

IN THE NATION,

we welcome retirement
with open arms.



Nationwide[®]
is on your side

A man and a woman are hiking together in a rugged, mountainous landscape. The man, on the left, is wearing a blue t-shirt and a backpack, smiling as he looks towards the woman. The woman, on the right, is wearing an orange tank top and purple shorts, laughing joyfully. They are both wearing backpacks and appear to be on a dirt trail. The background shows rocky hills under a bright, slightly cloudy sky.

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

Great new beginnings start with Nationwide[®].

85
YEARS
of disciplined investing

Nationwide is a U.S.-based company with a strong and stable financial foundation, and a rich history of disciplined investing dating back more than 85 years.

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

Nationwide is a mutual company, which means we don't have shareholders, so we can put our members and communities first. That's important, too, because while we're helping you to break down and simplify the toughest retirement challenges, we're also working to help 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
tough 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 16% of insurance-based financial services companies for our risk management capabilities.¹



TOP
16% of
insurance-based
financial services
companies for
risk management

diversified CORPORATE PORTFOLIO



financial services



**personal property
and casualty**



**commercial property
and casualty**

A.M. Best
received 10/17/2002
affirmed 4/2/2014

A+

Moody's
received 3/10/2009
affirmed 9/12/2013

A1

Standard & Poor's
received 12/22/2008
affirmed 5/13/2014

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

¹ *Process Improvements and Regulation Drive ERM of North American and Bermudian Insurers Forward*, RatingsDirect Report, Standard & Poor's (3/31/14).







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 simplify and solve your toughest 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.

In the Nation, retirement makes perfect sense.

Whether your scenario calls for annuities, mutual funds, retirement plans, life insurance or all of the above, 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 to plan your retirement, with Nationwide working on your behalf behind the scenes.

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

ANNUITIES

Helping you generate income and weather market conditions throughout retirement

MUTUAL FUNDS

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

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 Insurance Foundation has committed more than \$345 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 86,600 volunteer hours in 2013 alone.



86,600 hours
of volunteer time logged in 2013

Named among the 2013

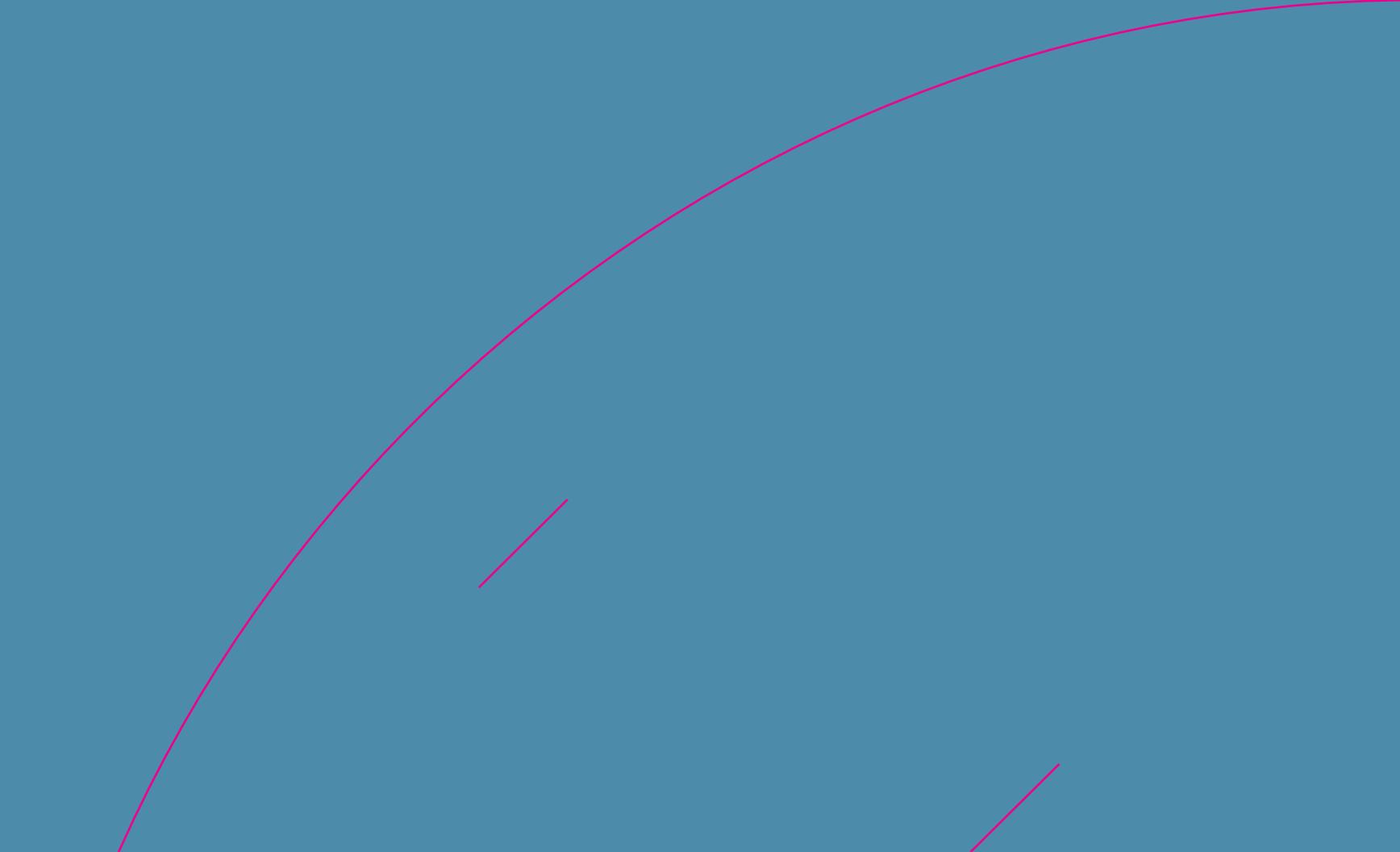
TOP 10 MOST GENEROUS COMPANIES IN AMERICA ♥
by the Chronicle of Philanthropy

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.



Today we're on track to hire 1,000 veterans over the next several years.





You've worked hard.
Now it's our turn to
work hard for you.

Let's get started today.
www.nationwide.com/retirement



Nationwide[®]
is on your side

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. In Michigan only: Nationwide Investment Svcs. Corporation. Mutual funds are distributed by Nationwide Fund Distributors LLC, King of Prussia, PA, member FINRA.

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