Since our founding in 1926 as a small mutual auto insurance provider, Nationwide has grown into a Fortune 100 company that offers a full range of insurance and financial services across the country. We work hard to help people protect what matters today and prepare them for what comes tomorrow. In 2021, Nationwide paid out $18.4 billion in claims and benefits to members.

A strong financial foundation allowed us to be there when our members needed us most. In 2021, our total investment portfolio was $130.8 billion, while our total adjusted capital was $21.9 billion.

Financial Strength Ratings

Major rating agencies issue public ratings on the member insurance companies affiliated with Nationwide. Financial strength ratings apply to the individual member insurance companies affiliated with Nationwide. Industry ratings from the three major rating agencies are widely recognized indicators of a company’s financial strength and stability. Nationwide’s financial strength is reflected through the individual insurance companies in some of the highest ratings in the life insurance industry:

<table>
<thead>
<tr>
<th>Rating Agency</th>
<th>Rating</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>AM Best</td>
<td>A+</td>
<td>Superior</td>
</tr>
<tr>
<td>Standard &amp; Poor’s</td>
<td>A+</td>
<td>Strong</td>
</tr>
<tr>
<td>Moody’s</td>
<td>A1</td>
<td>Good</td>
</tr>
</tbody>
</table>

AM Best’s rating was first received 10/17/02 and affirmed 12/22/21. Standard & Poor’s rating was first received 12/22/08 and affirmed 5/7/21. Moody’s rating was first received 3/10/09 and affirmed 5/27/20.

Services

Nationwide provides:

- A full range of financial services products including life insurance, annuities, investments and retirement planning
- Property and casualty insurance products to protect individuals and businesses

Highlights and Accomplishments

1926: Founded as a mutual company to meet the unique needs of farmers.
1954: Became the first insurance company to offer mutual funds, forever changing the industry.
1975: Introduced the first deferred compensation annuity for public employees.
1981: Launched the Multi-Flex® annuity, among the first of its kind to be marketed by regular agents of a life insurance company.
1990s: Our innovative The Best of America® annuity became the #1 variable annuity in the nation.
1999: Became the first to combine comprehensive long-term care benefits with a retirement savings vehicle in a one-time investment product, called The Best of America InvestCare.
2013: Became the country’s largest provider of public sector retirement plans.
2017: Entered the exchange-traded fund (ETF) market, launching three strategic beta ETFs.
2018: Began offering health savings accounts in our suite of workplace solutions.
2020: Helped create the Financial Alliance for Racial Equity to grow diversity in the financial services industry.

See reverse for more information
Life insurance and annuity products are not bank products, are not deposits, are not insured by the FDIC or any other federal entity, have no bank guarantee, and may lose value.

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Ratings refer to the claims-paying ability of the insurance company and do not reflect the safety or performance of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and ratings scales.

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