposal from Nationwide which contains guaranteed elements and other important information. Any non-guaranteed elements illustrated are subject to change and can be either higher or lower.

Presented by: Valued Agent

Life Insurance Quotation

Name: Male Client

Male Age : 45/Preferred Nontobacco Date: 5/17/2023

Initial Death
Benefit
\$1,000,000

Initial
Payment
\$7,829

Non-Guaranteed
Interest Rate
0.00%

Tax Bracket
30%

<i>Year</i>	<i>Age</i>	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
26	71	7,829	203,554	0	0	1,000,000
27	72	7,829	211,383	0	0	1,000,000
28	73	7,829	219,212	0	0	1,000,000
29	74	7,829	227,041	0	0	1,000,000
30	75	7,829	234,870	0	0	1,000,000
T@	75	234,870	234,870	0	0	1,000,000
31	76	7,829	242,699	0	0	1,000,000
32	77	7,829	250,528	0	0	1,000,000
33	78	7,829	258,357	0	0	1,000,000
34	79	7,829	266,186	0	0	1,000,000
35	80	7,829	274,015	0	0	1,000,000
T@	80	274,015	274,015	0	0	1,000,000
36	81	7,829	281,844	0	0	1,000,000
37	82	7,829	289,673	0	0	1,000,000
38	83	7,829	297,502	0	0	1,000,000
39	84	7,829	305,331	0	0	1,000,000
40	85	7,829	313,160	0	0	1,000,000
T@	85	313,160	313,160	0	0	1,000,000
41	86	7,829	320,989	0	0	1,000,000
42	87	7,829	328,818	0	0	1,000,000
43	88	7,829	336,647	0	0	1,000,000
44	89	7,829	344,476	0	0	1,000,000
45	90	7,829	352,305	0	0	1,000,000
T@	90	352,305	352,305	0	0	1,000,000
46	91	7,829	360,134	0	0	1,000,000
47	92	7,829	367,963	0	0	1,000,000
48	93	7,829	375,792	0	0	1,000,000
49	94	7,829	383,621	0	0	1,000,000
50	95	7,829	391,450	0	0	1,000,000
T@	95	391,450	391,450	0	0	1,000,000

V6.172.0 C6.29.30. This is a supplemental illustration. It must be accompanied by a Nationwide No-Lapse Guarantee UL II proposal from Nationwide which contains guaranteed elements and other important information. Any non-guaranteed elements illustrated are subject to change and can be either higher or lower.

Presented by: Valued Agent

Life Insurance Quotation

Name: Male Client

Male Age : 45/Preferred Nontobacco Date: 5/17/2023

Initial Death
Benefit
\$1,000,000

Initial
Payment
\$7,829

Non-Guaranteed
Interest Rate
0.00%

Tax Bracket
30%

<i>Year</i>	<i>Age</i>	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
51	96	7,829	399,279	0	0	1,000,000
52	97	7,829	407,108	0	0	1,000,000
53	98	7,829	414,937	0	0	1,000,000
54	99	7,829	422,766	0	0	1,000,000
55	100	7,829	430,595	0	0	1,000,000
T@	100	430,595	430,595	0	0	1,000,000

V6.172.0 C6.29.30. This is a supplemental illustration. It must be accompanied by a Nationwide No-Lapse Guarantee UL II proposal from Nationwide which contains guaranteed elements and other important information. Any non-guaranteed elements illustrated are subject to change and can be either higher or lower.

Presented by: Valued Agent

Client Input Summary

Company: Nationwide

May 17, 2023

Product: Nationwide No-Lapse Guarantee UL II

6.172.0, 6.29.30

Insured

Insured Name	Male Client
Sex	Male
Date of Birth	
Age	45
Class	Preferred Non-Tobacco
Table Rating	None
Flat Extra	
State of Issue	Florida
Tax Bracket	01 to 120 - 30

Solve For

Solve For	Premium
Premium Solve Option	01 to 75 - No Lapse Solve
Face Amount	01 to 75 - 1,000,000
Maximum Guarantee Period	To Age 120
Specified Guarantee Period	@ 120
Display Policy Continuation Report	Do Not Illustrate
Specified Policy Continuation Period	Lifetime

Disbursements

Disbursements	No
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Policy Options

Death Benefit Option	01 to 75 - Option 1 - Level
Premium Mode	Annual
Month to Begin Scheduled Premium	
Prevent MEC	Yes
1035 Exchange Amount	0
1035 Exchange Month	1
1035 Exchange Basis	
1035 Exchange Loan	
1035 Policy a MEC	
Lump Sum Premium	01 to 75 - 0
Lump Sum Month First Year	1
Section 7702	CVAT
Revised Illustration	No
Years to Print	Maximum

Client Input Summary

Company: Nationwide

May 17, 2023

Product: Nationwide No-Lapse Guarantee UL II

6.172.0, 6.29.30

Policy Riders

Policy Riders

No

Report Options

Report Options

Yes

A Guarantee in Uncertain Times

No

Wealth Transfer with LTC [LTC rider must be selected]

Annuity Contract Value

Annuity Cost Basis

Income from Annuity [Annual]

Specified Years to Pay Income

Tax Rate [Contract Owner]

Annuity Rate of Return [if Retained]

General Ledger

Yes

Premium Summary Report

Yes

Summary of Guaranteed Values

Yes

Nationwide Financial Strength

No

Value of Life Insurance Report

No

Annual Cost Summary

No

IRR Report

Yes

OCC Report

No

Outlay/Tax Report

No

Surrender Charge Report

No

Monthly Cost Summary

No

Which Illustration?

Start Year For Monthly Output

End Year For Monthly Output

Monthly COI Report

No

Cost and Benefit Report

No

Net Cost Per Dollar

No

Commission Summary

No

Year 1 up to Target

Year 1 in Excess of Target

Year 2 up to Target

Year 2 in Excess of Target

Years 3-10

Years 11+

Client Input Summary

Company: Nationwide

May 17, 2023

Product: Nationwide No-Lapse Guarantee UL II

6.172.0, 6.29.30

Agent Info

Agent Name	Valued Agent
Agent Company	Valued Agency
Broker/Dealer Name	
Agent Address1	11200 Rockville Pike
Agent Address2	Suite 500
Agent Address3	
Agent City	Rockville
Agent State	Maryland
Agent Zip Code	20852
Agent Phone	301-803-7500
Agent Fax	
Agent Email	valued@agencyone.net
Agent License #	12345
Bank Sale	No
Comments	

Guaranteed Ledger
