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Dear Business Partner:

We work hard to ensure our marketing materials meet all regulatory standards before they reach your office so that you and your investment professionals can confidently recommend products from Nationwide.

**Our compliance department reviewed the enclosed marketing material.**

Because the content of this material is educational in nature, we are not required to file it with the Financial Industry Regulatory Authority (FINRA). However, please be assured that a registered principal in our Communications Compliance department reviewed it, and we believe it meets all applicable regulatory standards.

**Please don't alter this material without contacting us.**

If you need a change made to this material, simply call your Nationwide contact, and we'll help you get what you need.

**Thanks, as always, for your business.**

We look forward to continuing to help you grow your business.

Best regards,

James J. Rabenstine  
Chief Compliance Officer

Nationwide Investment Services Corporation, member FINRA.

Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.

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