



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

## Life Insurance Illustration Nationwide YourLife<sup>®</sup> Indexed 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

Any Indexed Interest Strategy offered by Nationwide Life and Annuity Insurance Company is an allocation option available with this life insurance policy. Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premium to keep in your policy in force.



## Life Insurance Illustration

### Nationwide YourLife® Indexed UL Nationwide Life and Annuity Insurance Company

## Narrative Summary

### About the Illustration

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

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, assumed interest credits, coverage amounts, Loans, and Partial Surrenders to illustrate the impact on the policy's performance. This illustration assumes that the premiums, Partial Surrenders, and/or Loans are made on a policy monthiversary, and that all policy monthaversaries (including the policy date) occur on a Sweep Date. In reality, payments and distributions can occur on any day, and policy monthaversaries do not occur on Sweep Dates for most policies.

### About the Universal Life Policy

Nationwide YourLife® Indexed UL is an index-linked universal life insurance contract covering a single life. It offers life insurance protection and the potential for cash value accumulation, meeting two needs with one policy.

#### Nationwide YourLife Indexed UL offers:

- Permanent protection for your family and loved ones
- Tax-deferred cash value growth
- Index-linked interest crediting and cash value accumulation potential
- Flexible access to Accumulated Values for supplemental cash needs (certain restrictions apply)
- Income tax-free death proceeds

There are no required premium payments after the minimum initial premium has been paid. 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. However, in order to continue coverage, the Net Surrender Value must be sufficient to pay the policy's Monthly Deductions and other charges, or the policy's minimum accumulated premium death benefit guarantee requirements are met.

This policy includes a 15 year Initial Death Benefit Guarantee period. During this period, the policy is guaranteed not to lapse as long as the total gross premium paid, less accumulated Partial Surrenders and outstanding Loan balance, is greater than or equal to the accumulated Initial Death Benefit Guarantee monthly premium through the most recent monthiversary.

Premiums received are assessed a premium load charge. The remaining amount is applied to the policy's Accumulated Value. The Accumulated Value in the policy earns and is credited with interest. Once a month, on the policy monthiversary, a deduction is made from the Accumulated Value to cover administrative, insurance and other costs. The deductions will apply until the policy matures at the Insured's attained age 120.



Life Insurance Illustration

**Nationwide YourLife® Indexed UL**  
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**Narrative Summary**

About the  
**Universal Life**  
**Policy**  
 (continued)

Available net surrender value can be borrowed at any time. After the first policy year, Partial Surrenders can also be made. The policy can be surrendered for cash at any time, however, the value paid will be decreased by the applicable Surrender Charge and any indebtedness.

**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.

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

**Age** - Issue Age plus the number of full policy years since the policy date.

**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.

**Fixed Interest Strategy** - An allocation option funded by Nationwide's general account and credited interest at rates periodically declared in advance.

<b>Current</b>	4.00%
<b>Illustrated</b>	4.00%
<b>Guaranteed</b>	2.00%

**Guaranteed Values** - Guaranteed Values are based on guaranteed cost of insurance and guaranteed policy charges, and guaranteed minimum crediting interest rates.

**Indexed Interest Strategy(ies)** - One or more allocation options funded by Nationwide's general account and credited with interest based on the measured performance of its Reference Index and the applicable Cap Rate, Floor Rate, and Participation Rate.

The rate of return based on the past 30 years of performance for the indexes in this product as of 09/15/2011 is displayed as a reference value. Current Cap Rate, Floor Rate and Participation Rate were used in calculating this historical average. Historical performance varies based on the assumed number of Index Segments. Based on the timing of premiums, a minimum of 1 segment can be created each year, up to a maximum of 12 segments. A number of different reasonable methods may be used to calculate the historical average, and each such method will result in a different historical average. The historical performance of the Reference Index is not intended as an indication of its future performance and is not guaranteed.

<b>30 Year Average</b>	
<b>Minimum Number of Index Segments</b>	8.3%
<b>Maximum Number of Index Segments</b>	7.6%



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## Narrative Summary

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

The values in this illustration utilize the Illustrated rate below which cannot be lower than the Guaranteed.

<b>Illustrated</b>	4.50%
<b>Guaranteed</b>	0.00%

**IMPORTANT NOTE: Regardless of the percentage allocated to an Indexed Interest Strategy, the Minimum Required Fixed Interest Strategy Allocation must be met.**

**Cap Rate** - The maximum rate of interest that will be credited to an Index Segment if the Reference Index's performance and interest crediting formula produce a result that is greater than the maximum rate.

