

# Nationwide<sup>®</sup> brand guidelines

Version 1 | January 2016



# Introduction

## One company, one brand, one experience

Our brand comes to life in everything that reaches our audiences. Inside, you'll find the details on how to create a consistent, engaging experience.

## Who is this for?

### **IT'S FOR EACH AND EVERY NATIONWIDE ASSOCIATE**

Brand identity is often a sensory experience — it works best when people bring it to life. People like you.

At Nationwide, you are a big part of our brand. In tandem with traditional marketing and advertising tactics, the ways you interact with customers, communicate with partners and talk about the company all impact our overall brand identity.

As a mutual company, we take great pride in our reputation and look to you to help us live our brand as One Nationwide.

# Introduction

## Our history

*“We are not just a company.  
We are a people’s organization.”*

– Murray D. Lincoln, President 1939 - 1964

In 1926, we began as a small mutual insurer dedicated to helping farmers get the best value they could for auto insurance. More than 90 years have passed since then, and we’ve grown to become one of America’s most diversified insurance and financial services organizations. But we haven’t strayed far from our roots: we’re still empowered to deliver the protection our members deserve.

It’s a promise our legacy brands, like Allied, Scottsdale and Harleysville, always took to heart. Their histories in many ways mirrored our own, and their commitment to members made them a perfect fit in the Nationwide family.

In 2014, after years of operating as a collection of companies, siloed under our multiple brand names, we united as one company, one brand and one culture. And now, together as One Nationwide, we can make an even greater difference for those we serve.

## Our future

### **NATIONWIDE’S 2020 VISION**

Joining together as One Nationwide is one of the ways we bring Nationwide’s 2020 Vision to life.

Beyond our brand identity, our strategic direction challenges us to think differently. It inspires us to find new ways to maximize our strengths in a time of transition. It focuses our attention on what makes us unique as we work to bring more value to more members, individuals and businesses.

A unified brand serves to reinforce this commitment. It simplifies our communications and our decisions. It enables us to clearly focus on creating a consistent, positive and engaging member experience. And, it paves the way for success as we leverage the strength of the Nationwide brand across every part of our business.

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**Nationwide<sup>®</sup>**  
is on your side

## 1 Strategic framework

Our One Nationwide brand identity is shaped by our corporate mission, vision, goals and character traits. These elements work together to form our strategic framework: the foundation of how we bring our brand to life.

## 2 Identity and logos

## 3 Voice

## 4 Visual language

## 5 Photography

## 6 Typography

## 7 Color palette

## 8 Icons

## 9 Pattern

## 10 How it comes together

## 11 Resources

# Strategic framework



# Strategic framework

## Mission and vision

### MISSION

#### Why we exist

To deliver member value by protecting what's most important and building a secure financial future for U.S. consumers and businesses.

### VISION

#### What we see for our future

As a member-driven organization, we will be the choice for those seeking an enduring relationship to fulfill their broad protection and financial needs.

### OUR PROMISE

#### How we deliver on our mission

Nationwide is on your side.®

### OVERARCHING GOAL

#### What we will accomplish

Deliver more member value while maintaining capital strength.

