



Helping you grow through changing times

We have a proven track record of success, even in turbulent industry shifts.

Strength and stability

- **Nationwide did not take Troubled Asset Relief Program (TARP) money** after the 2008 recession due to our well-diversified product lines and conservative investments
- **Nationwide has increased its Fortune 100 status** several years running, from #100 in 2012 to #68 in 2017

Expertise

- **Industry advocates** on our government relations team ensure the needs of Nationwide, you, and your clients are represented in policy discussions in Washington, D.C.
- **Thought leadership and insights** from the Nationwide Retirement Institute® that can be leveraged with your clients
- **ERISA specialists** in our Advanced Consulting Group help you stay compliant with industry regulations
- **DALBAR Superior Standard of Care awards** for 2014 - 2017 because we continually invest in training and industry certifications for call center associates

Our products and solutions help you evolve and adapt.

Flexibility

- **1300+ institutional investment options** in the Nationwide Retirement Flexible Advantage® program
- **Participant choice outside of the core fund lineup** at no extra charge with our Fund Window
- **Non-proprietary and proprietary options** through multiple target date fund families and managed account services

Transparency

- **Provided full fee disclosure** before it was required by 408(b)(2)
- **One of the first to offer a daily solution for mutual fund service fee payments** outside of ERISA budget accounts through Nationwide ClearCredit™

Our proactive approach has led to continued growth through decades of change.

Industry event

How we responded to help you grow your business

Millions (\$)

140000
120000
100000
80000
60000
40000
20000

1970s

1974: ERISA announces standards for private industry pension and health plans.

1978: The Revenue Act of 1978

1974: Our representatives helped to form what became ERISA law.

1975: Established our first and longest tenured plan - State of Maryland 457.

1980s

1986: The Tax Reform Act of 1986

1982: Introduced the concept of offering multiple funds from some of the nation's well-known fund families.

1988: Offered advisor level compensation options.

1975
1977

1984
1985
1986
1987
1988
1989

*Establish
the industry*

1990s	2000s	2010s
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1996: The Small Business Job Protection Act of 1996

1997: Established Nationwide Trust Company to provide trust, custodial and agency services for retirement plans.

1997: Launched our first trust product for retirement plans

2001: The Economic Growth and Tax Relief Reconciliation Act of 2001

2008: Market Downturn and Recession

2001: Fiduciary Series launch; we were one of the first companies to create a fund monitoring system.

2005: One of the first to offer multiple managed account options.

2008: Introduced Nationwide ClearCredit to provide participant fee transparency.

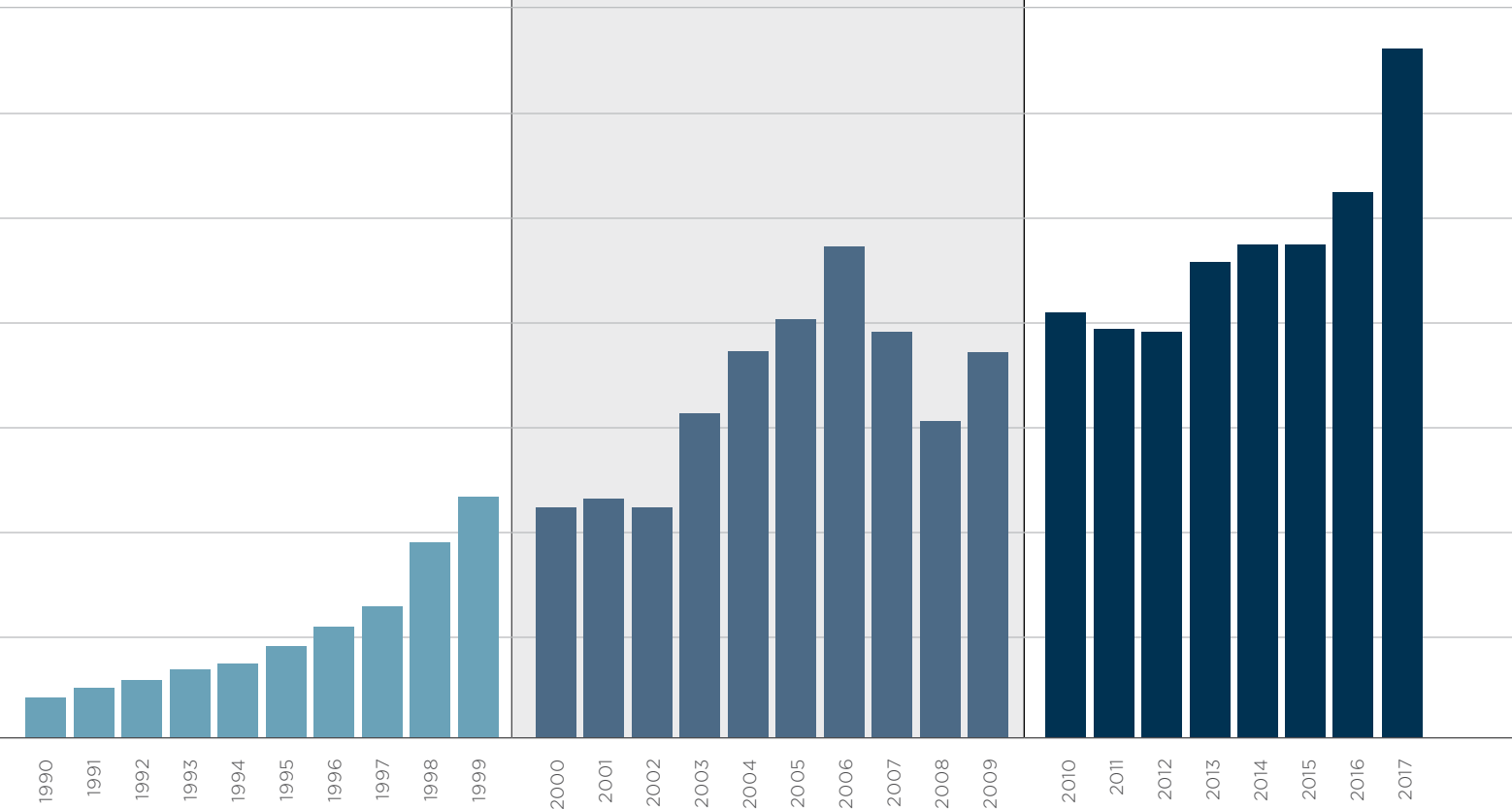
2012: 408(b)(2) and 404(a)(5) fee disclosure rules

2016: DOL fiduciary rule

2010: Launched Nationwide Retirement Institute® to provide advisors with education and client acquisition opportunities.

2011: Created Nationwide Retirement Flexible Advantage based on feedback from a board of experienced plan advisors.

2018: Created Nationwide Retirement Flexible Advantage Foundations, a platform for small plans seeking efficiency and fiduciary protection.



Expand and promote employer adoption and participant deferrals

Recession, rebuilding consumer confidence, emphasis on transparency



Nationwide®

This material is not a recommendation to buy, sell, hold, or rollover 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.

Fund Window investment options may require investment expertise and/or professional management advice to prudently manage. In addition, some of these investment options may have higher Nationwide asset fees than the designated investment options. Nationwide does not make recommendations or give investment advice.

Nationwide ClearCredit® reduces the asset fee based on payments from funds for participants who have invested in those funds.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending investment and market experience, and there is no guarantee that fund objectives will be met.

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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PNM-3243AO.1 (02/18)