<b>Current</b>	12.00%
<b>Guaranteed</b>	3.00%

**Floor Rate** - The minimum rate of interest that will be credited to an Index Segment if the Reference Index's performance and interest crediting formula produce a result that is less than that minimum rate.

<b>Current</b>	0.00%
<b>Guaranteed</b>	0.00%

**Participation Rate** - The percentage applied to the result of the Reference Index's interest crediting formula prior to application of an Index Segment's Cap Rate and Floor Rate.

<b>Current</b>	140%
<b>Guaranteed</b>	60%

The current Cap, Floor, and Participation Rate can vary on a monthly basis for new Index Segments.

**Index Segment(s)** - A division of an Indexed Interest Strategy created on a Sweep Date by the allocation of net premium, reallocation of Index Segment Maturity Value, and/or transfer of Accumulated Value from the Fixed Interest Strategy to an Indexed Interest Strategy.

**Index Segment Maturity Value** - The Accumulated Value of an Index Segment on its Index Segment Maturity Date after any interest is credited.

**Minimum Required Fixed Interest Strategy Allocation (MRFISA)** - A dollar amount equal to the estimated Monthly Deductions for a 12 month period, assuming no changes to the policy during that policy year. This amount is determined each year and until this requirement is met, no value will be allocated into an Indexed Interest Strategy.

**Reference Index** - One or more market indices associated with an Indexed Interest Strategy.

**Sweep Date** - The dates on which net premium, Accumulated Value in the Fixed Interest Strategy and/or maturing Index Segments can be allocated to the Indexed Interest Strategy to create new Index Segments.



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## Narrative Summary

### Key Terms & Column Headings (continued)

**Insured** - The person covered by the base policy.

**Issue Age** - The Insured's age on their birthday nearest the policy date.

**Loans** - Amount borrowed against the Net Surrender Value. Any outstanding policy indebtedness will be charged interest at the policy Loan interest rate as defined in the policy. If the Loan interest is not paid, it is added to the total Loan balance. Any outstanding policy indebtedness will result in a reduction of the policy's surrender values and Death Benefit proceeds. Indebtedness will also reduce the accumulated premium required by any death benefit guarantee feature of the base policy or any elected death benefit guarantee rider.

In addition to Declared Rate Loans, Alternative Loans may be offered. Only one type of Loan may be taken at a time, and any existing Loan of one type must be paid back before a Loan of the other type can be taken. Switching from one type of Loan to the other is only permitted once in a 12 month period.

**Alternative Loans** - A Loan option under which the money borrowed remains allocated to the selected interest crediting strategies and continues to receive the interest credited to those strategies. Nationwide reserves the right to stop offering Alternative Loans in the future.

Interest **charged** for this type of Loan can vary quarterly, is based upon Moody's Corporate Bond Yield Average, and is declared in advance.

Any Alternative policy Loan will be **charged** interest subject to the following:

<b>Guaranteed Minimum</b>	3.00%
<b>Current</b>	4.79%
<b>Illustrated</b>	4.79%
<b>Guaranteed Maximum</b>	8.00%

**IMPORTANT NOTE: Alternative Loans are more volatile than Declared Rate Loans because the interest charged and credited both can vary more when compared to the Declared Rate Loans.**

**Declared Rate Loans** - A Loan option under which money borrowed against the Net Surrender Value is credited and charged interest. We may credit interest at a higher rate than the stated minimum rate, and we may charge interest at a lower rate than the stated maximum.

Any Declared Rate Loan will be **charged** interest at the following rates:

	<b>Current</b>	<b>Guaranteed</b>
Policy years 1-10	3.90%	3.90%
Policy years 11+	3.00%	3.25%



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## Narrative Summary

### Key Terms & Column Headings (continued)

The loaned portion of the Accumulated Value will be **credited** interest at the following rates:

<b>Current</b>	3.00%
<b>Guaranteed</b>	2.00%

**Midpoint** - Midpoint values are not guaranteed and are based on interest rates that are 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.

**Monthly Deductions** - The charges taken from the total account value which are the sum of the cost of insurance charges, administrative charges, rider costs, and per 1,000 charge.

**Current Cost of Insurance rates (COI)** - This policy has two sets of Current COI rates. If the policy is under funded at any point starting in the maximum of year 16 or attained age 76 a higher set of current COI rates will apply. Under funded is defined as periods when the Accumulated Value minus policy indebtedness divided by the Total Specified Amount (Base plus Additional Term Rider) is less than 10%. In other words, these higher COI rates are applied only for periods where the policy is under funded. See the Monthly Cost of Insurance report for the two sets of COI rates.