## Character traits

### HOW WE INTERACT

**Enterprise:** Authentic, Thoughtful, Personal, Strong, Stable, Vigilant

**Business to business:** Empowering, Confident

**Business to consumer:** Inspired, Energetic, Maternal

# Brand character traits

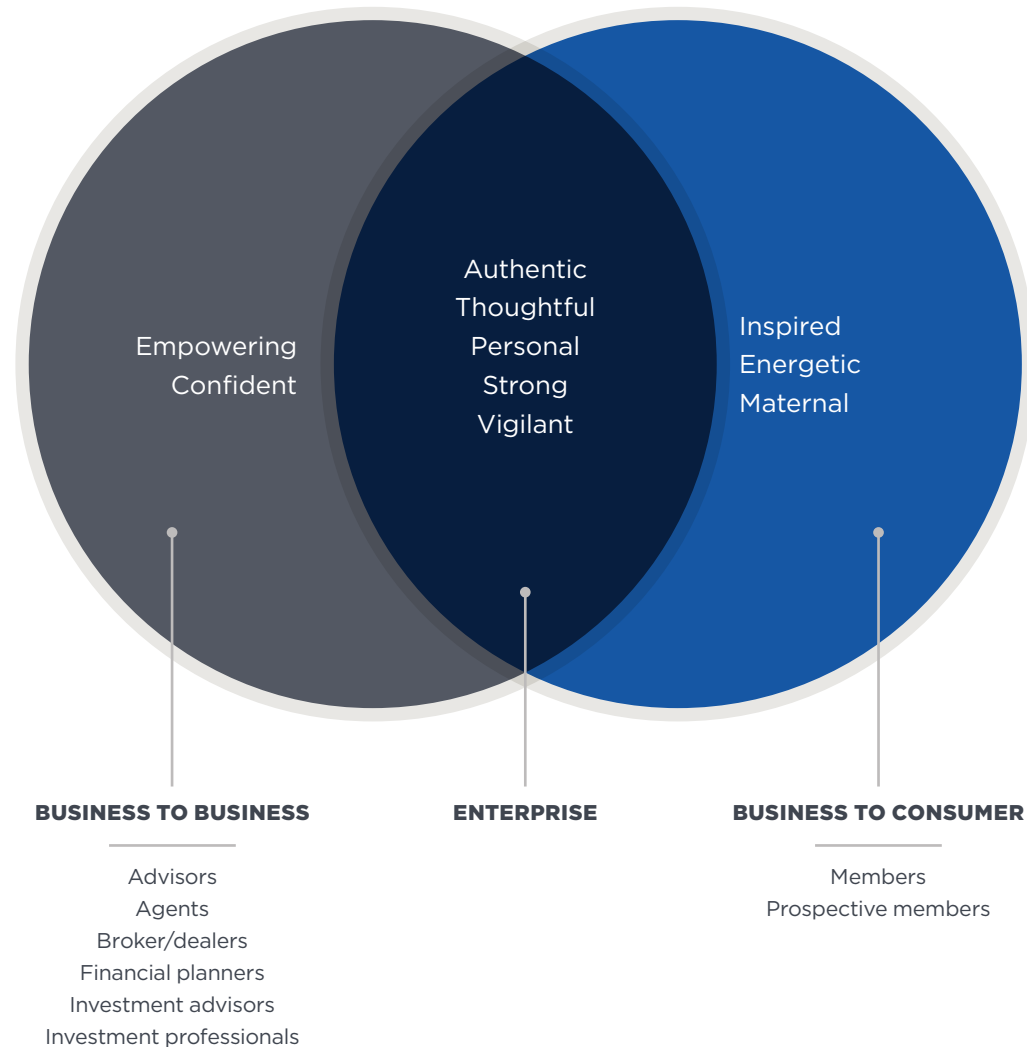
Character traits help convey the personality of our brand. Because we speak to multiple audiences and relay a variety of messages, we need to tailor our communication by showing different aspects of our personality. We do this by:

- Choosing character traits appropriate to the audience

Example: A message for auto insurance policyholders would convey traits from the enterprise and business to consumer areas.

- Giving added weight to character traits that best convey the message. Not all traits need equal emphasis in every communication

Example: A message for financial advisors about the services we provide may emphasize the traits of strong, authentic, empowering and confident, whereas a message to members about protecting their home may be more maternal, thoughtful and personal.



# Brand character traits

## Enterprise

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### Authentic

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*Sincere, honest, genuine*

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#### WHAT IT MEANS TO US

We are who we say we are. No gimmicks, no false promises.

#### HOW IT SOUNDS

We are Nationwide, a company of great people doing great things. We care deeply about each other, our members, our partners and our communities.

#### WHAT TO KEEP IN MIND

Focus on relating to your audience to avoid sounding patronizing or self-flattering.

### Thoughtful

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*Considerate, caring, focused on your needs*

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#### WHAT IT MEANS TO US

Our members are our number one priority, and we work hard to make a positive impact in their lives.

#### HOW IT SOUNDS

At Nationwide, our number one priority is you. That's why we take the time to know your needs inside and out.

#### WHAT TO KEEP IN MIND

Stay focused on the goals of your message so as not to seem overly introspective.

### Personal

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*Tailored, supportive, loyal*

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#### WHAT IT MEANS TO US

When it comes to protecting what matters most, we understand there's no one-size-fits-all approach.

#### HOW IT SOUNDS

Whatever you face in retirement, our comprehensive variety of products and services can help you and your advisor create a custom solution designed to meet your specific needs and goals.

#### WHAT TO KEEP IN MIND

Put yourself in the shoes of your audience to create a real connection within your message.



# Brand character traits

## Enterprise (continued)

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### Strong

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*Proactive, dependable, capable*

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#### **WHAT IT MEANS TO US**

We believe there's strength in numbers. We have the safeguards and stability it takes to support our members — no matter what.

#### **HOW IT SOUNDS**

At Nationwide, we prepare for a disaster before it hits, so we're ready to help in ways that matter.

#### **WHAT TO KEEP IN MIND**

Our strength and stability should be conveyed in a professional sense so that it doesn't sound forceful or rigid.

### Vigilant

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*Attentive, prepared, secure*

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#### **WHAT IT MEANS TO US**

We're always on alert because anything can happen to our members.

#### **HOW IT SOUNDS**

When tragedy strikes, we're standing by to help you get your home back to normal as quickly as possible.

#### **WHAT TO KEEP IN MIND**

Although we're conscious of unforeseen events, we do not want to appear intrusive.

# Brand character traits

## Business to business

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### Empowering

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*Consultative, knowledgeable, encouraging*

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#### **WHAT IT MEANS TO US**

We help amplify our partners' expertise, so they can help their clients prepare for and protect their futures.

