

Sale of Long-Term Care Rider Temporarily Suspended As of June 28, 2010

What has happened?

Due to a state licensing issue with Nationwide Life and Annuity Insurance Company (NLAIC) we are required to **temporarily** suspend sales of the Long-term Care (LTC) rider in 21 States. We are working quickly with each state's Department of Insurance to take actions necessary to resume sales of the rider.

You will be notified when you may resume selling LTC.

What states are impacted?

AR, CA, CT, DE, IA, ID, KS, KY, ME, MA, MI, MO, MS, NC, NH, SC, TN, UT, WV, WI, WY.

What is the effective date when LTC Rider sales are suspended?

Monday, June 28, 2010. For **North Carolina** only: Friday, June 25, 2010.

Does this impact in-force policies?

No. This will not impact policies already in force.

What is the impact to cases in Underwriting?

All states expect NC

If an application signed date is before June 28, 2010 and is received in our home office on or before Friday, July 2, 2010 we will follow the normal underwriting process pertaining to the LTC rider if requested in the application.

North Carolina

If an application is received in the home office on or before Friday, June 25, 2010 we will follow the normal underwriting process with the LTC rider if requested in the application. Applications may be sent by fax on June 25.

If an application does not meet the above timelines, then the underwriting team will contact the producer to amend the application to remove the LTC rider. Underwriting will continue to work on the base policy application. The producer will be able to add the rider once it becomes available.

If the case is issued without the rider, can the rider be added once the sales of the LTC rider resume?

Yes. Nationwide will contact the producer to let them know when we are able to accept the LTC Supplement to add the rider post-issue.

(continued)

Will I still be able to illustrate the rider?

No. Until the state re-approves the rider, it cannot be illustrated. The rider will be removed from the illustration software for the impacted states on Friday, June 25. Please be sure to update your software using the automated web update feature by simply connecting to the Internet.

Who to call for questions about a case:

Contact our Underwriting Help Line or your Case Coordinator at 1-866-678-LIFE (5433).

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