**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.

**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. Amounts surrendered from an Index Segment before its Index Segment Maturity Date will not receive any Index Segment Interest for that Index Segment Interest Period.

**Section 7702 - Life Insurance Qualification Test:** Two alternative tests as defined by Section 7702 of the Internal Revenue Code, one of which must be elected at the time of application, used to determine tax treatment of the policy:



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## Narrative Summary

### Key Terms & Column Headings (continued)

**Cash Value Accumulation Test (CVAT):** CVAT requires that the Accumulated Value not exceed the Net Single Premium (NSP) to fund the future benefits at any time.

**Guideline Premium/Cash Value Corridor Test (GP/CVCT):** GP/CVCT is the other alternative test that can be selected at issue of the Life Insurance policy. 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.

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

**Surrender Charges** - Amount deducted from the Accumulated Value in the event that the policy owner surrenders the policy during the applicable period. The actual Surrender Charge deducted will be the lesser of the Surrender Charge shown in the table below and the Accumulated Value on the date of surrender. At no time will the deduction of the Surrender Charge cause the policy owner to owe additional money to Nationwide Life and Annuity Insurance Company.

Table of Surrender Charges

<u>Policy Year</u>	<u>Surrender Charges</u>
1	\$464,003.00
2	\$442,440.00
3	\$420,086.00
4	\$396,899.00
5	\$372,791.00
6	\$347,650.00
7	\$321,346.00
8	\$293,714.00
9	\$264,603.00
10	\$233,819.00
11	\$201,203.00
12	\$166,512.00
13	\$129,514.00
14	\$89,781.00
15	\$46,815.00
16	\$0.00

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



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## Narrative Summary

### About Indexed UL

#### What interest crediting strategies are available?

Net Premium and maturing Index Segments may be allocated to the Fixed Interest Strategy and/or the Indexed Interest Strategy(ies).

##### Fixed Interest Strategy

Any value allocated to the Fixed Interest Strategy will be credited interest daily, based upon the current Fixed Interest Strategy crediting rate. The current rate is 4.00% and guaranteed not to go below 2%.

##### Indexed Interest Strategy(ies)

Nationwide currently offers one Indexed Interest Strategy - the 1 Year Monthly Average Multi-Index Strategy. This strategy follows three indices, the S&P 500®, the Dow Jones Industrial Average<sup>SM</sup>, and the NASDAQ-100®. Interest is credited to the Indexed Account based on a weighted blend of the monthly average performance of these three indices. Although this interest credit may vary, it is guaranteed to not go below zero.

For this illustration, you have chosen to allocate 0% of your net premium payments into the Fixed Interest Strategy and 100% into the 1 Year Monthly Average Multi-Index Strategy.

For this illustration, you have chosen to allocate 0% of the maturing Index Segments into the Fixed Interest Strategy and 100% into the 1 Year Monthly Average Multi-Index Strategy.

**IMPORTANT NOTE: Regardless of the percentage allocated to an Indexed Interest Strategy, the Minimum Required Fixed Interest Strategy Allocation must be met.**

#### How is interest credited to an Indexed Interest Strategy?

Every time there is a sweep (or transfer) of Accumulated Value and/or net premium into the Indexed Interest Strategy, an Index Segment is created. Payments or transfers allocated to an Indexed Interest Strategy will be held in the Fixed Interest Strategy until the next Sweep Date occurs, which is currently the 15th of each month. Segments are credited interest at the **end** of the Index Segment Interest Crediting Period, which is one year from the date it was created.

Each Index Segment will track a separate time frame of the Reference Index's performance. The value of an Index Segment can be reduced over that period as monthly insurance charges, Partial Surrenders and/or Loans are deducted from the policy's Accumulated Value. Amounts are taken from the Fixed Interest Strategy first, until it is exhausted, then from any maturing Index Segments, and finally from Index Segments that have not matured in a predetermined order stated in the Policy Specification Pages. Any value remaining in the maturing Indexed Interest Strategy segment will be credited interest based upon that performance, subject to the applicable Cap Rate, Floor Rate, and Participation Rate. These rates can vary for each segment and are declared when each segment begins.





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## Narrative Summary

### About Indexed UL (continued)

Amounts withdrawn, deducted, or transferred from an Index Segment during an Index Segment Interest Period: for full or Partial Surrenders; to pay Monthly Deductions other policy charges; or to the Declared Rate Policy Loan Account (including due and unpaid Loan Interest Charged), will not receive any Index Segment Interest for that Index Segment Interest Period. Amounts withdrawn on an Interest Segment Interest Crediting Date will receive Index Segment Interest for the Index Segment Interest Period that ends on that day, but will not receive Index Segment Interest for any subsequent Index Segment Interest Period.

