



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

Life Insurance Illustration **Nationwide YourLife[®] No-Lapse Guarantee UL**

Prepared for:
Valued Client

Presented by:

Prepared on:
October 5, 2012

• 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 Illustration

Nationwide YourLife® No-Lapse Guarantee UL Nationwide Life and Annuity Insurance Company

Narrative Summary

About the Universal Life Policy

Nationwide YourLife® No-Lapse Guarantee UL is a flexible premium adjustable life insurance contract covering one person, providing permanent protection for the selected no-lapse guarantee period. Coverage will continue as long as sufficient premium is paid.

Nationwide YourLife No-Lapse Guarantee UL offers:

- A no-lapse guarantee that helps ensure your policy is there when you or your family needs it
- Competitively priced, low-maintenance universal life coverage
- 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 set 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 or the policy's no lapse period guarantee is 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.

This policy offers a no lapse period guarantee. During the Minimum Monthly Premium Period, the no lapse period guarantee is based on the payment of a minimum monthly premium. After the conclusion of this period, 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 provision may however terminate should sufficient premium not be paid when due or should policy changes be made such as partial withdrawals or loans.

Premiums received are assessed a premium charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value in the policy earns and is credited with interest. The interest rate is subject to change at any time, but is guaranteed never to be below the 3.00% Guaranteed Rate. Once a month, on the policy anniversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other 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.

After the first policy year, partial surrenders can be made. Also, after the first policy year, available cash surrender value can be borrowed at any time. The policy can be surrendered for cash at any time, however, the value paid will be decreased by the applicable surrender charge and outstanding policy loans.

About the Illustration

The illustration assumes that the currently illustrated non-guaranteed elements, such as credited interest rate, will remain unchanged for all years shown. This is unlikely to occur and actual results will be more or less favorable.



Life Insurance Illustration

Nationwide YourLife® No-Lapse Guarantee UL Nationwide Life and Annuity Insurance Company

Narrative Summary

About the Illustration (continued)

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

This illustration assumes that the premium payment is made at the beginning of each year.

The illustration 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.

Key Terms & Column Headings

Accumulated Value - The amount of premium paid, minus premium loads and administrative charges, minus monthly deductions for cost of insurance and rider charges, minus any partial surrenders, plus interest credited.

Annual Loans - Amount borrowed against the Net Surrender Value at the beginning of a policy year. Any outstanding policy indebtedness will be charged interest at the policy loan interest rate of 5.00% as defined in the policy. The loaned portion of the Accumulated Value will be credited with 3.00% interest. 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.

Annual 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.

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

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

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.

Current Values - The current values are based on non-guaranteed cost of insurance and non-guaranteed policy charges. These values use a current (non-guaranteed) interest rate of 3.00% for all years.

Death Benefit Guarantee Value Provision - Ensures that the Specified Amount of the policy remains in force after the Minimum Monthly Premium Period, as long as the Death Benefit Guarantee Value, less any partial surrenders and policy indebtedness, is greater than zero.

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



Life Insurance Illustration

Nationwide YourLife® No-Lapse Guarantee UL
Nationwide Life and Annuity Insurance Company

Narrative Summary

Key Terms & Column Headings (continued)

Guaranteed Values - Guaranteed values are based on guaranteed cost of insurance and guaranteed policy charges. These values use a guaranteed interest rate of 3.00% for all years.

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 illustration was calculated using the Cash Value Accumulation Test.

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

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 insured dies or when the policy is surrendered.

Midpoint - Midpoint values are not guaranteed and are based on an interest rate that is halfway between the guaranteed and current interest rate. The cost of insurance charges and any other charges used in the midpoint value calculation are halfway between the guaranteed and current charges.

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.

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.



Life Insurance Illustration

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Nationwide Life and Annuity Insurance Company

Narrative Summary

**Key Terms &
Column
Headings
(continued)**

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.

Table of Surrender Charges

<u>Policy Year</u>	<u>Surrender Charges</u>
1	\$485,000.00
2	\$470,000.00
3	\$455,000.00
4	\$440,000.00
5	\$425,000.00
6	\$410,000.00
7	\$400,000.00
8	\$385,000.00
9	\$370,000.00
10	\$355,000.00
11	\$315,000.00
12	\$280,000.00
13	\$245,000.00
14	\$210,000.00
15	\$175,000.00
16	\$140,000.00
17	\$105,000.00
18	\$70,000.00
19	\$35,000.00
20	\$0.00



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Narrative Summary

Additional Benefits & Information

Accelerated Death Benefit Rider - (Form# NWLA-344-OH)

- The Accelerated Death Benefit Rider advances a portion of the policy's death benefit in the event of a non-correctable terminal illness (with a life expectancy of 12 months or less).
- The rider is elected and attached to the policy at the time a claim is made and accepted
- 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 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 Accelerated Death Benefit feature of this policy.
- Nationwide reserves the right to require the base policy specified amount be at least \$50,000 on the rider effective date; the remaining specified amount, after early payment of the death benefit, must be at least the minimum specified amount.
- The Accelerated Death Benefit may not be available if the current base death benefit is equal to the stated minimum death benefit in your policy.

