

IMPORTANT_ NOTICE

The events over the last several weeks have no doubt caused many clients to question if their investments are secure and their financial plan is still on track. To help reassure your clients of Nationwide's enduring commitment, Amy Shore, our Chief Customer Officer is sending the attached communication to all Nationwide life insurance policyholders this week. If you have any questions regarding this message, please call us at 1-800-848-6331.

IMPORTANT NOTICE

Our valued customers:

These are certainly unprecedented times. No one could have imagined in an age where people are more connected than ever before, we would be practicing social distancing and isolation. Not only can it seem unsettling in the here and now, the market volatility can make the future seem even more uncertain. At Nationwide, we believe we have the tremendous opportunity – and responsibility – to deliver our on your side commitment.

We have been preparing for several weeks to take action on the impacts of the coronavirus (COVID-19) and the dramatic shifts in the market.

- In support of the need to flatten the coronavirus curve, we implemented a
 progressive work-from-home policy for most of our associates. We are wellequipped technologically and operationally and have taken steps to ensure our
 ability to serve you with minimal disruption.
- There are many ways for you to connect with Nationwide, if needed:
 - Schedule a call with your financial professional or agent
 - Log in to your account online to securely make changes to your life insurance policy. If you don't have an online account, please take a few minutes to create your online account today at Nationwide.com.
 - Contact Nationwide directly at 1-800-848-6331
- We are prepared to work with you based on your individual circumstances. We will
 continue to monitor regulators like the Department of Insurance (DOI) and the
 Securities and Exchange Commission (SEC) for updates that may provide
 additional options to assist those who have been impacted by recent events related
 to the coronavirus.
- We will continue to service life insurance policies in a way that keeps both our customers and associates safe.

You have the strength and stability of Nationwide "on your side." We have a 100-year history of disciplined investing and prudent decision-making and have navigated significant market challenges before. Our consistently high ratings from independent credit rating agencies, diversified quality investments, and risk management practices ensure we have the capital and liquidity to fulfill our financial obligations and keep the commitments we make now and in the future.

Below are short-cuts to a few helpful resources:

- Centers for Disease Control and Prevention
- Article: Coping with a traumatic event
- Resource: Staying focused when headlines react

Our mission "to protect people, businesses and futures with extraordinary care" is not just words on a page. Nationwiders all over the country are rallying around this purpose as we find new ways to keep our commitments to you and the community around us. If we have any updates, you'll be among the first to know.

Thank you for your trust in Nationwide.

Sincerely, Amy Shore Nationwide, Chief Customer Officer

This email was sent to: caitlin.hoffman@nfp.com
This email was sent by: Nationwide, One Nationwide Plaza, Columbus, OH, 43215

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