

IN THE NATION,

we welcome retirement  
with open arms.



**Nationwide**<sup>®</sup>  
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<sup>®</sup>.

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.**

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*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*

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# 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.<sup>1</sup>



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.

<sup>1</sup> *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

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## 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*

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## 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*

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# 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](http://www.nationwide.com/retirement)



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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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