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 policy Base Coverage will be extended past the Maturity Date to pay a death benefit upon the death of the insured. Supplemental Coverage cannot be extended and will terminate on the original Maturity Date.
- When the Maturity Extension is in force, 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 cease to be deducted.

Death Benefit Guarantee Value Provision-

- This illustration reflects a 60 year no lapse period guarantee.
- The Death Benefit Guarantee Value Provision ensures that, after the Minimum Monthly Premium Period, the policy will not lapse as long as the Death Benefit Guarantee Value less any outstanding policy indebtedness, is greater than zero.
- The Death Benefit Guarantee Value depends on the frequency, timing and amount of cash flow into and out of the contract (including but not limited to premiums, partial surrenders, loans or the addition of riders).
- Any difference in frequency, timing or amount between the actual cash flows and the illustrated cash flows could impact the Death Benefit Guarantee Value, which could cause you to lose your guaranteed death benefit as illustrated.
- At the beginning of any policy month in which this value goes to zero, a notice requesting additional premium will be mailed to the policy owner.
- 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.
- The policy may then lapse.



Life Insurance Illustration

Nationwide YourLife® No-Lapse Guarantee UL Nationwide Life and Annuity Insurance Company

Narrative Summary

Additional Benefits & Information (continued)

Minimum Monthly Premium Provision -

- This illustration reflects a 60 year no lapse period guarantee, with a 10 year Minimum Monthly Premium Period.
- The Minimum Monthly Premium provision ensures that the policy will not lapse during the Minimum Monthly Premium 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 and outstanding policy indebtedness.
 - (2) Is the sum of the minimum monthly premiums in effect from the policy issue date.

Supplemental Coverage

- The policy allows you to elect to have a portion of the Specified Amount treated as Supplemental Coverage. Electing Supplemental Coverage has the effect of lowering the premium required under the Minimum Monthly Premium and Death Benefit Guarantee Value policy continuation features and reducing potential cash value growth. Base Coverage is reduced by the percentage of Supplemental Coverage elected, together the two combine to equal the Specified Amount.
- Using a combination of Basic Coverage with Supplemental Coverage will result in different producer compensation than when Basic Coverage is used alone.
- Supplemental Coverage can be elected as any percentage between 10% and 50% (whole percents only) of the total Specified Amount.
- The percentage of Supplemental Coverage is chosen at issue and cannot be dropped. The percentage will not change as long as the policy is in force.
- Any future increases or decreases to the Specified Amount will be applied proportionally in order to preserve the same percentage.
- Maturity Extension Provision does not apply to Supplemental Coverage amounts.
- Supplemental Coverage is guaranteed by the Policy Continuation provision of the contract.

Your insurance professional can provide you with additional illustrations showing the effects of different proportions of Basic and Supplemental Coverage to help you make your decision.

Coverage Applied For

Specified Amount:	\$10,000,000
Base Coverage:	\$7,900,000
Supplemental Coverage:	\$2,100,000

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



Life Insurance Illustration

Nationwide YourLife® No-Lapse Guarantee UL
Nationwide Life and Annuity Insurance Company

Prepared For: Valued Client // Male/60/Preferred Nontobacco
Section 7702: Cash Value Accumulation Test
Specified Amount: \$10,000,000 (21% supplemental coverage)
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$156,851.00 Annual

Tabular Detail

		Guaranteed				Non-Guaranteed			
		Guaranteed Interest Rate 3.00%				Current Interest Rate 3.00%			
		Guaranteed Charges				Current Charges			
End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Accumulated Value	Net Surrender Value	Net Death Benefit	
1	61	156,851	0	0	10,000,000	85,527	0	10,000,000	
2	62	156,851	0	0	10,000,000	160,336	0	10,000,000	
3	63	156,851	0	0	10,000,000	225,252	0	10,000,000	
4	64	156,851	0	0	10,000,000	280,971	0	10,000,000	
5	65	156,851	0	0	10,000,000	327,972	0	10,000,000	
Total		784,255							
6	66	156,851	0	0	10,000,000	365,041	0	10,000,000	
7	67	156,851	0	0	10,000,000	393,054	0	10,000,000	
8	68	156,851	0	0	10,000,000	410,524	25,524	10,000,000	
9	69	156,851	0	0	10,000,000	417,151	47,151	10,000,000	
10	70	156,851	0	0	10,000,000	413,072	58,072	10,000,000	
Total		1,568,510							
11	71	156,851	0	0	10,000,000 *	396,816	81,816	10,000,000	
12	72	156,851	0	0	10,000,000 *	365,810	85,810	10,000,000	
13	73	156,851	0	0	10,000,000 *	317,175	72,175	10,000,000	
14	74	156,851	0	0	10,000,000 *	247,671	37,671	10,000,000	
15	75	156,851	0	0	10,000,000 *	153,728	0	10,000,000 *	
Total		2,352,765							
16	76	156,851	0	0	10,000,000 *	27,966	0	10,000,000 *	
17	77	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
18	78	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
19	79	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
20	80	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
Total		3,137,020							
21	81	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
22	82	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
23	83	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
24	84	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
25	85	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
Total		3,921,275							

