

More than a **BUSINESS**

Nationwide Mutual Insurance Company // **Fall 2012**







Honoring our history, planning our future

More than 80 years after Nationwide® was established, we remain true to our founding principles: people working together for a mutual benefit.

Today, we've modernized these founding principles to form what we call the New Mutual.

We maintain a long-term focus on our customers because, as a mutual company, we exist to serve them — not shareholders.

We put our customers first, treating them like members, not numbers. We feel it's our job to be a trusted advocate and give people the tools to make the choices that are right for them.

We protect the things people care about: cars, homes, retirements, businesses and lives, and we approach every interaction with our members' best interests in mind. It's a philosophy exemplified in our corporate tagline: *Nationwide is On Your Side®*.

Our commitment to customer advocacy is part of what differentiates us from competitors. Another significant difference? Our unique complement of businesses: we have a broad base of distribution and combine the fiscal discipline of a public company with the customer focus of a mutual company.

In short, we're guided by our founding purpose: protecting what's most important to people by focusing on members and dedicating ourselves to financial strength.

Bringing the New Mutual to life

We pair a members-first focus with a commitment to financial strength.

Here's how we achieve that balance: Nationwide has a diverse portfolio that includes property and casualty insurance and financial services. Each of our businesses plays a specific role in the New Mutual, working together to cultivate relationships and maintain our capital strength so we can continue to honor every promise we make.

Growing relationships

Our property and casualty lines protect what's most important to our members and work to spread the mutual mission. The personalized connections we develop form the foundation for our competitive advantage and help foster deeper relationships in the future.

Maintaining our strength

Through a large and diversified portfolio, our financial services area focuses on delivering solid returns. We're now positioned to reinvest these returns across Nationwide, which will bolster our capital strength and allow us to find new ways to serve customers.

Keeping us balanced

As a company, we're insulated from losses and downturns in any one area by our wide array of businesses: they range from auto insurance and banking to annuities and agribusiness. Together, the strengths of our portfolio create a unique and powerful advantage — our enduring commitment to members — that differentiates us from competitors.

A smiling man with a shaved head, wearing a dark pinstripe suit, a light blue shirt, and a gold patterned tie. He has his arms crossed and is looking down with a slight smile. The background is a wall of large, brown, textured tiles.

Nationwide® by the numbers

**11 MILLION
MEMBERS
PROTECTED**

**FORTUNE
100
COMPANY**

**MORE THAN \$150
BILLION
IN ASSETS**

**35,000
ASSOCIATES**

**RATED A+
BY A.M. BEST**

(AS OF 3/27/2012)

The New Mutual

A closer look at our businesses

Who we are

Helping people
protect what's
most important
to them

Products are sold primarily
through exclusive agents



Helping people
prepare for
and live in
retirement

Products are sold primarily
through financial advisors



Helping protect
people,
farms and
businesses

Products are sold primarily
through independent agents



Nationwide policies are written by Nationwide Mutual Insurance Company, or a company it directly or indirectly owns. Not all Nationwide companies are mutual companies, and not all Nationwide policyholders are members of a mutual company. Policyholder rights and benefits are determined by policy language, underwriting company charter and bylaws, and applicable law.

What we do

Helping people protect what's most important to them

- » Auto, homeowners and renters insurance
- » Traditional life insurance
- » Bank accounts and lines of credit
- » Identity theft and pet insurance

7th LARGEST HOME INSURER

Based on premium written.

7th LARGEST AUTO INSURER

Based on premium written.

1st LARGEST PET INSURER

Based on premium written.

4 MILLION MEMBERS

Helping people prepare for and live in retirement

- » Fixed and variable annuities
- » Variable life insurance
- » 457 and 401(k) retirement plans
- » Mutual funds

#6 PROVIDER OF VARIABLE ANNUITIES

Morningstar Variable Annuity Sales and Asset Survey (December 31, 2011).

#5 PROVIDER OF DEFINED CONTRIBUTION PLANS

Based on total plans. PLANSPONSOR magazine (July 2011).

#8 PROVIDER OF SUBADVISED MUTUAL FUNDS

Based on direct premium written.

4 MILLION MEMBERS

Helping protect people, farms and businesses

- » Auto and homeowners insurance
- » Farmowner insurance
- » Motorcycle, boat and vehicle fleet insurance
- » Business owners insurance

6th LARGEST COMMERCIAL MULTIPERIL INSURER

Based on direct premium written.

4th LARGEST EXCESS & SURPLUS INSURER

Based on direct premium written.

1st LARGEST FARM INSURER

Based on direct premium written.

3 MILLION MEMBERS





Being a good corporate citizen is a big part of who we are

As a mutual company, we dedicate time, energy and resources to serving the community. Our associates and agents make a difference in the places where we live and work by volunteering, participating and just being there.