### How is the 1 Year Monthly Average Multi-Indexed Interest Strategy's crediting rate determined?

Nationwide determines the crediting rate based on the performance of the three underlying indices (the S&P 500®, the Dow Jones Industrial Average<sup>SM</sup>, and the NASDAQ-100®). The value for each Reference Index is tracked from month to month over a segment term. At the segment maturity date, the values are calculated to determine the monthly averages. The top performing index is weighted 50%, the second best 30%, and the third best 20%. Once this has been calculated, the Participation Rate, Cap Rate, and Floor Rate are applied to determine the actual interest to be credited.

The following example demonstrates how this crediting rate is calculated.

The values used in this example are hypothetical figures for the dates indicated, and do not represent actual results. Past performance is no guarantee of future performance or of values of indexed life insurance. Cap, floor and participation rates are illustrative in nature, are not guaranteed, are subject to change and may vary. Different time scenarios will produce varying results which could be less favorable or more favorable depending on the performance of each index.

The 1 Year Monthly Average Multi-Index Interest Strategy tracks the index rates each month and averages the performance for the 12 month period.

The difference (between the average and initial value) is divided by the initial value to determine the index growth.

Index A  
 $146.53 \div 2,131.33 = 6.88\%$

Index B  
 $547.67 \div 10,525.84 = 5.20\%$

Index C  
 $48.16 \div 1,221.34 = 3.94\%$

	Index A	Index B	Index C
<b>Initial Value</b>	<b>2,131.33</b>	<b>10,525.84</b>	<b>1,221.34</b>
Month 1	2,187.21	10,709.90	1,238.02
Month 2	2,227.07	10,811.60	1,260.22
Month 3	2,364.06	11,006.88	1,302.35
Month 4	2,263.90	10,703.08	1,257.26
Month 5	2,352.82	11,317.54	1,351.06
Month 6	2,588.09	12,004.13	1,380.90
Month 7	2,362.55	11,342.89	1,311.46
Month 8	2,215.51	11,144.06	1,267.03
Month 9	2,176.53	10,883.49	1,214.62
Month 10	2,219.34	11,102.01	1,231.86
Month 11	2,234.46	11,368.24	1,286.33
Month 12	2,142.78	10,488.32	1,132.89
<b>Average</b>	<b>2,277.86</b>	<b>11,073.51</b>	<b>1,269.50</b>



## Life Insurance Illustration

**Nationwide YourLife® Indexed UL**  
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## Narrative Summary

### About Indexed UL (continued)

The percentage of index growth is weighted with 50% of the top performing index, 30% of the second best, and 20% of the third to determine the return for each.

	Index A	Index B	Index C
Index Growth	6.88%	5.20%	3.94%
Weight	50%	30%	20%
<b>Return</b>	<b>3.44%</b>	<b>1.56%</b>	<b>0.79%</b>

These are added together to determine the total average rate of **5.79%**.

Total Average Rate	3.44% + 1.56% + 0.79% = <b>5.79%</b>
Participation Rate	140% x 5.79% = <b>8.10%</b>
Cap Rate/ Floor Rate	12.00%/0%
<b>Credited</b>	<b>8.10%</b>

The total average rate is then multiplied by the Participation Rate to get **8.10%**.

Once this percentage is determined, the Cap Rate and Floor Rate are applied. If the Cap Rate is 12%, the applied interest rate is **8.10%**.

If the Cap Rate is 8%, the applied interest rate would be 8%. On the other hand, if the monthly weighted average is below zero, the Floor Rate is applied and the credited interest rate would be 0%.

If a Reference Index becomes unavailable, Nationwide may substitute a comparable Reference Index or modify the interest calculation. For the 1 Year Monthly Average Multi-Index Strategy, Nationwide may adjust the weighting of remaining Reference Indices to 65% of the best performing and 35% of the second best performing, if one index is discontinued or becomes unavailable, or 100% of the remaining Reference Index if two indices are discontinued or become unavailable, instead of replacing a Reference Index. Nationwide may also close an Index Strategy to new allocations.

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## Life Insurance Illustration

### Nationwide YourLife® Indexed UL Nationwide Life and Annuity Insurance Company

## Narrative Summary

### About Indexed UL (continued)

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuation can lead to the need for additional premium in your policy.

### Additional Benefits & Information

**Initial Death Benefit Guarantee** - This illustration reflects a 15 year Initial Death Benefit Guarantee Period. This provision ensures that the policy will not lapse during the Initial Death Benefit Guarantee 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; and
2. Is the sum of the Initial Death Benefit Guarantee Monthly Premiums in effect from the policy issue date to the most recent monthiversary.

