

AT NATIONWIDE,

we welcome retirement
with open arms.



Nationwide[®]
is on your side

A photograph of a middle-aged couple hiking in a mountainous landscape. The man is on the left, wearing a blue t-shirt and a backpack, smiling. The woman is on the right, wearing a red tank top and purple shorts, also smiling and laughing. They are both wearing backpacks. The background shows a rocky, hilly terrain under a bright sky with some clouds. A large blue circle is overlaid on the right side of the image, containing the text.

*The greatest reward
for your hard work
is freedom from
worrying about
the future.*

Great new beginnings start with Nationwide[®].

More than
90
YEARS
of disciplined investing

Nationwide is a U.S.-based company with a strong and stable financial foundation rooted in asset management and a rich history of disciplined investing.

That's important because as you retire, you want a company that will be with you through all the years ahead.

Our proud mutual heritage and ongoing commitment to our communities help us put customers first. That's important, too, because while we're helping you to break down and simplify complex retirement challenges, we're also working to make America a better place to live. **And that's good for everyone's future.**

we're a
STRONG
and
STABLE
U.S.-based company

we help
BREAK DOWN
and
SIMPLIFY
complex retirement topics

we're helping make
AMERICA
a
BETTER PLACE
to live

Strong, stable and committed to keeping our promises.

Nationwide was founded by a group of forward thinkers who joined forces to protect what matters most. That sense of working together for the common good has never left us.

Today we're a Fortune 100 company, with a diversified corporate portfolio that allows us to navigate all manner of economic ups and downs. In fact, our prudent investment approach and long-term business vision earn us financial ratings that place us in the top 28% of insurance-based financial services companies for our risk management capabilities.¹



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

diversified CORPORATE PORTFOLIO



Financial services



Personal property and casualty



Commercial property and casualty

A.M. Best

Received 10/17/2002
Affirmed 10/02/2017

A+

Moody's

Received 3/10/2009
Affirmed 11/07/2017

A1

Standard & Poor's

Received 12/22/2008
Affirmed 5/24/2017

A+

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 above reflect the most recent ratings we have received. They are subject to change at any time.

THE BOTTOM LINE:

Our goal is to be with you for as long as you need us.

¹ North American and Bermudian Insurers Stayed the Course Through Choppy ERM Seas in 2016, RatingsDirect Report, Standard & Poor's (04/27/2017)







Simplifying the adventure ahead.

Social Security. Health care. Income planning. Long-term care. We support you and your advisor with a variety of intelligent strategies and planning tools to help you simplify and solve complex retirement challenges. All while helping you grow and protect your precious investments.



Nationwide received a 2014 Insured Retirement Institute (IRI) Award for providing **superior thought leadership** and **research contributions** on issues facing retirees and pre-retirees today.

At Nationwide, retirement makes perfect sense.

Whether your scenario calls for income generation, investment strategies or protecting your family and business, our comprehensive array of products and services can help you and your advisor create a custom solution designed to meet your specific needs and goals.

Suddenly, your dreams feel achievable. That's what happens when you and your financial advisor team up with Nationwide to help you plan your retirement.

a **PLAN** that's created
just for
you

MUTUAL FUNDS

Helping you achieve your financial goals through a diverse set of investment options

ANNUITIES

Helping you generate income and weather market conditions throughout retirement

RETIREMENT PLANS

Helping employees like you save for retirement with flexible group retirement products, tools and services designed to meet a variety of needs

LIFE INSURANCE

Helping you protect your family and business, plan for the unexpected and accumulate wealth

