

About Nationwide

A white silhouette of the United States map is centered on a dark blue background. The text "A strong and stable reputation" is written in a dark blue, sans-serif font across the middle of the map.

A strong
and stable
reputation

A+

A.M. Best

received 10/17/2002
affirmed 12/17/2019

A1

Moody's

received 3/10/2009
affirmed 11/7/2017

A+

Standard & Poor's

received 12/22/2008
affirmed 9/16/2019

Nationwide Care Concierge

Chris R Bailey-Vice President-BGA Annuity Distribution



Nationwide[®]
is on your side

Important things to keep in mind

This material is not a recommendation to buy, sell, hold, or rollover any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

West's Health Advocate Solutions is not an insurance company or direct health care provider and is not affiliated with any insurance company or third-party provider.

Nationwide Care Concierge is available at no additional cost. It may not be available in all states/territories or in all products. Nationwide Care Concierge is administrated by Health Advocate. Nationwide and Heath Advocate are not affiliated companies.

Nationwide Investment Services Corporation (NISC), member FINRA.

Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2017 Nationwide

VAM-2975AO.1 (8/17)

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



For your clients'
help me take on
the future side.

Nationwide® Care Concierge



Administered by
HealthAdvocate

FOR BROKER / DEALER USE ONLY — NOT FOR USE WITH THE PUBLIC

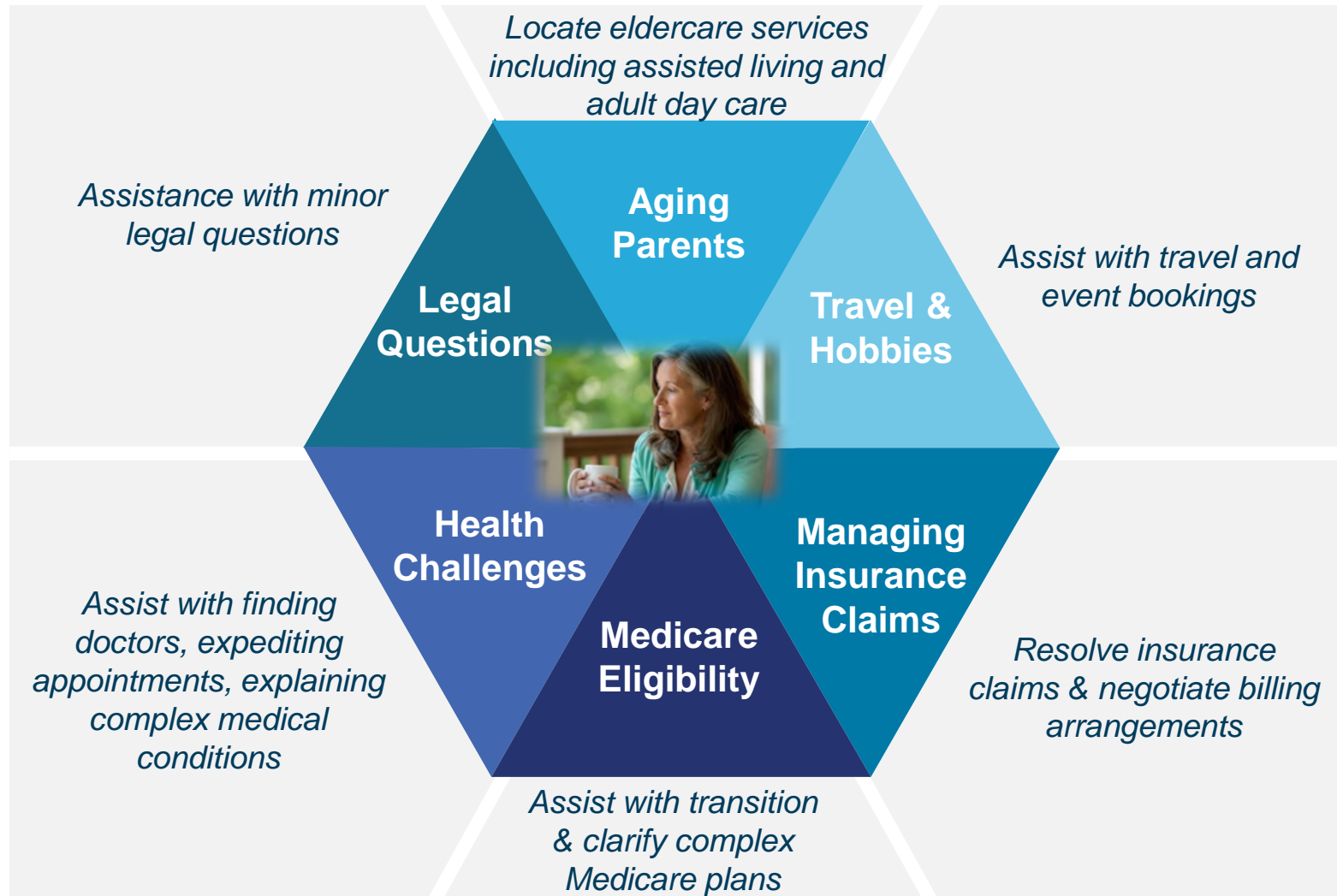
OVERVIEW

- 1 **Solving for complex client issues**
- 2 **Access to guidance from Health Advocate**
- 3 **Deepen client relationships with Nationwide Care Concierge**



Nationwide[®]
is on your side

Research revealed that consumers seek guidance with day-to-day issues to feel more confident, especially in and approaching retirement



Source: Nationwide IPS Annuity, Consumer Quantitative Research (Crowdsourcing), Q1 2015



FOR BROKER / DEALER USE ONLY — NOT FOR USE WITH THE PUBLIC

Market-tested concept: we developed a concept that met many of these needs – the response was favorable from both clients and advisors

CONSUMERS

42% much more likely to buy an annuity with this service

51% much more likely to stay with a company that offers this

“If all products were equal and priced similarly, but only one company had this service, that would probably swing my decision to that company.”



ADVISORS

82% of advisors said it is good or excellent value that will help serve clients more holistically

“I know they have questions about these topics, but I don’t know how to help my clients with these.”



Sources: Nationwide IPS Annuity Consumer Qualitative Research, Q3 2015, Advisor Quantitative Research, Q4 2015, Consumer Quantitative Research Q2 2017