#### **HOW IT SOUNDS**

We believe in facing challenges together, so you can focus on helping your clients achieve their dreams.

#### **WHAT TO KEEP IN MIND**

Help your audience feel supported by speaking on their level.

### Confident

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*Assertive, composed, decisive*

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#### **WHAT IT MEANS TO US**

We are self-assured industry leaders who focus on helping our partners and their clients succeed.

#### **HOW IT SOUNDS**

Suddenly, your clients' dreams feel achievable. That's what happens when you team up with Nationwide, working on their behalf behind the scenes.

#### **WHAT TO KEEP IN MIND**

We are never arrogant or pompous.

# Brand character traits

## Business to consumer

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### Inspired

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*Motivated, dedicated,  
called to serve*

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#### **WHAT IT MEANS TO US**

Protecting people and what matters most to them is a noble calling that drives our passion to serve.

#### **HOW IT SOUNDS**

At Nationwide, we don't think of it as saving for retirement. We think of it as preparing for a bright tomorrow.

#### **WHAT TO KEEP IN MIND**

Stay realistic with your message to avoid sounding grandiose.

### Energetic

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*Lively, positive, optimistic*

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#### **WHAT IT MEANS TO US**

We take an active interest in our members and work tirelessly on their behalf.

#### **HOW IT SOUNDS**

You think about it, plan for it and look forward to it. And when you get there, you realize — retirement is only the beginning.

#### **WHAT TO KEEP IN MIND**

Pace your communication so the energy isn't overwhelming.

### Maternal

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*Comforting, instinctive, nurturing*

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#### **WHAT IT MEANS TO US**

When members need us most, we're there to comfort and nurture them.

#### **HOW IT SOUNDS**

Insurance protects what matters to you. What matters to us is helping you get the coverage you need at the right price. After all, the most valuable thing in your car is what's behind the wheel.

#### **WHAT TO KEEP IN MIND**

Too much comforting can sound overly sentimental.

# Strategic framework

## ONE BRAND

Nationwide is one company offering a collection of solutions to meet the evolving needs of our consumers. All business lines within the enterprise should align under our master brand in communications and display the Nationwide N and Eagle logo exclusively.

- Former business brands (such as Nationwide Insurance, Nationwide Bank, Nationwide Agribusiness) should no longer use unique logos or reference their old brand names in our communications. Business units should not display their names next to Nationwide's N and Eagle as a lockup.
- No additional logos should be created
- See pages 25-27 for more detail on how to display business, product and group names.

## CORPORATE IDENTITY



**Nationwide**<sup>®</sup>  
is on your side

## DISCLOSURE OPTIONS

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

**OR**

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and [name of registered product] are service marks of Nationwide Mutual Insurance Company. © [year] Nationwide

# Campaign assets

A campaign is promotional and intended to engage our target audience quickly. It should share the brand's DNA, but may carry a slightly lighter or more energetic tone. Campaign communications should create a buzz, increase awareness and spark interest. They typically have a short shelf life of 3 to 5 years.

- Television
- Print
- Radio
- Direct mail
- Out of home
- Digital tactics



The Join The Nation mark has been designed as an advertising campaign hallmark. It should not replace the Nationwide logo. All customer-facing materials using this mark or celebrity images must be designed by the Marketing Department.

## 1 Strategic framework

## 2 Identity and logos

Our logo is the face of our brand. It serves as a common link across all communications, and it helps consumers recognize us instantly.

## 3 Voice

## 4 Visual language

## 5 Photography

## 6 Typography

## 7 Color palette

## 8 Icons

## 9 Pattern

## 10 How it comes together

## 11 Resources

# Identity and logos



**Nationwide<sup>®</sup>**  
is on your side

# Primary corporate logos

Our corporate identity is the Nationwide N and Eagle. These logos are approved for use on any Nationwide enterprise communication.

Select the option that fits available space and overall design.

## Preferred usage

Logos should be produced in full color whenever possible, using the following colors:

**N:** Nationwide blue  
PMS 2133  
C95 M73 Y2 KO  
R28 G87 B165  
#1C57A5

**Eagle:** White

**Name:** Black, or white on dark background

Select backgrounds that will maximize contrast and allow the brandmark to stand out. The Eagle graphic is always filled with white.

The Nationwide name and tagline can be printed in black or reversed.

Nationwide Blue



White

Black

**Nationwide**<sup>®</sup>  
is on your side

**PREFERRED HORIZONTAL LOGO ON WHITE BACKGROUND**



**Nationwide**<sup>®</sup>  
is on your side

**PREFERRED VERTICAL LOGO ON WHITE BACKGROUND**

# Secondary corporate logos

## BASIC OPTION

This version can be used when the design calls for a simple approach. It is a good option for back covers, especially those with long disclosures.

### Best uses

- Small spaces
- Financial forms that don't allow promotional messages or taglines
- When delivering difficult or unwelcome news, where the tagline could feel inauthentic or lacking compassion



## LARGE-FORMAT OPTION (LIMITED USE)

Best for situations that call for an enlarged Nationwide name.

