Digital Transformation Overview

Nationwide Retirement Plans

September 2020

Participant Experience Enhancements

Planned enhancements 2020

Website Navigation Change

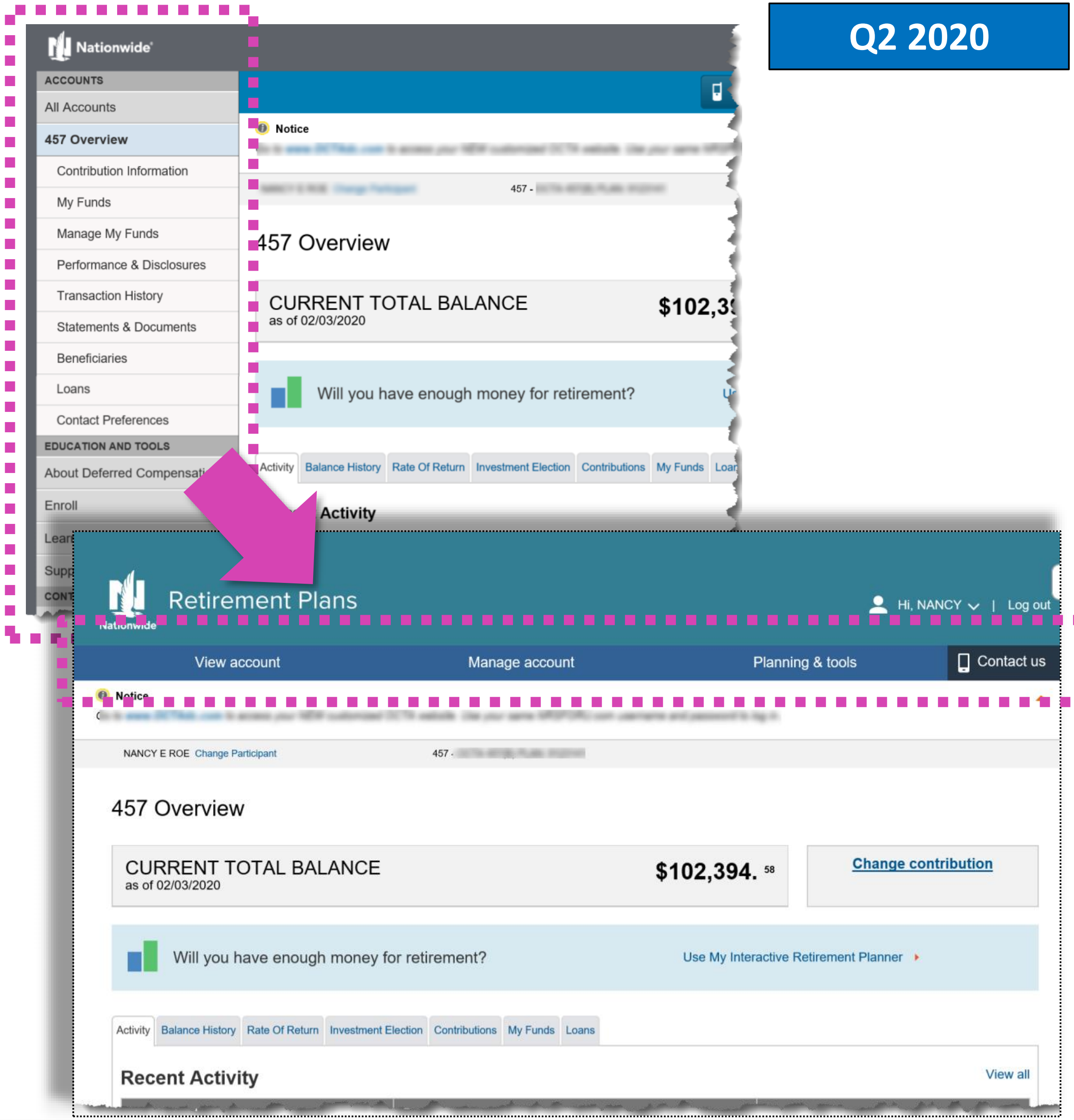
Q2 2020

Making navigation easier and more intuitive

Summary
A new post-login web navigation system **on Participant and Plan Sponsor webpages.** The new top navigation bar replaces the existing left navigation bar.

