Nationwide®
is on your side

HELPING AMERICA

prepare for and live in retirement

At Nationwide, we believe in facing challenges together so you can focus on helping your clients achieve their retirement goals.

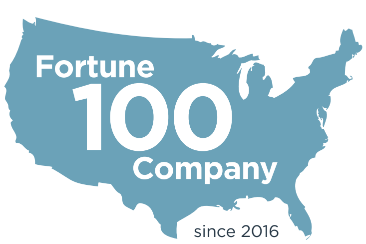
Nationwide® helps you break down and simplify the complex retirement challenges that concern your clients most, with intelligent strategies and tools, competitive solutions and consultative support.

We're a U.S.-based company with a strong and stable financial foundation rooted in asset management and a 90-year history of disciplined investing. You can be sure we're committed to keeping every promise we make.

$26.9 BILLION in operating revenue in 2018

Our financial ratings place us in the TOP **28%** of insurance-based financial services companies for risk management[1]

$59.6 BILLION in assets under management — mutual funds 12/31/2018



#1 provider of **457 deferred compensation plans**[2]

#1 provider of **corporate-owned life insurance**[3]

7th largest writer of **variable annuities**[4]

8th **largest life insurer**[5]

A+ AM Best
Received 10/17/2002
Affirmed 11/16/2018

A1 Moody's
Received 3/10/2009
Affirmed 11/07/2017

A+ Standard & Poor's
Received 12/22/2008
Affirmed 5/10/2018

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are only updated when there's a change in the rating, the dates to the left reflect the most recent ratings we have received. They are subject to change at any time.

[1] "North American and Bermudian Insurers Stayed the Course Through Choppy ERM Seas in 2016," RatingsDirect Report, Standard & Poor's (Apr 27, 2017).
[2] PLANSPONSOR 2017 Annual DC Recordkeeper Survey.
[3] IBIS Associates Inc., (February 2018).
[4] Variable annuity sales, LIMRA 2017.
[5] Based on total premiums, LIMRA YE 2017.

Committed to helping you and your clients

break down and simplify

complex retirement challenges

Knowledge, insights and **support** help amplify your expertise

Teams of Specialists

In-depth industry knowledge, extensive experience and consultative support about our comprehensive range of solutions:

- Mutual funds
- Annuities
- Retirement plans
- Life insurance

Nationwide Retirement Institute®

Practical thought leadership, client-ready tools and consultative support focused on helping advisors, plan sponsors and clients with complex retirement challenges:

- Health care costs and long-term care planning
- Social Security
- Tax-efficient retirement income

Advanced Consulting Group

Client seminars, continuing education, white papers and thoughtful consultation on complex cases:

- Qualified, nonqualified and executive benefits
- Estate and business succession
- Retirement distribution and advanced annuity and IRA strategies

Nationwide Business Solutions Group

Consultation on business life insurance strategies:

- Protection
- Business continuity
- Retirement

Smart **strategies** and powerful **tools** help you and your clients succeed

Health Care Cost Assessment and client education

Create a personalized analysis of a client's estimated health care and long-term care expenses in retirement.

Social Security 360®

Access education, client materials, a planning tool and support to help your clients make well-informed decisions about their Social Security benefits and filing options.

Investment Solutions Builder®

Build and manage fund lineups and asset allocation models for plan sponsors and participants, with flexibility and control.

Mutual Fund Comparison Tool

Easily compare and analyze up to five mutual funds at once, and generate customized reports for your clients. Powered by Morningstar®, Fund Analyzer is a subscription-free tool with data on more than 27,000 funds.

A wide array of **solutions** help meet your clients' individual needs

Our diverse suite of competitive products

MUTUAL FUNDS

- Fixed income funds
- Equity funds
- Asset allocation funds
- Index funds
- Target date funds
- Investor destination funds
- Exchange-traded funds

ANNUITIES

- Variable annuities
- Immediate annuities
- Fixed annuities
- Fixed indexed annuities

LIFE INSURANCE

- Universal life
- Indexed universal life
- Variable universal life
- Term life
- Whole life
- Business life
- Long-term care

RETIREMENT PLANS

Defined Contribution:

- 401(a)
- 401(k)
- 457(b) Governmental and Not for Profit
- 403(b)
- Nonqualified Deferred Compensation

Defined Benefit:

- Cash Balance

Other savings solutions:

- HRA
- HSA Integrated Offering*
- IRA

*Administered by HealthEquity

Helping make America a better place to live for you and your clients

When you choose to work with Nationwide, you and your clients are joining a force for good. We're committed to helping create a brighter future for all.

Since 2000, The Nationwide Foundation has contributed

$498 MILLION

to nonprofit organizations across the country.

MAKE SAFE HAPPEN®

We've partnered with the nation's leading experts to raise awareness *and help* **prevent accidental injuries in children.**

We've hired

1,000

veterans in four years and are committed to hiring 1,000 more veterans by 2020.

We're focused on facing challenges together

so you can focus on helping your clients retire successfully.

To learn more about our company and products, please contact your Nationwide wholesaler, visit **nationwidefinancial.com** or call **1-800-321-6064.**

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This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

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• Not FDIC insured • Not a bank deposit • Not insured by any federal government agency • No bank guarantee • May lose value