### Policy Maturity Date Extension

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

### 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.



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### Additional Benefits & Information (continued)

**Extended Death Benefit Guarantee Rider** - (Form# ICC11-NWLA-455) This illustration reflects the addition of the Extended Death Benefit Guarantee (EDBG) rider. Provided the rider premium requirement is satisfied and other conditions are satisfied, the Extended Death Benefit Guarantee rider ensures the policy will not lapse after the policy's Initial Death Benefit Guarantee Period regardless of actual interest credited or any future changes to the cost of insurance or expense charges.

- Extended Death Benefit Guarantee rider has been elected for a duration of 60 years (to age 120) for 100% of the base Specified Amount.
- Both the EDBG period and EDBG percentage must be selected at issue and cannot be changed after issue. The rider cannot be added after the policy has been issued, but may be dropped at any time.
- The EDBG Premium Requirement is an accumulated premium rather than a scheduled premium payment requirement. If the EDBG rider premium requirement is not satisfied, the rider becomes inactive.
- An interest free unlimited catch-up on the EDBG Accumulated Premium is available.
- There is no catch up for the EDBG Advanced Payment Accumulated Premium after the end of the tenth policy year.
- The selection of the EDBG rider requires 100% allocation into the 1 Year Multi-Index Interest Strategy, subject to the Minimum Required Fixed Interest Strategy Allocation.
- Policy changes (increases, decreases, option changes, or rider additions or increases) may terminate the rider.
- Certain riders are terminated when the EDBG rider is invoked.

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

Actual policy values may vary 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.



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**Prepared For:** Valued Client // Male/60/Preferred Nontobacco  
**Section 7702:** Cash Value Accumulation Test  
**Specified Amount:** \$10,000,000  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$193,212.00 Annual  
**EDBG Rider:** 100% for 1 years\*\*  
**Annual All Pay EDBG Premium:** \$193,212.00  
**Advanced Pay EDBG Premium (cumulative):** \$3,940,810.00  
**Premium Allocation:** 100% Multi-Index Interest Strategy (subject to MRFISA)  
 0% Fixed Interest Strategy

## Numeric Summary

Guaranteed Multi-Indexed Crediting Rate 0.00%	Midpoint Multi-Indexed Crediting Rate 2.25%	Multi-Indexed Crediting Rate 4.50%
Guaranteed Fixed Crediting Rate 2.00%	Midpoint Fixed Crediting Rate 3.00%	Fixed Crediting Rate 4.00%
Guaranteed Charges	Midpoint Charges*	Current Charges

End of Year	Age	Cumulative Premium Outlay	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
5	65	820,616	0	10,000,000	0	10,000,000	51,157	10,000,000
10	70	1,604,871	0	10,000,000	0	10,000,000	499,554	10,000,000
20	80	3,864,240	0	10,000,000	0	10,000,000	2,078,251	10,000,000
40	100	7,728,480	0	10,000,000	0	10,000,000	0	10,000,000
60	120	11,592,720	0	10,000,000	0	10,000,000	0	10,000,000

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

**Age 120**

**Age 120**

**Age 120**

\* Midpoint charges are equal to one-half the sum of (Current + Guaranteed) charges.

Policy was not illustrated as a Modified Endowment Contract.

\*\* Based on Premium Outlay, the Extended Death Benefit Guarantee rider provides a guarantee for 1 policy years. Charges for this rider will be assessed for 60 policy years.

• 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® Indexed 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  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$193,212.00 Annual  
**EDBG Rider:** 100% for 1 years\*\*  
**Annual All Pay EDBG Premium:** \$193,212.00  
**Advanced Pay EDBG Premium (cumulative):** \$3,940,810.00  
**Premium Allocation:** 100% Multi-Index Interest Strategy (subject to MRFISA)  
0% Fixed Interest Strategy

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The Sales Representative has told me that they are not guaranteed. I also understand that this illustration 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 illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no representations that are inconsistent with the illustration.

Note: Nationwide uses fully allocated expenses in its illustrations. This means that all expenses, including indirect expenses such as corporate overhead and general advertising, are allocated to the policies.