Benefits of the new experience

- Menu items are arranged more intuitively
- Allows for important content to be quickly seen
- Improves the navigation experience for web-enabled devices
- Sets the stage for future enhancements



Q3 /Q4 2020

Pre-login Site Redesign

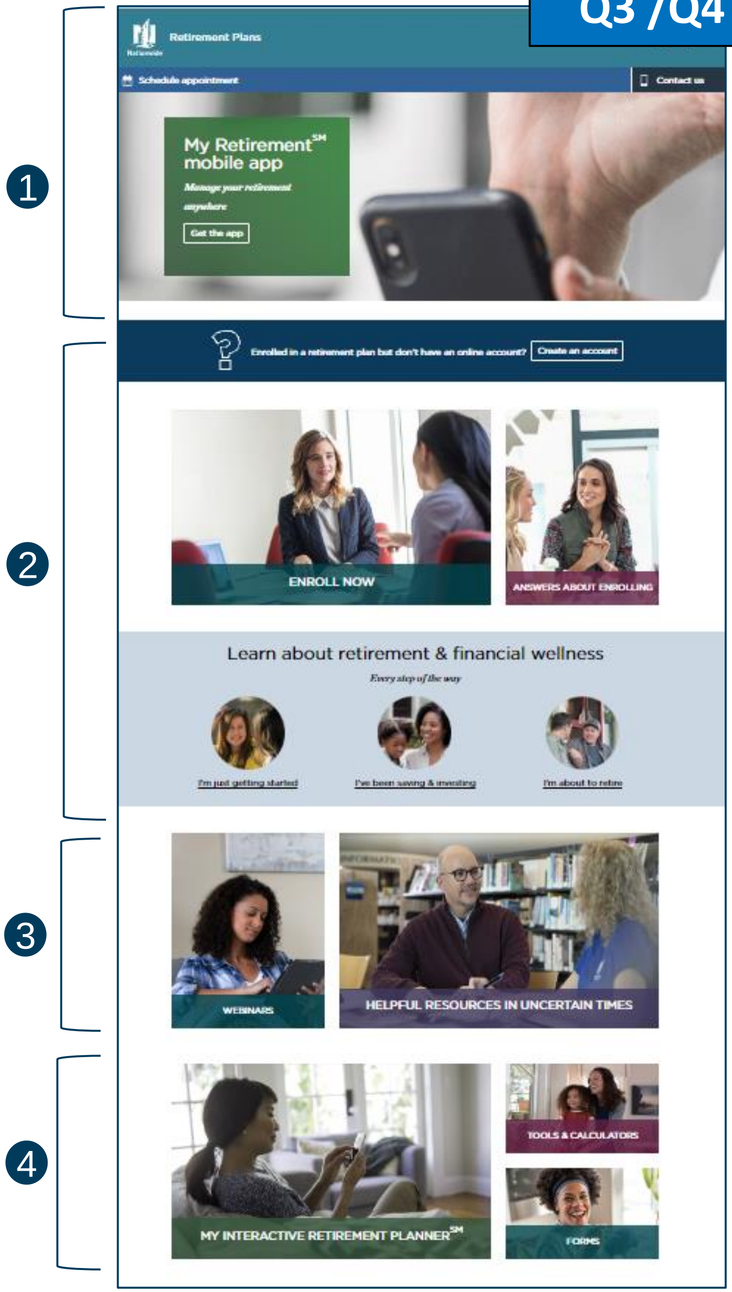
For Participants

Summary

Although the majority of visitors to the Participant site log in, there are opportunities to provide easy access to information that are top-of-mind for employees.

Benefits of the new experience:

1. Prioritizing log-in, enrollment, account creation and important messages
2. Frequently used resources including educational content by life stages and webinars to empower participants with tools they need to help make the right decisions for them
3. Links to My Interactive Retirement Planner and other useful calculators
4. Further customizable content, as needed by Custom Plans



