



Nationwide®
is on your side

A strong partner for you

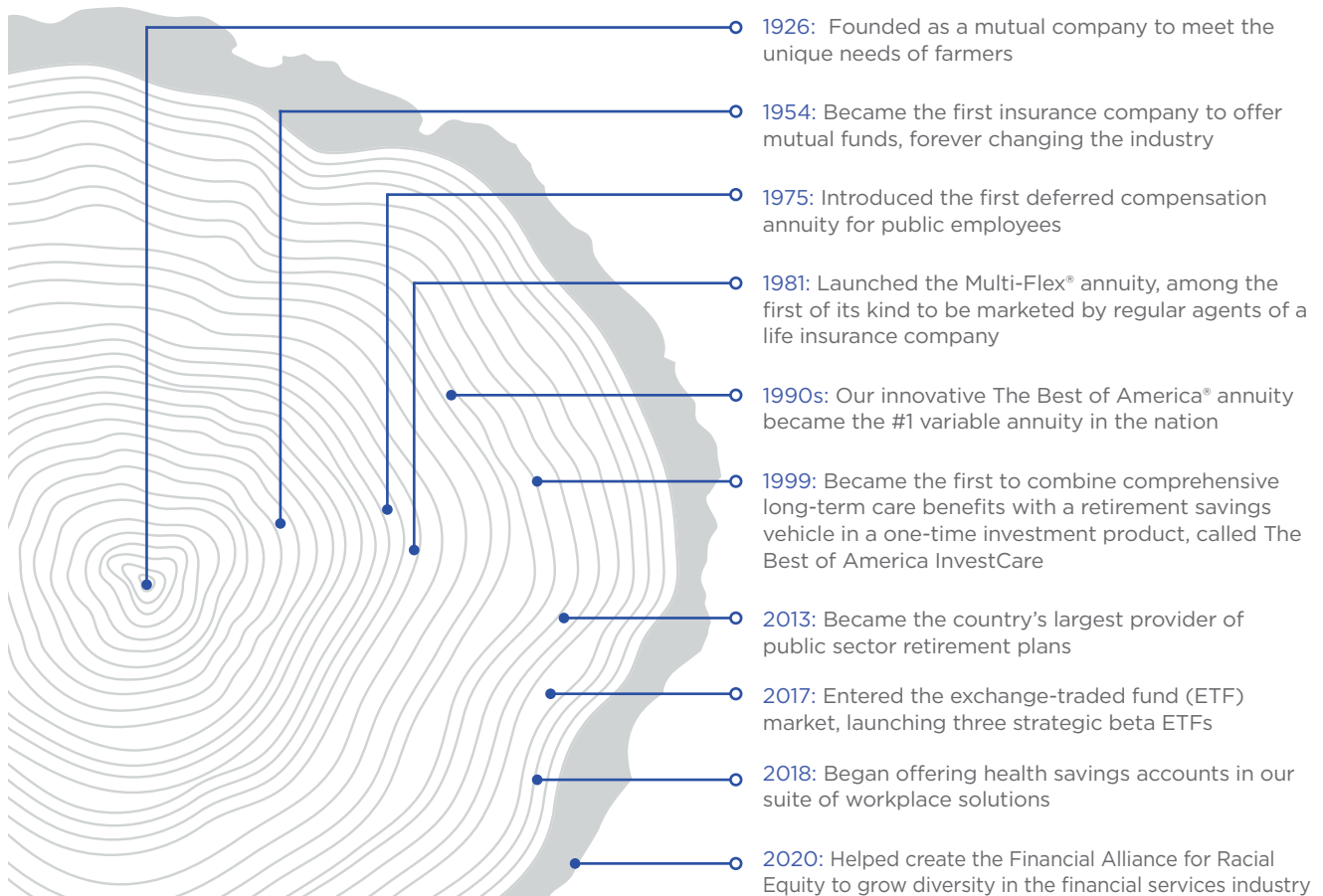
Nationwide® is a Fortune 100 company with nearly 100 years of innovation and leadership. Our stable, diversified corporate portfolio enables us to outgrow competitors, stand firm during stormy economic periods and explore groundbreaking initiatives that transform the industry.

Nationwide does business across a wide range of financial services and insurance categories, allowing us to avoid overexposure to any single business or risk. Our life insurance companies are highly regulated and subject to strict capital requirements designed to help ensure that we remain financially sound.

We're committed to keeping our promises, as we always have. And because we're strong and stable, we can continue to make simplicity a priority.

Innovation that goes back to our roots

We were founded by a group of forward-thinkers who sought simple solutions to complex issues, and today our commitment to evolving the industry is stronger than ever.



At the core: Our sound risk management

At Nationwide, we balance innovation with diligence. Our enterprise risk management capabilities are viewed favorably by third-party rating agency services, citing our ability to assess and manage exposures through hedging and reinsurance programs and our own robust internal structure.¹

Having an in-house hedging program sets us apart from competitors by allowing us to finely tune our strategies to specific policies and be responsive to ever-changing market conditions.



received: 3/10/09
affirmed: 5/27/20



received: 10/17/02
affirmed: 12/17/20

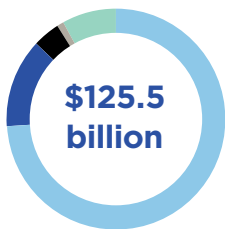


received: 12/22/08
affirmed: 5/4/21

Branching out: Our diverse investment portfolio

Nationwide invests in a broad range of quality securities spread across various industries, geographies and markets. The goal: to ensure we have the capital and liquidity to fulfill our financial obligations and keep every promise we make, now and in the future. The result: a strong balance sheet with a history of notable growth.

Fixed-maturity securities (public and private bonds) compose 74% of our portfolio, and 96% of these securities are rated as investment grade, with a Baa rating² or better.



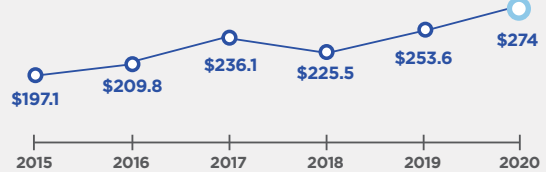
- 74% Fixed-maturity securities
- 13% Mortgage loans
- 4% Short-term investments
- 1% Real estate
- 8% Other investments

Nationwide at a glance

Nationwide stands in a position of strength, with steady growth in recent years. Today, as the economy suffers pandemic-related setbacks, our solid footing is a major asset. We were resilient enough to survive the 2008 recession without taking government relief, and we believe that our stability is seeing us through the present challenges as well.

Total assets

(in billions)



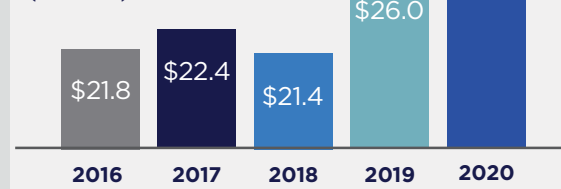
Net operating income

(in billions)



Policyholders' equity

(in billions)



To learn more about how we make simplicity a priority, visit NationwideFinancial.com/Simpler.

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

¹ AM Best Credit Report — Nationwide Mutual Group Core Subsidiaries 'A+' Ratings Affirmed; Outlook Stable (Dec. 17, 2020).

² Comparisons between NAIC and Moody's designations are published by the National Association of Insurance Commissioners. If no Moody's rating is available, Nationwide assigns internal ratings corresponding to public ratings.

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NFM-7072AO.48 (05/21)