



RETIREMENT SOLUTIONS

INFORMATION UPDATE: March 13th, 2020

Nationwide's response to the Coronavirus (COVID-19)

As concerns over the coronavirus (also referred to as COVID-19) continue to dominate headlines, cause volatility in the market, and subsequently shake confidence in retirement futures, 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 provide extraordinary care to you being top of mind.

Connect With Us in a Variety of Ways

As with any extreme market volatility, we are experiencing higher than normal call volumes. We absolutely want to be able to assist each of you with your concerns, so we appreciate your patience and understanding during this time. There are additional avenues to connect with your account or us:

- Online: [Login](#) to your account to make desired changes such as contributions, investments, update your investment strategy, and more.
- Schedule an appointment [online](#): a representative will call you at a date and time that is convenient for you
- Directly contact your local Retirement Specialist assigned to your plan: Retirement Specialists are adjusting their schedules and plans to be able to assist plan participants in virtual settings to account for the rising need for social-distancing.

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 you.

Helpful Tips During This Challenging Time

Nationwide is committed to helping you in these unprecedented times, so we offer these tips to keep in mind:

- **Having an investment plan and sticking to it is important, even in times like these.** This may have caused some of you to realize you haven't reviewed your investment plan in recent years or even that you don't have an investment plan. It's not too late; in fact, we offer a helpful resource for you to receive investment advice - [My Investment Planner SM](#).
- **It is normal for the market to have wide swings.** We understand that for most people, this is nothing like anyone has ever experienced before, and that can be alarming. It's important to remember to keep a long-term view on things. Know that staying invested is a key strategy for success. Historically, if you look at the market from 1929 to today, the longer you stay invested, the lower the probability for negative returns overall.
- **There may be temporary pauses in the market, or "circuit breakers" that trigger.** After the extreme market volatility in 2008, the U.S. equity, options and futures exchanges established procedures for coordinated trading halts in the event of a severe market price decline. These procedures, known as market wide circuit breakers, may halt trading temporarily or, under extreme circumstances, close the markets before the normal close of the trading session. At Nationwide, we're prepared for these scenarios and will continue to process transactions when the market re-opens either in 15 minutes, or on the next trading day.
- **Emotional reactions are expected but try not to let it impact your investing.** Emotional investment decisions made quickly in reaction to headlines, world events, politics and the like, can actually result in a significant performance reduction over the long term. Learn more [here](#).

We're Committed to Delivering Extraordinary Care

No matter what is to come, know that we will continue to be here for you, providing you with support and education to help you make decisions that are right for you. We will continue to keep you updated as the state of the COVID-19 virus and market impact evolves over the coming days and weeks.

Sincerely,



Eric Stevenson
President
Nationwide Retirement Solutions

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Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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