Q3/ Q4 2020

Post-login Site Redesign

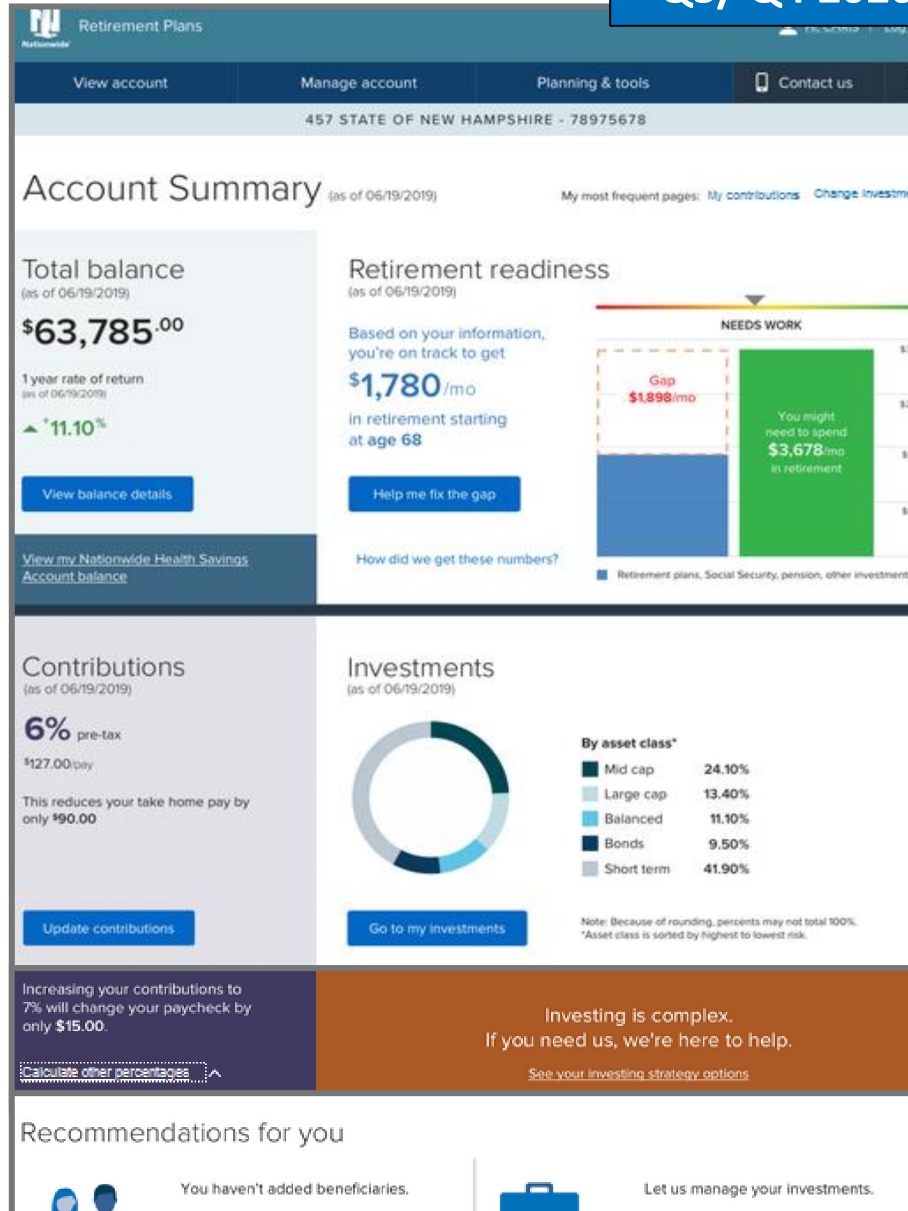
Account Summary Page

Summary
Based on research and testing, we recognize that the users want:

- Account info “at a glance”
- Personalized experience
- Easy navigation
- Understand “what to do next”

Benefits of the new experience:

- A snapshot view of all the important information
- Use of colors, graphs and fonts to improve engagement
- Easy accessibility to the interactive retirement readiness tool to gauge your progress
- Recommendation section to be further personalized in a future release



Q2 – Q4 2020

Online Withdrawals

Easy. Fast. Convenient.