American Red Cross

We opened the first full-time corporate on-site American Red Cross blood donor center in the country in 1994. Associates donate 17,000 units of blood each year through the Red Cross and local blood banks. The Nationwide Insurance Foundation also supports disaster relief efforts, committing \$8.2 million in funds since 2000.

Feeding America

Nationwide has partnered with the Mid-Ohio Foodbank for 30 years. We have contributed more than 21 million meals, and last year associates made up 25% of the food bank's volunteers. We expanded our hunger relief efforts to support Feeding America's National Produce program and 20 additional food banks with a \$1 million grant.

United Way Worldwide

Nationwide was named the 2008 United Way Spirit of America Award winner, one of only three companies to win the award more than once. In 2011, 72% of us made a pledge to the United Way, bringing associates' donations to more than \$88 million since 2000.

Nationwide Children's

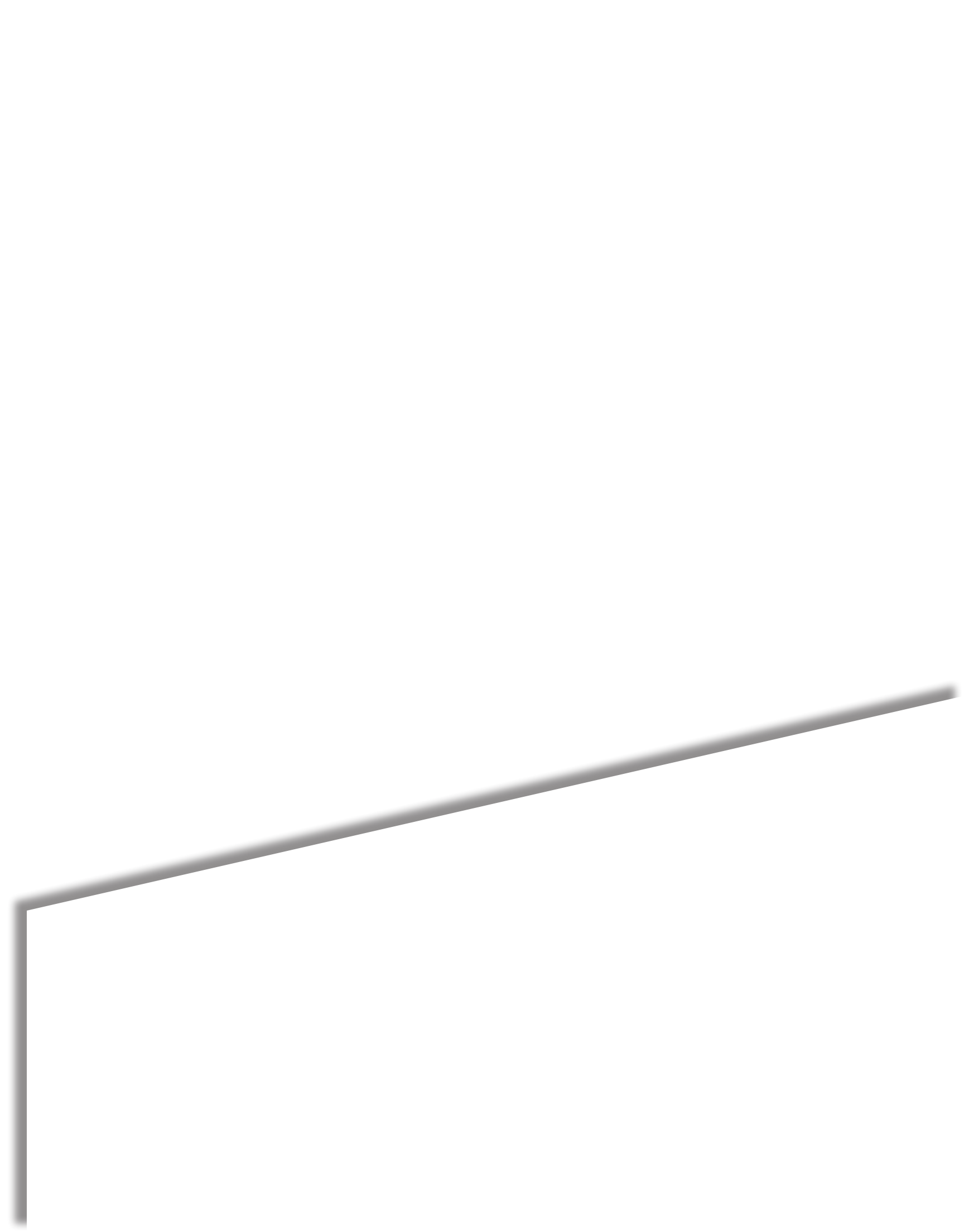
We have supported Nationwide Children's hospital for more than 60 years. In 2006, the Nationwide Insurance Foundation made its largest gift — \$50 million — to the hospital. In 2011, we helped raise \$1.6 million for the hospital through events such as the Memorial Tournament.