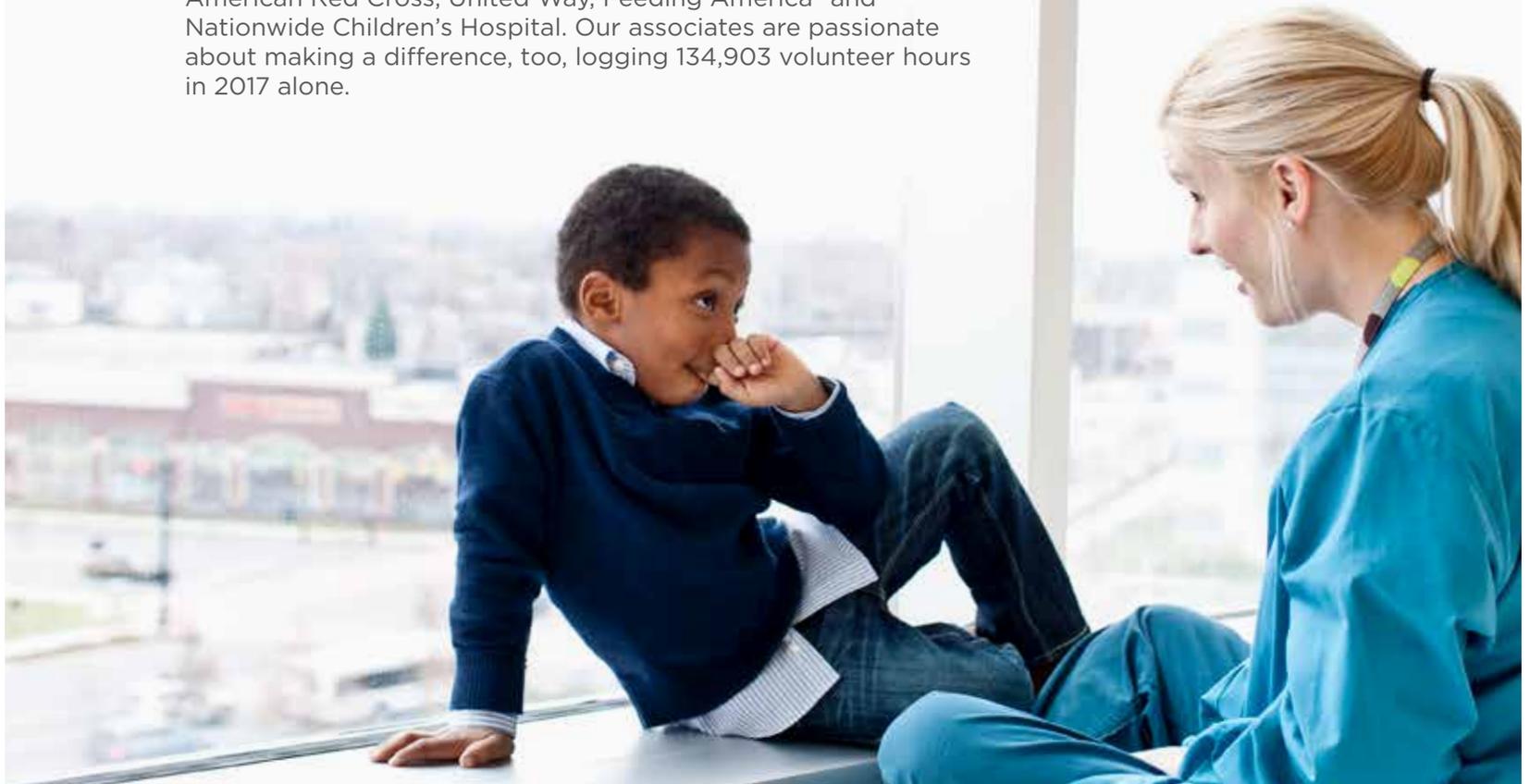




Working to help make America's future as bright as yours.

When you choose Nationwide as your retirement partner, you're joining a force for good.

Since the year 2000, the Nationwide Foundation has contributed more than \$430 Million to charitable organizations like the American Red Cross, United Way, Feeding America® and Nationwide Children's Hospital. Our associates are passionate about making a difference, too, logging 134,903 volunteer hours in 2017 alone.



MAKE SAFE HAPPEN®

Raising awareness and **preventing accidents to children** in partnership with the nation's leading experts

Nearly **65%** of our associates participated in our 2017 United Way campaign, pledging nearly **\$9.5 million**

In 2013, Nationwide received the **Patriotic Employer Award** presented by the National Committee for Employer Support of the Guard and Reserve for showing appreciation to military-member employees.

- ★ We've hired
- ★ 1,000 veterans
- ★ in four years and
- ★ are committed
- ★ to hiring another
- ★ 1,000 veterans
- ★ by 2020.



Named among the 2018 **100 Best Companies to Work For®** by Fortune Magazine





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

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 work with their financial professional to discuss their specific situation.

Variable products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA. Mutual funds are distributed by Nationwide Fund Distributors LLC, Columbus, OH, member FINRA.

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