Summary

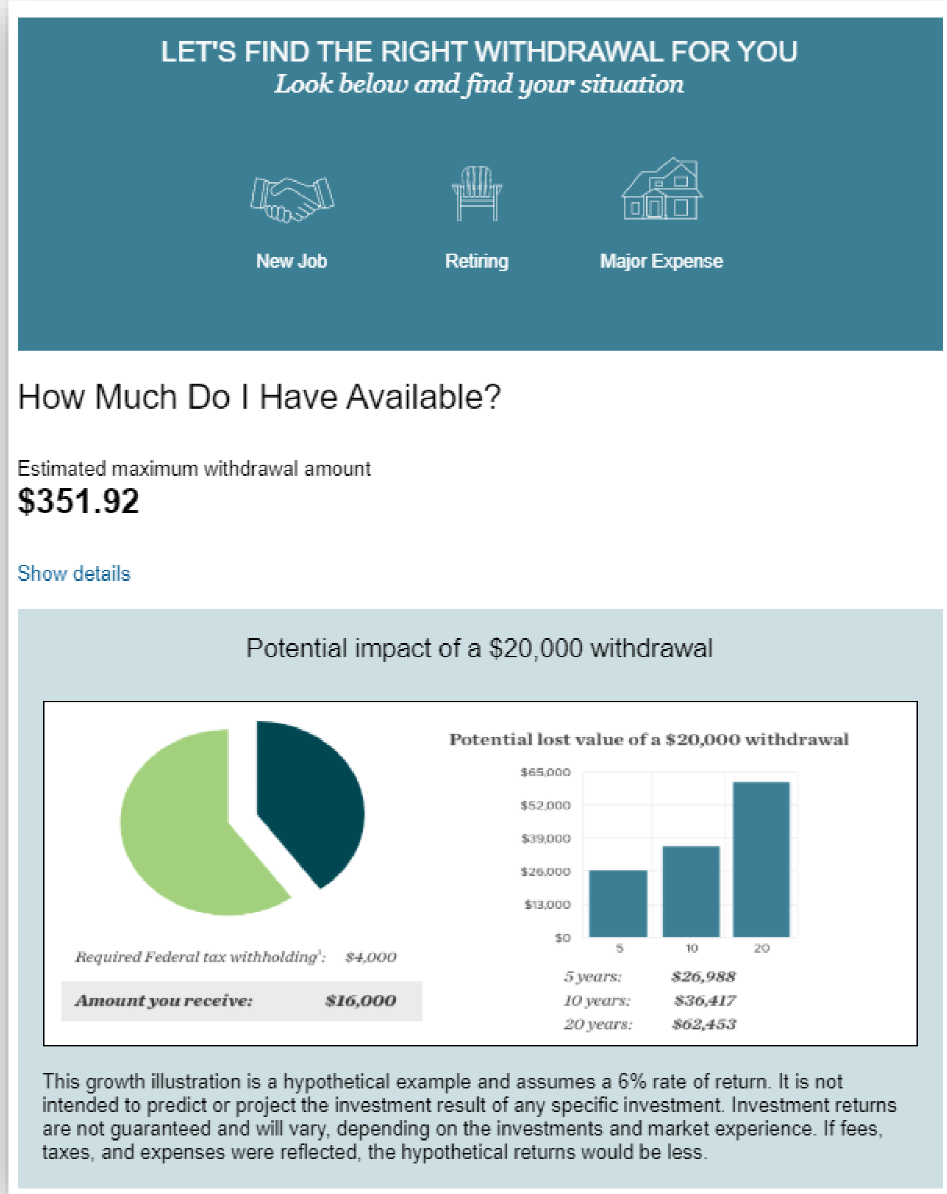
Easy self-service options to apply for withdrawals online, with proactive status alerts keeping participants informed

Feature Highlights

- Retirees and employees separated from your Plan can request a partial or total lump-sum withdrawal online, as well as establish a recurring systematic payment schedule
- An interactive tool providing personalized options and guidance
- Participant can initiate requests for withdrawals as outlined in the CARES Act.

Additional information:

[Click here]



Q2 – Q4 2020

Status Alerts

Available for all Withdrawals

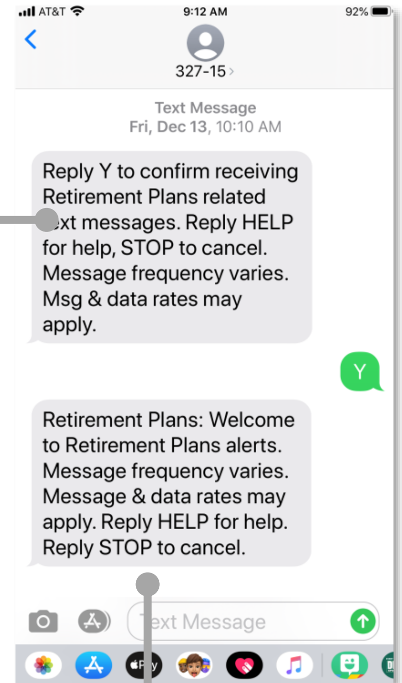
Summary

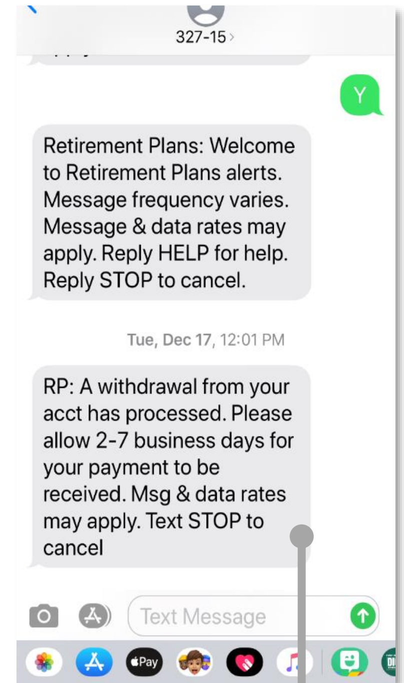
Participants can opt in to receive automatic email and/or text alerts for withdrawal status updates

Feature Highlights

- Enroll by either
  - Setting Contact Preference online
  - Contacting the Nationwide Solution Center
  - While initiating a withdrawal online