### Best uses

- Digital applications (web pages, email)
- Billboards
- Embroidery



## N AND EAGLE LOGO MARK

The Nationwide N and Eagle landmark may be used in situations where there are space constraints, or where the landmark acts as a support graphic.

### Best uses

- Merchandise with small imprint area
- Graphic element
- Mobile app icons





# Which logo should I use?

The **primary logo** is the best option for most communications. Select a horizontal or vertical format to match available space.



Always use primary logo unless:

## Large-format logo

- Digital applications (web pages, email)
- Billboards and distance visibility



## Basic logo

- Small spaces that won't allow tagline to display well
- When delivering difficult or unwelcome news
- When promotional messages or taglines are not allowed, such as on transactional forms for financial services



# Visibility and contrast

## LOGO USE ON SOLID-COLOR BACKGROUND

When placing the logo over a solid color, make sure that the color of the logo is in sufficient contrast to the background to ensure visibility.

**The full-color version of the logo should be used whenever possible.**

**For more visibility and contrast examples, please see the online version of the brand guidelines.**

## NATIONWIDE PRINTED IN BLACK



## NATIONWIDE REVERSED



## WHEN IT IS NOT POSSIBLE TO USE A FULL-COLOR VERSION, THE LOGO CAN BE REVERSED



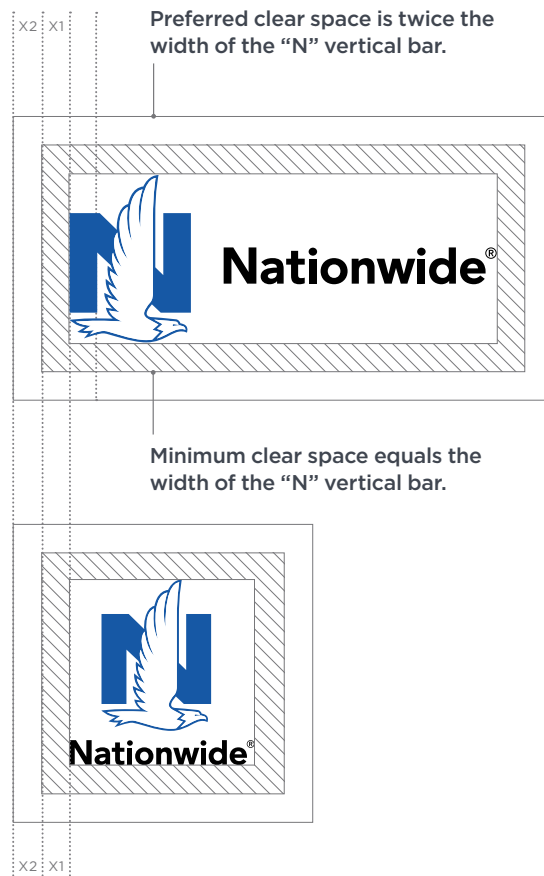
## BLACK AND WHITE OPTIONS



# Clear space and size

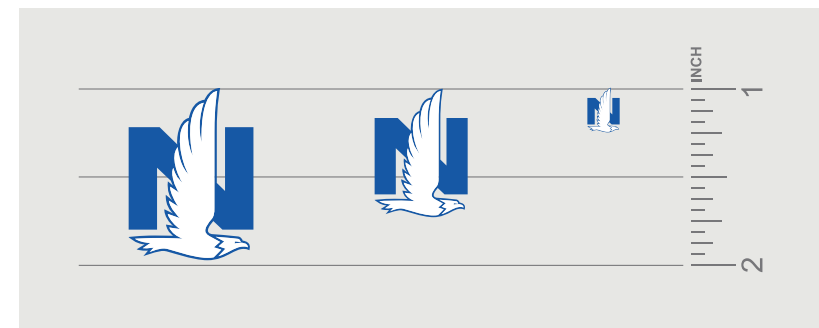
## MINIMUM CLEAR SPACE

To ensure its integrity and visibility, the logo should be kept clear of competing text, images and graphics. It must be surrounded on all sides by an adequate clear space. The preferred clear space shown here should be the general rule; however, in extreme circumstances, the minimum clear space may be used. Use twice the width of the “N” vertical bar when measuring for the proper clear space. This measuring tool is always in relation to the logo size on the page.

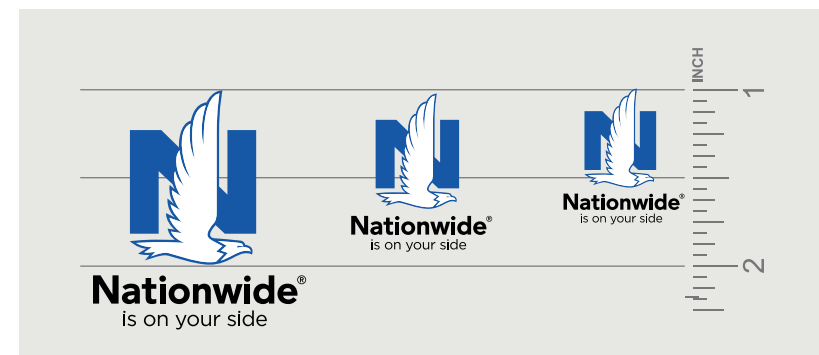


## MINIMUM SIZE

The minimum height for the N and Eagle landmark is  $\frac{1}{4}$  inch or 24 pixels, when used alone. Using a smaller size will compromise legibility.