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

\_\_\_\_\_  
Date

\*\* Based on Premium Outlay, the Extended Death Benefit Guarantee rider provides a guarantee for 1 policy years. Charges for this rider will be assessed for 60 policy years.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution •  
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## Life Insurance Illustration

**Nationwide YourLife® Indexed UL**  
**Nationwide Life and Annuity Insurance Company**

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**Premium Allocation:** 100% Multi-Index Interest Strategy (subject to MRFISA)  
 0% Fixed Interest Strategy

## Tabular Detail

		<b>Guaranteed</b>				<b>Non-Guaranteed</b>		
		Multi-Index Crediting Rate 0.00%				Multi-Index Crediting Rate 4.50%		
		Fixed Crediting Rate 2.00%				Fixed Crediting Rate 4.00%		
		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	193,212	0	0	10,000,000	122,526	0	10,000,000
2	62	156,851	0	0	10,000,000	204,746	0	10,000,000
3	63	156,851	0	0	10,000,000	279,421	0	10,000,000
4	64	156,851	0	0	10,000,000	353,293	0	10,000,000
5	65	156,851	0	0	10,000,000	423,948	51,157	10,000,000
<b>Total</b>		<b>820,616</b>						
6	66	156,851	0	0	10,000,000	490,897	143,247	10,000,000
7	67	156,851	0	0	10,000,000	555,722	234,376	10,000,000
8	68	156,851	0	0	10,000,000	619,035	325,321	10,000,000
9	69	156,851	0	0	10,000,000	679,903	415,300	10,000,000
10	70	156,851	0	0	10,000,000	733,373	499,554	10,000,000
<b>Total</b>		<b>1,604,871</b>						
11	71	156,851	0	0	10,000,000	786,388	585,185	10,000,000
12	72	156,851	0	0	10,000,000	839,564	673,052	10,000,000
13	73	156,851	0	0	10,000,000	891,445	761,931	10,000,000
14	74	156,851	0	0	10,000,000	942,314	852,533	10,000,000
15	75	665,905	0	0	10,000,000	1,475,779	1,428,964	10,000,000
<b>Total</b>		<b>2,898,180</b>						
16	76	193,212	0	0	10,000,000 *	1,600,494	1,600,494	10,000,000
17	77	193,212	0	0	10,000,000 *	1,724,119	1,724,119	10,000,000
18	78	193,212	0	0	10,000,000 *	1,845,140	1,845,140	10,000,000
19	79	193,212	0	0	10,000,000 *	1,963,298	1,963,298	10,000,000
20	80	193,212	0	0	10,000,000 *	2,078,251	2,078,251	10,000,000
<b>Total</b>		<b>3,864,240</b>						

Target Premium: \$323,730.00 7 Pay Premium: \$788,180.00 Net Single Premium: \$4,756,792.09

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.

\*\* Based on Premium Outlay, the Extended Death Benefit Guarantee rider provides a guarantee for 1 policy years. Charges for this rider will be assessed for 60 policy years.



Life Insurance Illustration  
**Nationwide YourLife® Indexed 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  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$193,212.00 Annual  
**EDBG Rider:** 100% for 1 years\*\*  
**Annual All Pay EDBG Premium:** \$193,212.00  
**Advanced Pay EDBG Premium (cumulative):** \$3,940,810.00  
**Premium Allocation:** 100% Multi-Index Interest Strategy (subject to MRFISA)  
 0% Fixed Interest Strategy

**Tabular Detail**

<b>Guaranteed</b> Multi-Index Crediting Rate 0.00% Fixed Crediting Rate 2.00% Guaranteed Charges	<b>Non-Guaranteed</b> Multi-Index Crediting Rate 4.50% Fixed Crediting Rate 4.00% Current Charges
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End of Year	Age	Annualized Premium Outlay	Accumulated Value	Net Surrender Value	Net Death Benefit	Accumulated Value	Net Surrender Value	Net Death Benefit
21	81	193,212	0	0	10,000,000 *	2,191,577	2,191,577	10,000,000
22	82	193,212	0	0	10,000,000 *	2,305,064	2,305,064	10,000,000
23	83	193,212	0	0	10,000,000 *	2,414,692	2,414,692	10,000,000
24	84	193,212	0	0	10,000,000 *	2,520,246	2,520,246	10,000,000
25	85	193,212	0	0	10,000,000 *	2,607,034	2,607,034	10,000,000
<b>Total</b>		<b>4,830,300</b>						
26	86	193,212	0	0	10,000,000 *	2,656,112	2,656,112	10,000,000
27	87	193,212	0	0	10,000,000 *	2,676,845	2,676,845	10,000,000
28	88	193,212	0	0	10,000,000 *	2,662,698	2,662,698	10,000,000
29	89	193,212	0	0	10,000,000 *	2,605,813	2,605,813	10,000,000
30	90	193,212	0	0	10,000,000 *	2,488,997	2,488,997	10,000,000
<b>Total</b>		<b>5,796,360</b>						
31	91	193,212	0	0	10,000,000 *	2,300,856	2,300,856	10,000,000
32	92	193,212	0	0	10,000,000 *	2,023,710	2,023,710	10,000,000
33	93	193,212	0	0	10,000,000 *	1,635,187	1,635,187	10,000,000
34	94	193,212	0	0	10,000,000 *	1,102,273	1,102,273	10,000,000
35	95	193,212	0	0	10,000,000 *	124,602	124,602	10,000,000
<b>Total</b>		<b>6,762,420</b>						
36	96	193,212	0	0	10,000,000 *	0	0	10,000,000 *
37	97	193,212	0	0	10,000,000 *	0	0	10,000,000 *
38	98	193,212	0	0	10,000,000 *	0	0	10,000,000 *
39	99	193,212	0	0	10,000,000 *	0	0	10,000,000 *
40	100	193,212	0	0	10,000,000 *	0	0	10,000,000 *
<b>Total</b>		<b>7,728,480</b>						