Verify device to receive text alerts





Options to text back STOP or HELP for additional support

Timely notification that the withdrawal has been processed and when to expect payment

Text to Enroll

Meeting the customer where they are

Summary:
Allow the ability for a participant to initiate online enrollment via a text message

Benefits of the new experience:

- Allow participants another options to enroll into their plan vis their mobile device
- Nationwide will respond with a link to online enrollment

Most (Standard) Plans participants text: “READY”

Word to text and launch date will vary for large plans

Q2 – Q4 2020

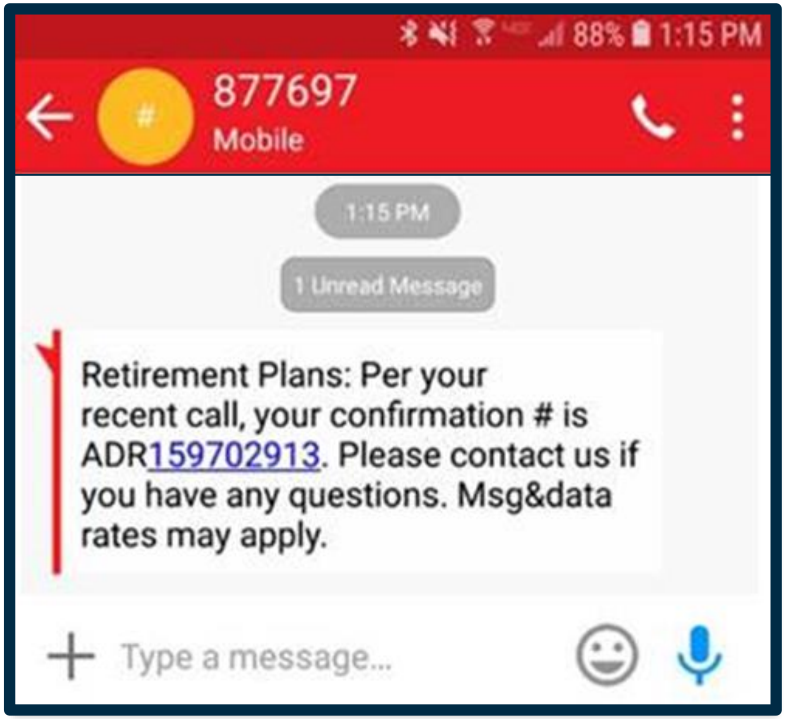
Confirmation Number Texting

Meeting the customer where they are

Summary:
One-time text alert of the confirmation number to the participants. Available upon request by the participant as a supplement to the confirmation # provided verbally over the phone.

Benefits of the new experience:

- Convenience for participants not having to write down the number for later reference
- Available on any change that is made over the phone (e.g. exchanges, allocation changes & address changes)