The minimum height for the N and Eagle vertical lockup is  $\frac{3}{4}$  inch or 72 pixels, unless production quality compromises legibility. In that case, size should be increased to ensure the tagline is clear.

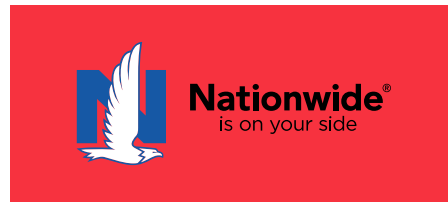


# Consistency

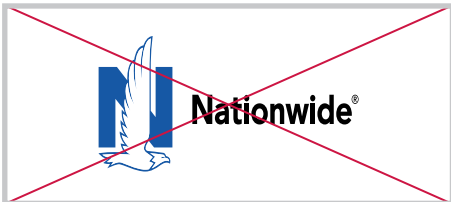
Displaying our logo in a consistent way helps strengthen our brand. Here are practices to avoid:



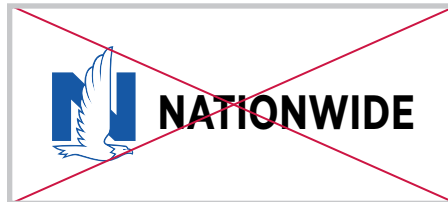
Do not fill the Eagle with any color other than white.



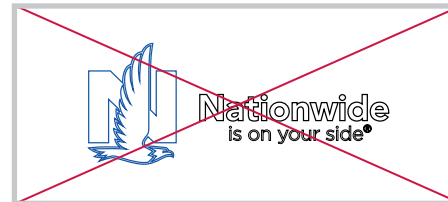
Never place the logo on a red background.



Never stretch, skew, condense or change the dimensions of the identity in any way.



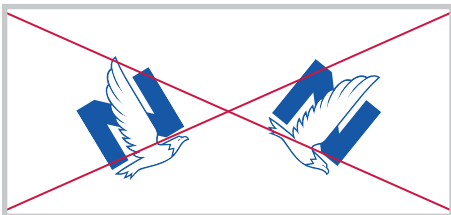
Never alter the identity's typeface or use a different one from the approved version.



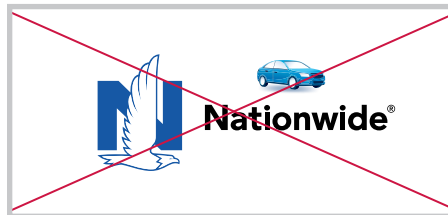
Do not outline the logo.



Do not rearrange the type and brandmark alignment, or alter elements within a lockup.



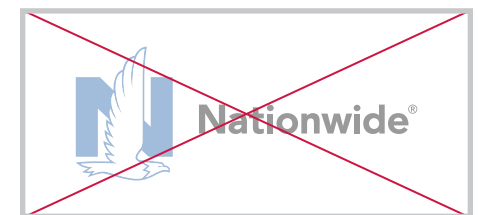
Do not rotate or animate the brandmark or lockup.



Do not place icons, photos or other elements within the clear space.



Do not add a department or program name next to the logo.



Do not print over the logo or use it as a watermark.\*

\*The exception to this rule is security enhancement for company checks.

# Using the tagline

## Nationwide is on your side®

As Nationwide's most widely recognized brand asset, one of the best ways to display our tagline is in the preferred lockup.

### HOW TO USE IT IN COPY

1. Display the tagline in its entirety rather than the abbreviated "on your side."
2. Include the registered mark with the first or most prominent use.
3. Do not change the style of the words within the tagline.
  - No italics, bold, initial caps or quotation marks

Only approved legacy groups can use On Your Side in their name. These legacy names already have strong brand equity. Moving forward, avoid using any form of "on your side" in product, service or group names.

- On Your Side has changed to nonitalic to align more closely with the current tagline treatment.

Approved legacy names	
On Your Side® Review	On Your Side® Center
On Your Side® Claims Service	On Your Side® Farm Certified
On Your Side® repair shop	On Your Side Volunteer Network®
On Your Side Auto Repair Network®	On Your Side® Ringtone
On Your Side Property Repair Network®	On Your Side® Promise
On Your Side Specialty Repair Network®	1-877-On Your Side®
On Your Side Interactive Retirement Planner <sup>SM</sup>	

### WHAT IT SOUNDS LIKE

We're a U.S.-based financial services company with a diversified corporate portfolio and an 89-year history of strength and stability. So, you can be sure we are committed to keeping the promises we make. Nationwide is on your side®.