Target Premium: \$156,886.10 7 Pay Premium: \$772,681.00 Net Single Premium: \$4,677,476.17

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

Insured's attained age: 120

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



Life Insurance Illustration

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Nationwide Life and Annuity Insurance Company

Prepared For: Valued Client // Male/60/Preferred Nontobacco
Section 7702: Cash Value Accumulation Test
Specified Amount: \$10,000,000 (21% supplemental coverage)
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$156,851.00 Annual

Tabular Detail

		Guaranteed Guaranteed Interest Rate 3.00% Guaranteed Charges				Non-Guaranteed Current Interest Rate 3.00% Current Charges			
End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Accumulated Value	Net Surrender Value	Net Death Benefit	
26	86	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
27	87	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
28	88	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
29	89	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
30	90	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
Total		4,705,530							
31	91	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
32	92	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
33	93	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
34	94	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
35	95	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
Total		5,489,785							
36	96	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
37	97	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
38	98	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
39	99	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
40	100	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
Total		6,274,040							
41	101	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
42	102	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
43	103	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
44	104	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
45	105	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
Total		7,058,295							
46	106	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
47	107	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
48	108	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
49	109	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
50	110	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
Total		7,842,550							
51	111	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
52	112	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
53	113	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
54	114	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
55	115	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
Total		8,626,805							

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

Insured's attained age: 120

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



Life Insurance Illustration

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Nationwide Life and Annuity Insurance Company

Prepared For: Valued Client // Male/60/Preferred Nontobacco
Section 7702: Cash Value Accumulation Test
Specified Amount: \$10,000,000 (21% supplemental coverage)
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$156,851.00 Annual

Tabular Detail

		Guaranteed				Non-Guaranteed			
		Guaranteed Interest Rate 3.00%				Current Interest Rate 3.00%			
		Guaranteed Charges				Current Charges			
End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Accumulated Value	Net Surrender Value	Net Death Benefit	
56	116	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
57	117	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
58	118	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
59	119	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
60	120	156,851	0	0	10,000,000 *	0	0	10,000,000 *	
Total		9,411,060							

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

Insured's attained age: 120

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



Life Insurance Illustration

Nationwide YourLife® No-Lapse Guarantee UL
Nationwide Life and Annuity Insurance Company
Input Summary - Ledger
Case File: PitchBookNLG

Screen: Insured

Revised Illustration?	No	Sex	Male
Issue State	OH	Issue Age or DOB (mm/dd/yyyy)	60
First Name	Valued	Risk Class	Preferred Nontobacco
Last Name	Client	Tax Bracket	30%

Screen: Face Amount and Premium

Total Specified Amount Option	10,000,000	Lump Sum Premium	0.00
Supplemental Coverage	Solve To Equalize Target	Lump Sum Month First Year	1
Section 7702	CVAT	1035 Exchange?	No
Death Benefit Option	Level	Avoid MEC	No
Illustrated Charges	Current	Target	Lapse Protection Guarantee
Scheduled Premium	Solve	Target Year	Lifetime
Premium Mode	Annual		

Screen: Interest Rate and Income

Projected Crediting Rate	Current	Withdrawal Cap	Basis
Current Interest Rate	3%	Loan Interest Payment Method	Borrow
Guaranteed Rate	3%	Distribution Mode	Monthly
Distribution Amounts	0.00 Withdraw / Borrow From A65 To A79		

Screen: Riders

Accidental Death Benefit	No	Spouse Rider Insurance Amount	0
Children's Term Insurance Amount	0	Waiver of Monthly Deductions Rider	No
Long Term Care Rider	No		

Screen: Output Design

General Ledger	Yes	Monthly Cost Summary	No
Premium Summary	Yes	Monthly COI Report	No
Annual Cost Summary	No	Cost and Benefit Report	No
Internal Rate of Return	No	Net Cost Per Dollar	No
Nationwide Financial Strength	No	Maturity Extension Report	No
Underwriting Report	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 YourLife® No-Lapse Guarantee UL
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Section 7702: Cash Value Accumulation Test
Specified Amount: \$10,000,000 (21% supplemental coverage)
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$156,851.00 Annual

Premium Summary

NLP: \$156,851.00

MP: \$115,896.00

TP: \$156,886.10

MEP: \$772,681.00

NSP: \$4,677,476.17

No Lapse Premium (NLP): In paying this premium, the policy's no lapse period guarantee will apply for 60 years.

Minimum Premium (MP): Annualized minimum monthly premium for 10 years to ensure that the initial no lapse period guarantee remains in force.

Target Premium (TP): This is the premium used in the calculation of first year commission only.

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 guaranteed mortality charges at an annual interest rate of 4%.

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 4%.

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.