FOR BROKER / DEALER USE ONLY — NOT FOR USE WITH THE PUBLIC

Nationwide® Care Concierge

Your guide to solving complex issues

What can Nationwide® Care Concierge do?

Nationwide Care Concierge is a confidential service available on select Nationwide variable annuities.

It's available to contract owners, spouses, parents, parents-in-law, dependent children and beneficiaries. All at no additional cost to the client.



Find the right medical care

We'll locate leading health care providers, arrange treatments and tests, and expedite appointments.



Provide licensed professional counselors

We offer confidential help on a wide range of issues, with services available in person, by phone and via secure video.



Resolve medical insurance claims

We untangle medical bills and help resolve medical claims, billing issues and claim denials.



Locate elder care services

We'll address elder care issues for you and your eligible family members, such as finding assisted living and adult day care providers.



Clarify Medicare

We can assist with the transition from traditional insurance to Medicare and help clarify complex Medicare plans.



Offer a personal concierge service

We assist with travel and event bookings.



Explain complex medical conditions

We help you become informed about your diagnosis and test results, and will research and locate the latest treatments.



Offer access to an attorney network

Get assistance with minor legal questions. We can find resources in your area for legal questions and services.



Care Concierge is administered by industry leader, Health Advocate

An industry leader in healthcare advocacy serving over 12,000 clients, serving over 50 million lives ¹



Focused on helping members navigate healthcare system, issues and concerns

Top Awards

InformationWeek
2011 Cool Tech
Innovation of the Year



2010
Best First Book
Non-Fiction

2011 | PACT
Life Sciences
Company of the Year



Ernst & Young
Entrepreneur
Of The Year
2011 Award Winner



Deloitte.
Fast 500
TECHNOLOGY



Workforce Magazine
2011 Global Winner
Optimas Award for Service

Current provider of Nationwide's associate benefit plan

HealthAdvocate™

Welcome Nationwide Associates

Source: (1) <http://healthadvocate.com>



For clients, a Personal Health Advocate is only a call or click away

Simple Activation



866-799-2688



Answers@HealthAdvocate.com



HealthAdvocate.com/Members

Client receives a Personal Health Advocate¹



- **Registered Nurses** with 10+ years of experience
- **Benefits Experts** with 5+ years of experiences
- **Trained Clinical Professionals:** Licensed Professional Counselors, Work/Life Specialists, Masters level Social Workers, etc.