Q3 2020

Asset Aggregation

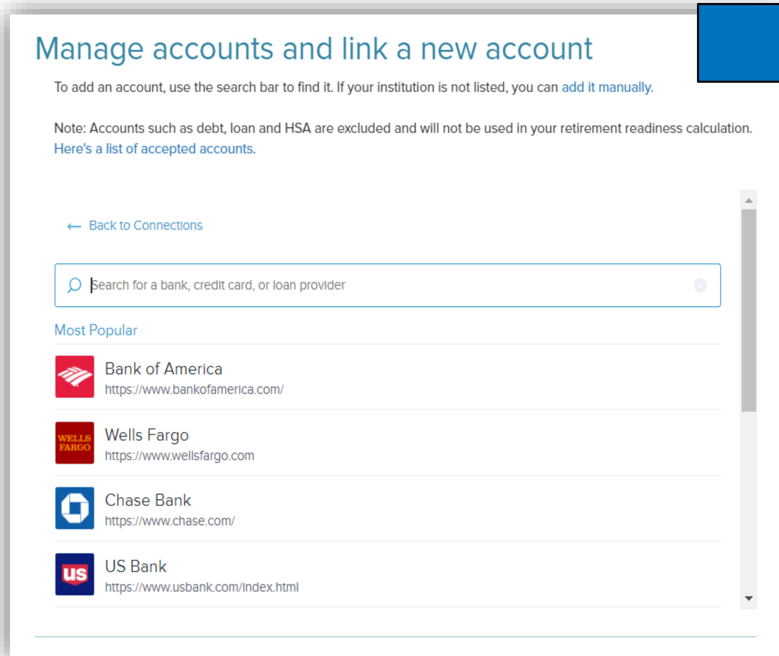
Simplifying the process

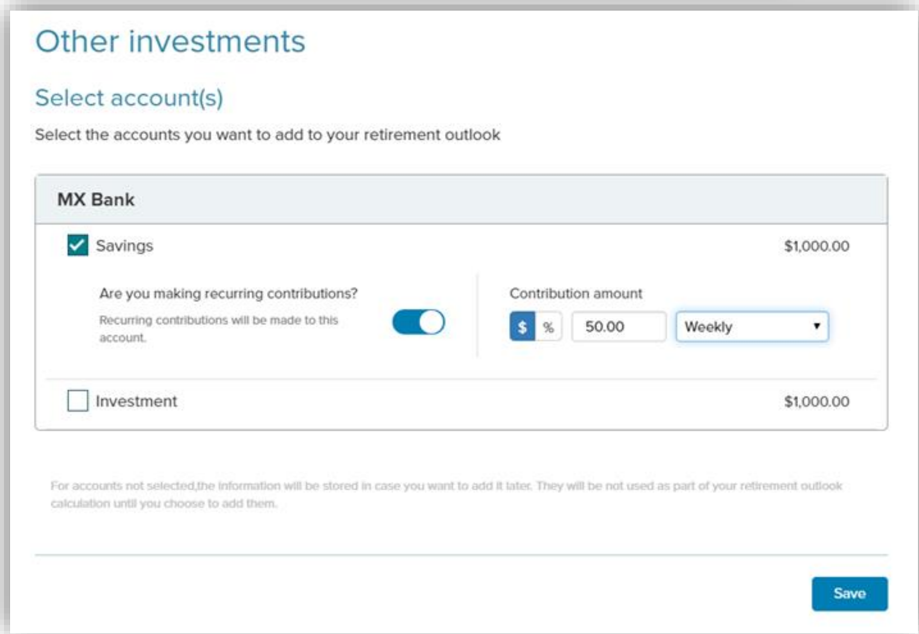
Summary

Participants expect the ability to link accounts and automatically update

Benefits of the new experience:

- Allow for linking of outside assets
- Automatically pull in updated balance for an up-to-date, more holistic retirement readiness outlook





Asset Aggregation Additional Details

About MX

- Industry leader in linking financial institutions
- Partners with over 43,000 financial institutions

Security with Nationwide and MX

- A Nationwide created user identifier that is specific to MX is provided to MX in order to sync information between MX and Nationwide
- Nationwide does not see or store usernames, passwords, or account numbers and does not share with MX any Nationwide username, password or account numbers.
- MX uses the user identifier to link the outside account and pull in just the updated balance

Validating user credentials

- Updates to user names and passwords will be based on each individual institutions requirements (Example: Huntington requires customers to validate linking each quarter)
- Expired user names and passwords, MIRP will include an alert if there is an update needed

