

# IMPORTANT NOTICE

As concerns over the coronavirus dominate headlines, shake confidence and cause uncertainty in the market, one thing remains unchanged – you can count on Nationwide. We have been carefully preparing response scenarios for several weeks – with the health of our associates and our ability to be a strong partner to you being top of mind.

## **Business continuity**

While the coronavirus has not affected our business operations to date, we are actively monitoring the latest updates from the Centers for Disease Control (CDC) and public health departments, taking precautionary actions and initiating our business continuity plans. This includes testing our systems and capabilities to ensure we are prepared to continue providing extraordinary care to our partners and members.

Nationwide suspended all international business travel through April 1, 2020 and asked associates to adhere to newly revised guidelines for domestic travel and business-related meetings. Starting Monday, March 16, we are proactively implementing a progressive work from home policy to reduce the associate populations in our home office and larger regional campuses, at the same time, continuing to support critical business operations. While we don't anticipate closures, our business continuity plans continue to contemplate customer, technology and geographic needs.

In the coming weeks, your Nationwide representative may suggest alternative meeting options such as videoconference, virtual meetings or conference calls. We will continue to be responsive and responsible, operating in everyone's best interest.

## **Nationwide's consistent track record**

Nationwide is strong, stable and committed to keeping our promises, as we have for almost 100 years. We have a long history of disciplined investing and prudent decision-making and have navigated similar market challenges. Our consistently high ratings by A.M. Best, Moody's and Standard & Poor's demonstrate our ability to withstand changes in the market and remain financially strong. Our portfolio consists of a broad range of quality investments in various types of securities spread across industries, geographies, and markets – ensuring we have the capital and liquidity to fulfill our financial obligations and keep every promise we make now and in the future.

Our investment management team will continue to monitor and share timely perspectives on the markets and how to have productive conversations with clients about what they're reading in the headlines on the [Advisor Advocate blog](#).

## **Committed to delivering on the promises we've made**

Nationwide is dedicated to offering the most competitive rates that economic conditions can afford while still delivering on the long-term promises we've made to advisors and their clients.

Carefully managing our diverse life product portfolio has enabled us to consistently honor our commitments in times of economic disruption. Nationwide's low cost IUL products are known to perform well under stress testing, and we will continue to focus on a long-term view. We remain strongly committed to serving your life insurance needs through our competitive products, many guaranteed features, and our proud history of never increasing cost of insurance rates.

Especially during an unpredictable environment like we're experiencing now, our promise is to be transparent and timely in providing you with information. This may mean increased communications about impacts to pricing and products. Please reach out to us any time you have questions.

**Thank you for your partnership. We will continue to keep you updated as we navigate this environment together.**

Holly Snyder  
President, Nationwide Life Insurance

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