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

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Life Insurance Illustration  
**Nationwide YourLife® Indexed 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  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$193,212.00 Annual  
**EDBG Rider:** 100% for 1 years\*\*  
**Annual All Pay EDBG Premium:** \$193,212.00  
**Advanced Pay EDBG Premium (cumulative):** \$3,940,810.00  
**Premium Allocation:** 100% Multi-Index Interest Strategy (subject to MRFISA)  
 0% Fixed Interest Strategy

**Tabular Detail**

<b>Guaranteed</b>	<b>Non-Guaranteed</b>
Multi-Index Crediting Rate 0.00%	Multi-Index Crediting Rate 4.50%
Fixed Crediting Rate 2.00%	Fixed Crediting Rate 4.00%
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
41	101	193,212	0	0	10,000,000 *	0	0	10,000,000 *
42	102	193,212	0	0	10,000,000 *	0	0	10,000,000 *
43	103	193,212	0	0	10,000,000 *	0	0	10,000,000 *
44	104	193,212	0	0	10,000,000 *	0	0	10,000,000 *
45	105	193,212	0	0	10,000,000 *	0	0	10,000,000 *
<b>Total</b>		<b>8,694,540</b>						
46	106	193,212	0	0	10,000,000 *	0	0	10,000,000 *
47	107	193,212	0	0	10,000,000 *	0	0	10,000,000 *
48	108	193,212	0	0	10,000,000 *	0	0	10,000,000 *
49	109	193,212	0	0	10,000,000 *	0	0	10,000,000 *
50	110	193,212	0	0	10,000,000 *	0	0	10,000,000 *
<b>Total</b>		<b>9,660,600</b>						
51	111	193,212	0	0	10,000,000 *	0	0	10,000,000 *
52	112	193,212	0	0	10,000,000 *	0	0	10,000,000 *
53	113	193,212	0	0	10,000,000 *	0	0	10,000,000 *
54	114	193,212	0	0	10,000,000 *	0	0	10,000,000 *
55	115	193,212	0	0	10,000,000 *	0	0	10,000,000 *
<b>Total</b>		<b>10,626,660</b>						
56	116	193,212	0	0	10,000,000 *	0	0	10,000,000 *
57	117	193,212	0	0	10,000,000 *	0	0	10,000,000 *
58	118	193,212	0	0	10,000,000 *	0	0	10,000,000 *
59	119	193,212	0	0	10,000,000 *	0	0	10,000,000 *
60	120	193,212	0	0	10,000,000 *	0	0	10,000,000 *
<b>Total</b>		<b>11,592,720</b>						

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.

\*\* Based on Premium Outlay, the Extended Death Benefit Guarantee rider provides a guarantee for 1 policy years. Charges for this rider will be assessed for 60 policy years.



## Supplemental Report

**Nationwide YourLife® Indexed 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  
**Death Benefit Options:** Option 1 (Level)  
**Initial Planned Premium:** \$193,212.00 Annual  
**EDBG Rider:** 100% for 1 years\*\*  
**Annual All Pay EDBG Premium:** \$193,212.00  
**Advanced Pay EDBG Premium (cumulative):** \$3,940,810.00  
**Premium Allocation:** 100% Multi-Index Interest Strategy (subject to MRFISA)  
 0% Fixed Interest Strategy

## Premium Summary

<b>IDBGP:</b>	<b>\$144,840.00</b>
<b>Extended DBGP:</b>	<b>\$193,212.00</b>
<b>Advanced Pay EDBG Premium (cumulative):</b>	<b>\$3,940,810.00</b>
<b>TP:</b>	<b>\$323,730.00</b>
<b>MEP:</b>	<b>\$788,180.00</b>
<b>NSP:</b>	<b>\$4,756,792.09</b>
<b>MRFISA (Yr 1):</b>	<b>\$60,931.08</b>

**Initial Death Benefit Guarantee Premium (IDBGP):** Paying this premium each policy year guarantees that that policy will remain in force for 15 years.