September

Account Lock

View-only Indicator

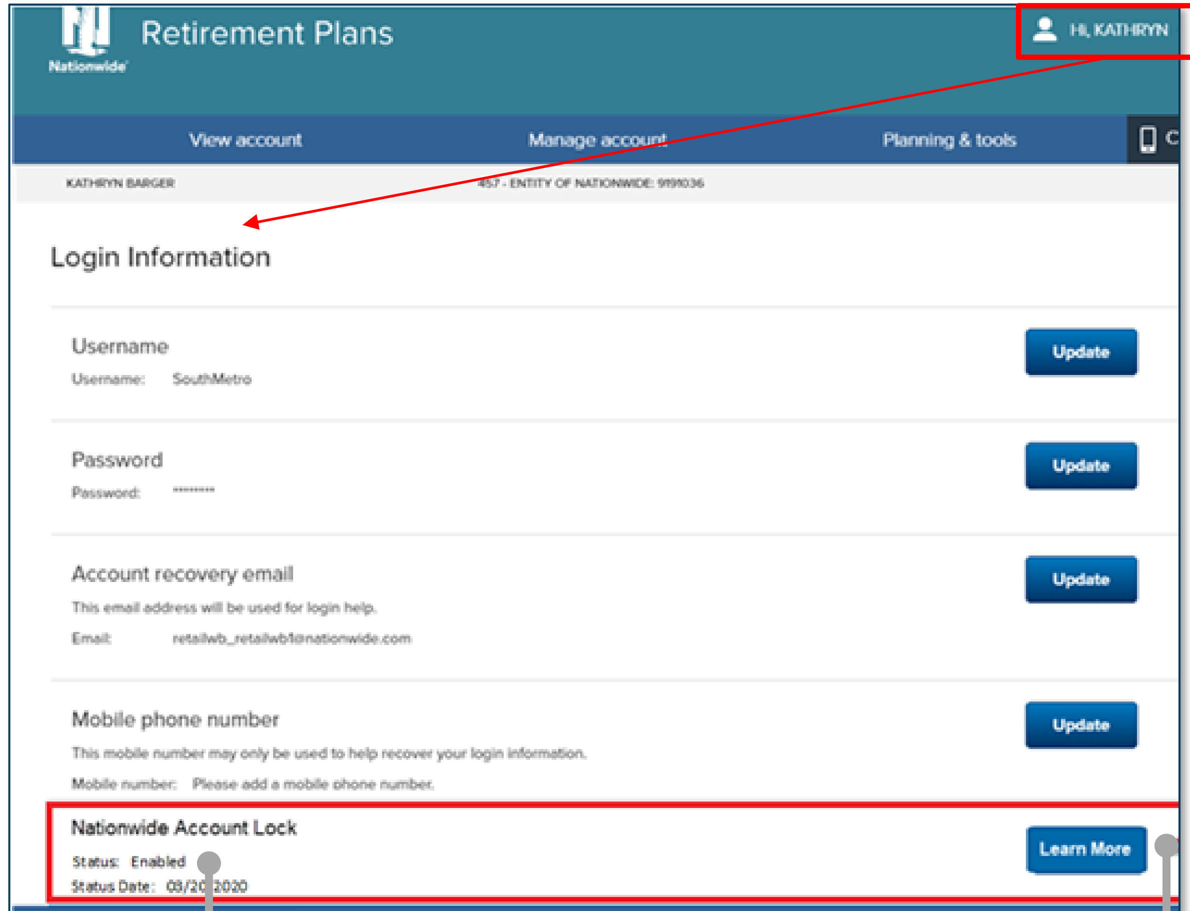
Summary

Account Lock provides additional protection for managing distributions. When enabled, participants are notified when distribution is requested from their account.

Go to Your Profile > Login Info

Benefits of the new experience:

- Currently, participants must call in to enable this feature
- New indicator, via the Login information page (post login) will show if the feature is enabled or not
- Future enhancement, coming by YE 2020, will allow participants to enable/disable the feature online



Status will show:
- Not Selected (first use)
- Enabled
- Disabled

Participant can click to learn more about the feature

Nationwide®
is on your side

Plan Sponsor Experience Enhancements

Planned enhancements 2020

Q3/Q4 2020

Pre-login Site Redesign

For Plan Sponsors

Summary

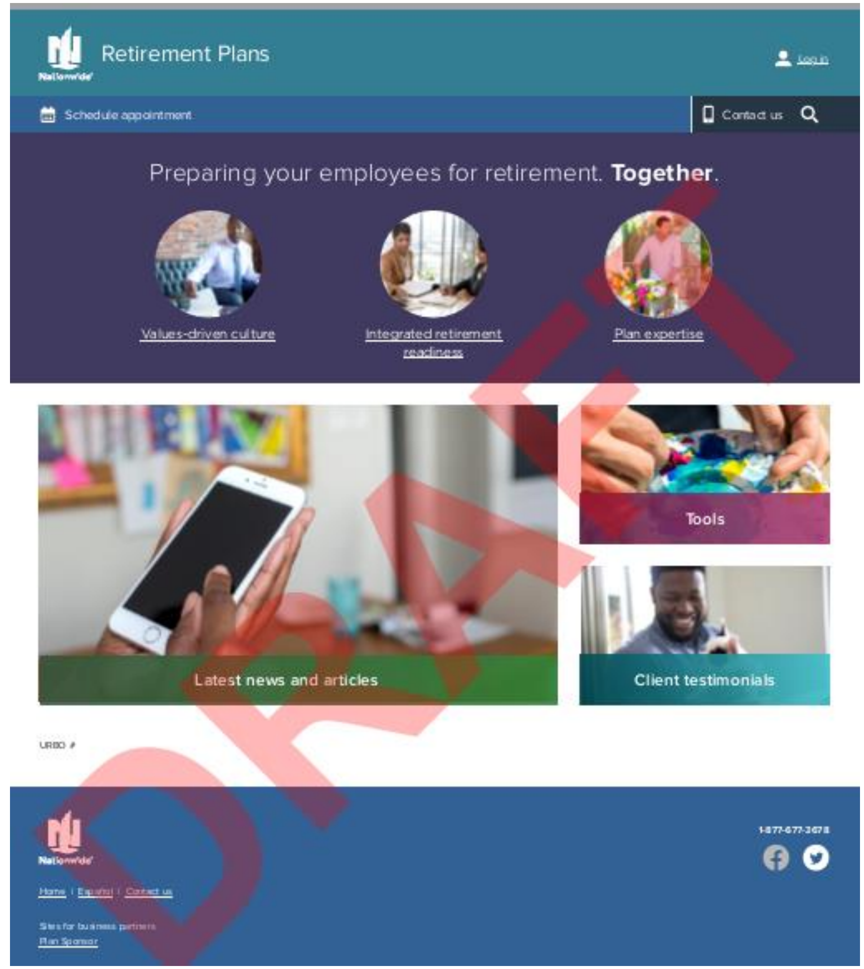
Refreshed design and content for Plan sponsors