**Rationale:** Using the tagline in its entirety as its own sentence keeps the integrity and trademark intact.

### WHAT TO AVOID

As a Fortune 100 company with an 89-year history of strength and stability, we're always on your side — and committed to keeping every promise we make.

**Rationale:** Placing "we're always" in front of "on your side" creates a variation of our tagline which weakens our trademark.

# Co-branding guidelines

Nationwide partners with many external groups to offer products and services. In most cases, the following co-branding guidelines will apply:

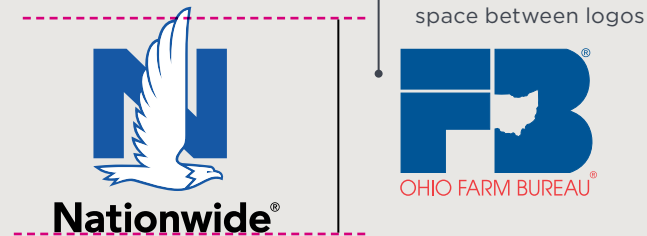
- Achieve equal visual weight between logos
- Use basic Nationwide logo without “is on your side”
- Select the vertical or horizontal Nationwide logo that best matches available space, or the orientation of the partner brand

## QUICK TIPS

**Middle Rule** (a thin geometric line that separates logos)

- Top alignment: second feather of eagle
- Bottom alignment: baseline of Nationwide/eagle stomach
- Weight: 1 point
- Color: black

### VERTICAL NATIONWIDE LOGO



Appropriate Connecting Phrase Here

Describe the relationship between brands in body copy or use connecting phrases such as those listed below.

- Official Sponsor of (Org)
- Proud Partner of (Org)
- Co-Sponsors with (Org)

### HORIZONTAL NATIONWIDE LOGO



**DON'T** use co-branding treatment for internal programs or business unit and department names.

# Sports sponsorship lockups

We use sponsorships with national sports organizations to build familiarity, awareness and consideration of the Nationwide brand with fans.

## SOME THINGS TO KEEP IN MIND:

- Sponsorship co-branding is used primarily in advertising and promotional campaigns
- Permission from Nationwide's Sports Sponsorship team is required before using any of the logos
- The co-brands at right are some of our key sponsorships, but the list changes periodically



Official Sponsor of the No. 88 team



Official Sponsor of Ohio State Athletics



Official Sponsor of the Columbus Blue Jackets



Proud Partner of the Dallas Cowboys



Proud Partner of the Denver Broncos



Official Sponsor of the NFL

# FORTUNE 100 Best Companies to Work For®

Nationwide was named to the FORTUNE 100 Best Companies to Work For® 2016 list. This achievement is active for one year, through March 31, 2017.

## Where to include Fortune 100 messaging:

- External communications that outline overall enterprise achievements, such as annual, environment, health, safety and social responsibility reports
- Recruiting communications, fairs and booths
- Internal communications to associates, to promote a sense of pride

For consumer and partner communications, the focus should remain on key marketing and business messages. Achievements, such as Fortune 100, should be included only if they support, and do not distract from, the strategic intent of the communication. The communication must have a shelf life that expires before March 31, 2017.

## MENTIONING IN CONTENT

Mentioning the recognition in standard text is permitted in communications meeting the messaging guidelines. However, the phrase should be displayed consistently, with FORTUNE in upper case, a registered trademark symbol after the first mention, and include the year of the award, 2015, in the mention. Standard disclaimers must be included for all communications that go to external audiences. A copy of the communication must be emailed to Tim Ball when it is in draft stage to ensure compliance and to track usage of the FORTUNE trademarks.

## In 2016, Nationwide was named to the FORTUNE 100 Best Companies to Work For® list.

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FORTUNE and FORTUNE 100 Best Companies to Work For® are registered trademarks of Time Inc. and are used under license.

## DISPLAYING FORTUNE LOGO

Nationwide paid usage rights to display the FORTUNE logo in key tactics through March 31, 2017. The following resources are available to all associates at Live Our Brand on *InSide* without triggering additional fees:

- PowerPoint templates — through March 31, 2017
- Email signature templates — through March 31, 2017

Any additional uses that have not yet been outlined in our agreement with FORTUNE require advance approval. Associated costs will need to be covered by the requestor's budget. Requests for approval should be submitted to Tim Ball by email at [ballt1@nationwide.com](mailto:ballt1@nationwide.com). It is best to allow at least two weeks for review and cost estimates.

Once approved, the FORTUNE 100 logo can be displayed as a secondary logo on Nationwide-branded communications or co-branded with the N and Eagle as shown.