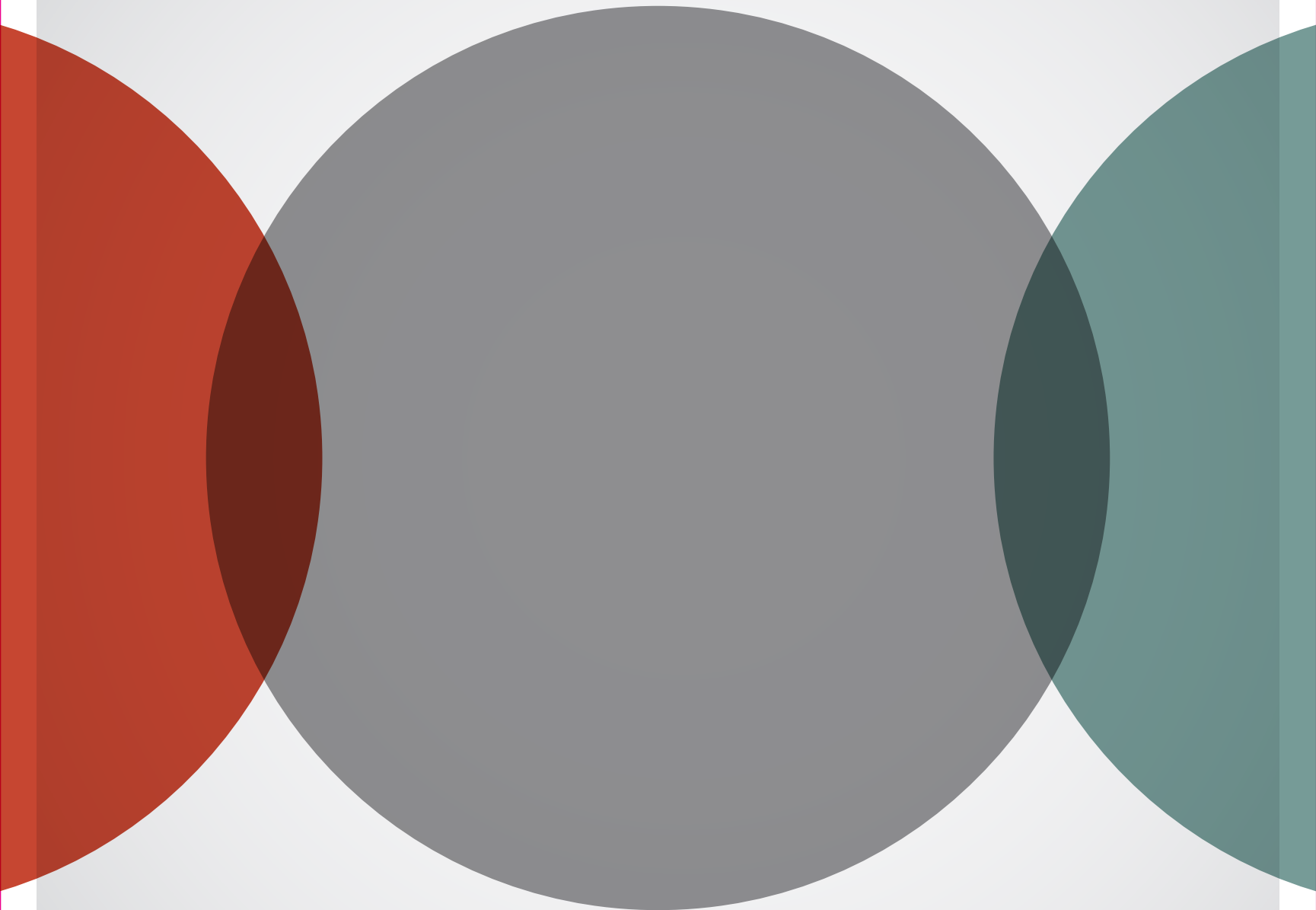
Our values in action

We're proud of the company we've built and the principles we stand for. Our unique approach to members and their needs. A philosophy of mutual respect and cooperation.

The essence of the New Mutual is the fact that we do all of this in a high-performing way, with a focus on our members because we exist to serve them.

We challenge our associates to deliver on our *On Your Side*® promise to members and reward that high performance. We share a bias for action and a passion for results. And, we think it's important to have fun along the way. Welcome to Nationwide.





On Your Side®

Nationwide, Nationwide Financial, the Nationwide framemark, On Your Side and Nationwide is On Your Side are service marks of Nationwide Mutual Insurance Company.

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