Benefits of the new experience:

- More intuitive and modern design
- For **existing users** (Primary and Secondary), password reset and user ID retrieval self-service capability will be available

ACTION for Plan Sponsors without Primary Users

- If the Plan does not yet have a Primary online user assigned, this is a great time to establish one to take advantage of future enhancements
- Contact us at 1-877-496-1630



Q3/Q4 2020

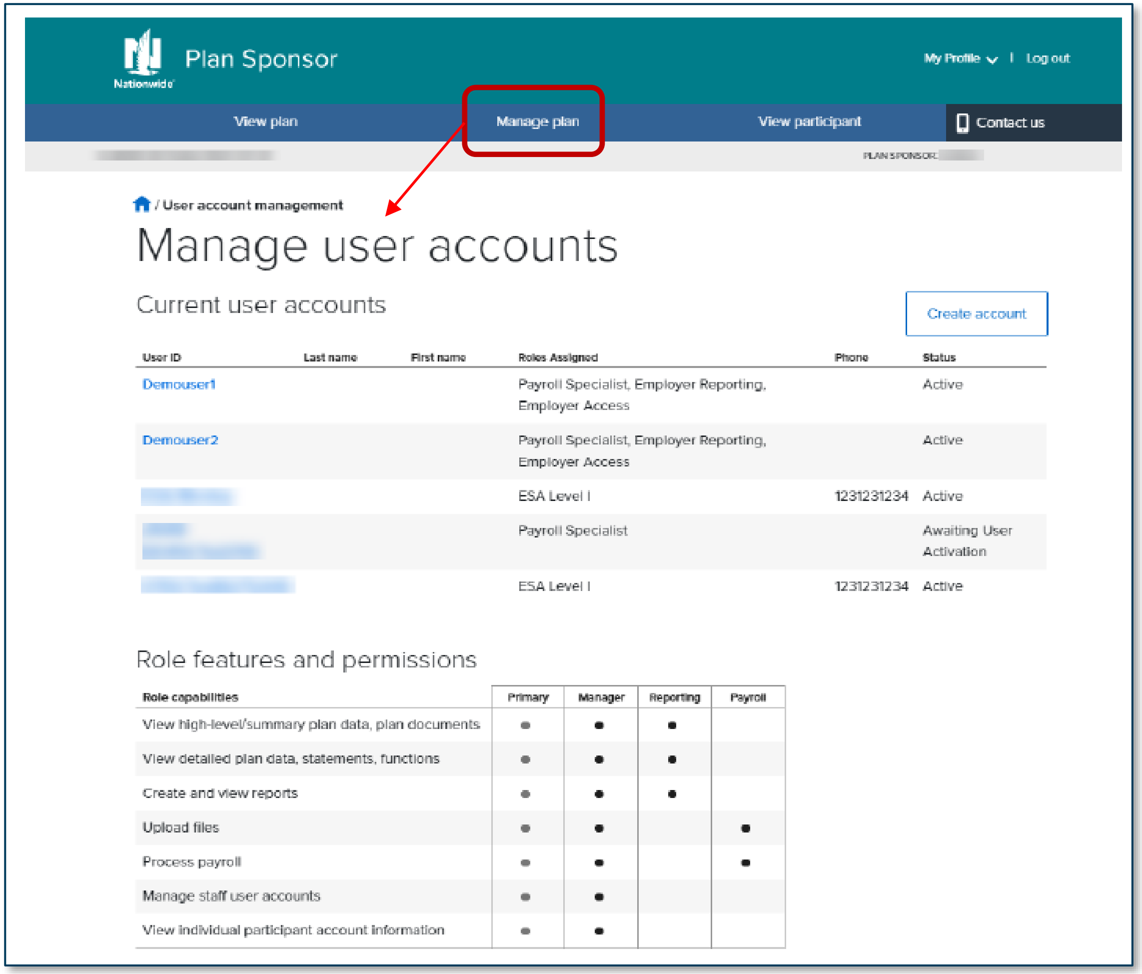
ID Management

For Primary Users

Summary

Primary online account users for each plan will be able to create and manage secondary accounts. Any existing roles will be mapped to the new roles with same level of access.

Go to Manage Plan > Manage user accounts



Benefits of the new experience:

- Multiple roles with varying levels of permissions to choose from
- Useful reference of roles so that functions and permission levels are clear
- Payroll users can be designated to specific Plan(s)
- Easily review and monitor the list of people with access to plan information

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