# Business unit and department names

## EXCEPTIONS WHERE BUSINESS LINE OR DEPARTMENT NAMES MAY BE USED

There are situations where it's helpful to clarify which part of the organization the audience is working with. These include:

- Business cards and stationery — variable fields
- Correspondence — email and print signature lines



## PLEASE REMEMBER:

- Do not repeat the Nationwide name in the variable fields. The N and Eagle logo represents the company, so it won't be needed in most cases  
**Example:** Pet Insurance, not Nationwide Pet Insurance
- Use variable fields to display your title and division name
- Include a unit name only if it helps others interact with you
- Select only approved designations (e.g., CLU, ChFC, FLMI) from the menu on the stationery order site

## EXAMPLES OF HOW TO DISPLAY TITLE AND DEPARTMENT NOW THAT WE ARE ONE BRAND

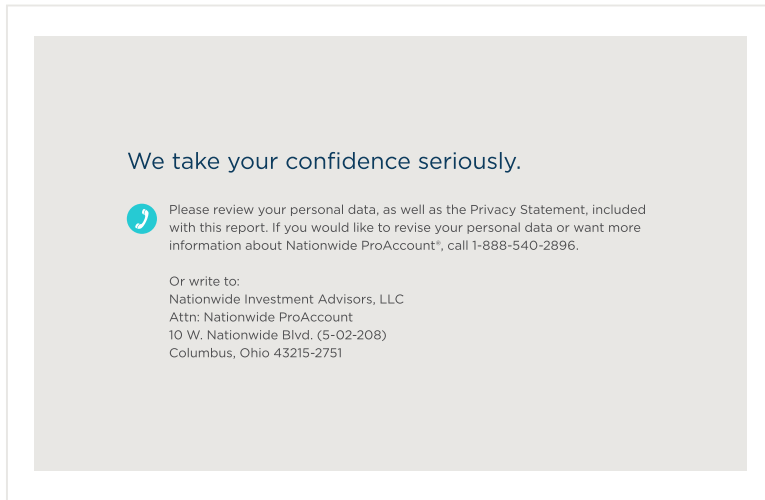
If your department is not addressed below, work with your leader to determine a suitable naming convention that works for your division or unit. The key is to demonstrate that we are one company that offers many solutions, rather than a collection of separate business brands.

From	To
Underwriter Nationwide Agribusiness	Underwriter Agribusiness
Underwriter Nationwide Bank	Underwriter Banking Solutions
Vice President Contract Underwriting/Eastern Region Scottsdale Insurance	Vice President Contract Underwriting E&S/Specialty or Excess & Surplus and Specialty Lines
Sales Director Crestbrook Insurance	Sales Director Private Client
Vice President Commercial D&O Freedom Specialty	Vice President Commercial D&O Underwriting Management and Specialty Lines
Director, Creative Services Veterinary Pet Insurance	Director, Creative Services Pet Insurance
Specialist, CL Underwriting Allied Insurance	Underwriting Specialist Commercial Lines
Sales Manager Nationwide Insurance	Sales Manager Personal Lines

# Business unit and department names

## OTHER SITUATIONS WHERE BUSINESS LINE OR DEPARTMENT NAMES MAY BE USED

- **Call to action** — allow group name when it facilitates interaction in our complex enterprise or to address regulatory requirements



- **Channel URLs and social media** — allow for channel-specific communications (e.g., Twitter handle for financial partners or web URL for advisors) and legacy URLs  
**Examples:** @nwfinancial, nationwidefinancial.com
- **Disclosures** — always use the legal underwriting company name, such as Nationwide Mutual Insurance Company, in disclosures

# Product, service and program names

Moving forward, we will not be using special type treatments or logo lockups — including variations of the corporate lockup — for product, service or program names. They compete with the Nationwide logo and confuse the audience about the source of the communication.

When rolling out a new product, service or program:

- Consider how copy can help further communicate your message
- Support your message using brand elements like photography, color and pattern
- Lead with the Nationwide identity, the N and Eagle

When mentioning products, services or programs in copy: **Use sentence case for all names, unless the name is trademarked.**

- **Example:** Nationwide provides solutions for all of your needs including auto, home, life, pet insurance, annuities, mutual funds, checking and savings accounts
- **Trademark example:** The Nationwide Retirement Institute® provides practical thought leadership and comprehensive solutions to financial advisors and their clients
- Allow exceptions for all caps or initial caps in headlines and subheads

## EXAMPLE

Instead of a stylized type treatment, the SmartRide® materials lean on simplified copy, colors, icons and specific patterns to support a unique message and convey the relevant brand character traits of “strong” and “energetic.” The combination of these brand elements helps make a memorable impact on the audience.

From	To
<b>RetirAbility Check®</b> <small>RetireAbility Check® retirement tool</small>	RetirAbility Check®
<b>SMARTRIDE®</b>	SmartRide®



## 1 Strategic framework

## 2 Identity and logos

## 3 Voice

What we say is our message, but how we say it is our voice. It's the way we bring our brand to life through words. Our voice shifts just a bit as our message and audience change. The different aspects of our brand character serve as a guide for creating relevant messaging.