**Extended Death Benefit Guarantee Premium (Extended DBGP):** The Extended Death Benefit Guarantee Premium is the premium required in order to keep the policy's guarantee in force thus protecting the policy from any downside market potential.

**Advanced Pay EDBG Premium (cumulative):** With Nationwide YourLife Indexed UL, you have the ability to pay up the extended death benefit guarantee in 10 years. At the end of the 10th year, we will automatically test the policy to determine if the total premium paid into the policy meets the requirements, which are shown on policy date pages. If premium requirements are met, the guarantee will be paid up on the policy.

**Target Premium (TP):** This is the premium used in the calculation of producer compensation. This product offers a commissionable target period of 24 months. This is not available in all states.

**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%.

\*\* Based on Premium Outlay, the Extended Death Benefit Guarantee rider provides a guarantee for 1 policy years. Charges for this rider will be assessed for 60 policy years.



## Supplemental Report

### Nationwide YourLife® Indexed 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

**Death Benefit Options:** Option 1 (Level)

**Initial Planned Premium:** \$193,212.00 Annual

**EDBG Rider:** 100% for 1 years\*\*

**Annual All Pay EDBG Premium:** \$193,212.00

**Advanced Pay EDBG Premium (cumulative):** \$3,940,810.00

**Premium Allocation:** 100% Multi-Index Interest Strategy (subject to MRFISA)  
0% Fixed Interest Strategy

## Premium Summary

Minimum Required Fixed Interest Strategy Allocation (MRFISA): A dollar amount equal to the estimated Monthly Deductions for a 12 month period, assuming no changes to the policy during that policy year. This amount is determined each year and until this requirement is met, no value will be allocated into an Indexed Interest Strategy.

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.

\*\* Based on Premium Outlay, the Extended Death Benefit Guarantee rider provides a guarantee for 1 policy years. Charges for this rider will be assessed for 60 policy years.



## Life Insurance Illustration

**Nationwide YourLife® Indexed UL**  
**Nationwide Life and Annuity Insurance Company**
**Input Summary - Ledger**  
**Case File: PitchBookNLG**


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**Screen: Insured**

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

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**Screen: Face Amount and Premium**

Total Specified Amount Option	10,000,000	Premium Mode	Annual
Additional Term Rider	None	Lump Sum Premium	0.00
Section 7702	CVAT	Lump Sum Month First Year	1
Reduce Specified Amount?	No	1035 Exchange?	No
Death Benefit Option	Level	Advanced Premium Fund	No
Illustrated Charges	Current	Avoid MEC	No
Scheduled Premium	193,212.00 From 1 To 2 156,851.00 From 2 To 14 665,905.00 From 15 To 15 193,212.00 From 16 To Max	Target Cash Value	10,000
		Target Year	Lifetime

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**Screen: Interest Rate and Income**

Premium Allocation	100% Multi-Index	Distribution Amounts	0.00 Withdraw / Borrow From A65 To A79
Matured Segment Allocation	100% Multi-Index	Withdrawal Cap	Basis
Fixed Crediting Rate	Current	Loan Interest Payment Method	Borrow
Current Fixed Crediting Rate	4%	Distribution Mode	Monthly
Multi-Index Crediting Rate	4.50%		
Alternative Loan?	No		

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**Screen: Riders**

Accidental Death Benefit	No	Surrender Value Enhancement Benefit	No
Child Term	0	Extended Death Benefit Guarantee	Yes
Long Term Care Rider	No	EDBG Percentage	100%
Spouse Term	0	EDBG Duration	Lifetime
Waiver Rider	No		

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## Life Insurance Illustration

**Nationwide YourLife® Indexed UL**  
**Nationwide Life and Annuity Insurance Company**


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**Screen: Output Design**

General Ledger	Yes	Monthly Cost Summary	No
Annual Cost Summary	No	Monthly COI Report	No
Internal Rate of Return	No	Cost and Benefit Report	No
Premium Summary	Yes	Net Cost Per Dollar	No
Nationwide Financial Strength	No	Maturity Extension Report	No
Underwriting Report	No	A Guarantee in Uncertain Times (EDBG must be selected)	No
Value of Life Insurance Report	No	UL as a Roth IRA Supplement (Distributions must be illustrated)	No
OCC Report	No	Insurance Based Retirement Plan	No
Outlay/Tax Report	No		
Surrender Charge Report	No		

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