Source: (1) Health Advocate Presentation for Nationwide, 2016



Nationwide Care Concierge can help you deepen client relationships today and tomorrow.

Client Communication

- 35% of clients leave to find an advisor who is better at communicating¹
- Offers a reason to call clients and reinforce the advisor's role as an advocate

Multi-generational planning

- 45% of wives and only 2% of children stay with the same advisor after a client's death²
- Services extend beyond the owner to spouses and others that can help foster "next generation" relationships

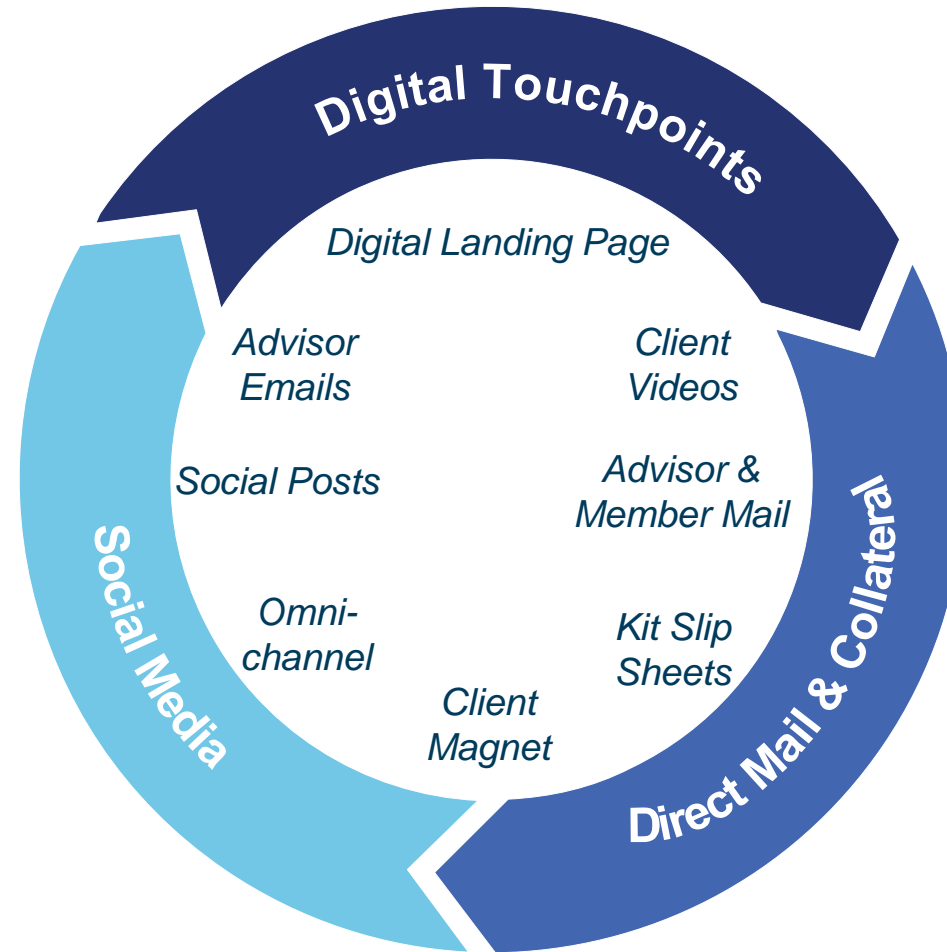
Time Saver

- 73% of advisors say too much time is spent on things other than practice management³
- Support for complex topics is only a call or click away for clients

Source: (1) Trust To Loyalty: A Global Survey of What Investors Want, (2) PWC Global Private Banking Wealth Management Survey, 2013, (3) Accenture Voice of the Advisor Survey, 2015



Phased, integrated go-to-market approach to connect with advisors and members



Care Concierge In the News

Retirement Income Journal

The information forum of the decumulation industry.

Nationwide's new 'Care Concierge' program fills an advisory vacuum



Nationwide Offers Concierge Health Services

planadviser

Nationwide Offers Health Care in Retirement Help

The service will be offered to certain annuity customers.



Nationwide Providing New Resources to Advisors to Help Clients Navigate Life in Retirement

life annuity
specialist

Nationwide Rolls Out Concierge Desk for VA Holders



FOR BROKER / DEALER USE ONLY — NOT FOR USE WITH THE PUBLIC

Thank you



FOR BROKER / DEALER USE ONLY — NOT FOR USE WITH THE PUBLIC