



Nationwide®
is on your side

— **NATIONWIDE® SOLUTIONS** —

for every stage
of your life





Nationwide[®] is a company that grows as you do.

Whether you're just getting started, are somewhere in the middle or are planning to retire, we can help you smoothly transition from one stage to the next — with everything you need, all in one place.



① Landing your first job

The world is your oyster as you set upon your destiny. Let us help you begin investing for the future with a host of accumulation products.



② Getting married and buying a home

Here comes the bride (and the mortgage)! Don't worry, Nationwide is here to help protect you and your new home with life insurance coverage.



③ Becoming a parent

Will it be a boy, a girl or both? No matter! We can help you get started investing for college and reallocate your investment strategies to meet your changing financial priorities.



④ Changing jobs or starting a small business

Moving up the corporate ladder, or striking out on your own, will change your accumulation and planning needs. Or, as a small business owner, you'll probably need employee benefits and succession planning. Don't worry. We have you covered.



⑤ Planning for future health needs

Caring for aging loved ones can highlight the impact long-term care (LTC) has on your overall financial health. A strategy from Nationwide can help prevent potentially devastating long-term care expenses from impacting your family and finances later on.



⑥ Planning for retirement

Maybe you're just starting to plan for retirement or simply want to review your current strategy to make sure it still meets your future goals. Either way, Nationwide is here to help you determine the steps needed to turn your dreams for retirement into a reality.



7 Enjoying retirement

Congratulations! You're ready to enjoy your retirement. But first, you'll need to decide how much income you'll need to live. Nationwide can help you determine your distribution strategy as well as help you ensure you won't outlive your investments.



8 Leaving your legacy

Looking back over all your achievements, you'll likely begin thinking about leaving your legacy. As always, we'll be right there with products to help with your estate planning needs.



TAKING CARE OF YOUR FAMILY

- Life insurance
- Auto or home insurance
- Long-term care coverage
- Business succession planning

ACCUMULATING FUNDS FOR THE FUTURE

- Fixed and variable annuities
- Access to professional money managers
- Retirement planning



ENJOYING RETIREMENT

- Immediate annuities
- Access to professional money managers

PLANNING FOR THE NEXT GENERATION

- Estate planning
- Legacy planning
- Life insurance

Investing involves market risk, including possible loss of principal and fluctuations in value. Any investment involves risk, and there is no assurance that the investment objective of any fund will be achieved.



Why Nationwide®?

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.



A.M. Best

received 10/17/2002
affirmed 7/7/2016

A+

Moody's

received 3/10/2009
affirmed 7/21/2016

A1

Standard & Poor's

received 12/22/2008
affirmed 4/22/2016

A+

diversified CORPORATE PORTFOLIO



financial services



**personal property
and casualty**



**commercial property
and casualty**

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 consistently strong performance means we'll be with you for as long as you need us.

We'll keep your information safe

We know that keeping your personal information private and guarding it from hackers and solicitors is important to you. That's why it's a priority for us. We've set high standards for how we collect, use, share and protect your personal information. In a nutshell, we promise to treat your personal information responsibly.



MOST TRUSTED COMPANY FOR PRIVACY

In 2014, Nationwide earned a Top 10 ranking in the Most Trusted Companies for Privacy Awards.

The awards—based on an independent survey sponsored by TRUSTe and conducted by the Ponemon Institute—gauge the privacy policies and practices of more than 200 U.S. companies.

Supporting communities

Our commitment to you goes well beyond the products we offer. It penetrates the communities in which you live. Since 2000, Nationwide has contributed more than **\$355 million** through the Nationwide Foundation to help nonprofit organizations in communities where Nationwide associates and their families live and work.

AMONG THE ORGANIZATIONS WE SUPPORT ARE:



American
Red Cross



Source: Nationwide Office of Corporate Citizenship.



Why Nationwide?

We're glad you asked.

As a stable, Midwestern company with more than 90 years of experience, we're conservative by nature. And, because we're in the business of offering annuities, life insurance, retirement plans and mutual funds, we know risk management and take many steps to protect our investors.

We're proud of the company we keep and the company we've built along the way. Nationwide is a Fortune 100* company with more than 30,000 associates, making us one of the largest financial services companies in America. Through the years, we've worked hard to build things you can rely on:

- Diversified sources of earnings and cash flows
- A strong balance sheet
- A sound and disciplined investment policy; and
- A long history of maintaining a quality investment portfolio

Spend some time with us, and you'll quickly see a difference. Our conservative, family-based culture allows us to bring a unique brand of personalized service to our customers.



Seeing is believing

Naturally, seeing is believing. So why not see for yourself what Nationwide can do. Take a look at what we have at **nationwide.com** today. Then talk to your Nationwide agent to get started with your plan.

A woman with dark hair, wearing a teal long-sleeved top and a gold necklace with large beads, is smiling warmly while looking at a man in a suit. They are sitting at a table, and the woman is holding a stack of papers. The background is bright and out of focus, suggesting an office or meeting room.

Welcome to the
Nationwide family.



Nationwide®

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

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, go to nationwide.com or call 1-800-848-6331.

Products 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.

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