## 4 Visual language

## 5 Photography

## 6 Typography

## 7 Color palette

## 8 Icons

## 9 Pattern

## 10 How it comes together

## 11 Resources

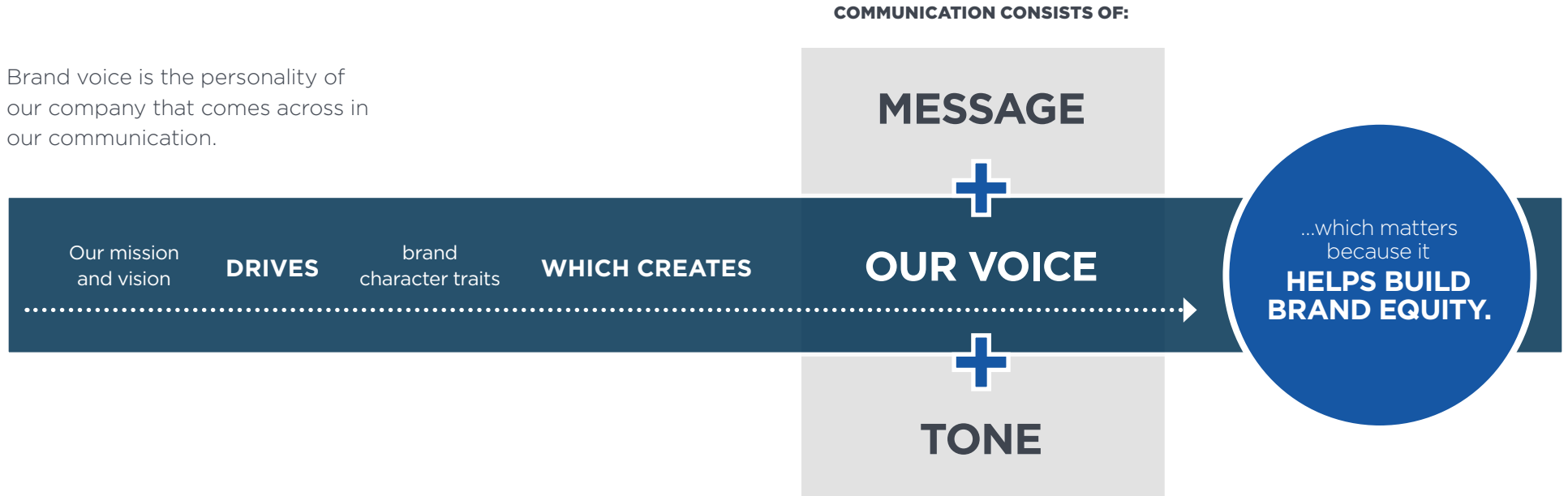
# Voice



**Nationwide**<sup>®</sup>  
is on your side

# What is brand voice?

Brand voice is the personality of our company that comes across in our communication.



# Who is this for?

## IT'S FOR YOU

Brand voice is more than how we write brochures or sound in commercials: it's the way we communicate as an organization each and every day. It's the interactions you have with consumers, with partners and with each other. It's one of the ways we live our brand.

Regardless of your role or your title, you are an important part of the Nationwide brand voice.

## EVERYONE BENEFITS FROM VOICE GUIDELINES

### Message creators

- Associates
- Partners

### Message receivers

- Current and future associates
- Current and future members/ customers/clients
- Partners

## VOICE INFLUENCES EVERY TOUCHPOINT

- Marketing material (examples: emails to advisors, website content or product collateral)
- Advertising campaigns (examples: Super Bowl commercials or magazine ads)
- Account/transactional communications (examples: claims letters to members or phone calls between agents and members)
- Internal and external communications

# How we express our voice

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## We keep it simple

A direct message cuts through the clutter by providing clarity and ease, keeping the audience's attention.

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## We are engaging

Capturing the reader's interest and establishing a meaningful connection are hallmarks of the Nationwide voice.

---

## We are action-oriented

We inform readers and drive them to the next step in the process.

---

## We are credible

We're consistent and straightforward about who we are and what's important to us — and we back it up. We strive to always be correct.

---

# We keep it simple

A direct message cuts through the clutter by providing clarity and ease, keeping the attention of its audience.

## HOW TO DO IT

### 1. Have a focused communication plan

- Identify the message you're trying to communicate
- Consider creating a simple outline before writing

### 2. Deliver the right information at the right time in the right way

- Share only what's most important and relevant. Too much information can be overwhelming
- Choose the medium that best fits your content and audience

### 3. Make content scannable

- Be visual by using subheads, lists and graphics to replace large blocks of text. This method will help readers quickly scan information
- Be concise and shed needless words and jargon to keep your message focused

## HOW IT SOUNDS

### Account-level managed volatility

- Risk exposure adjusted for each individual investor account
- Allows for personalization
- May be slower to respond to changing market conditions

### Fund-level managed volatility

- Risk exposure adjusted uniformly for all fund investors
- More dynamic response to market events
- Easier re-entry into the market when conditions are more favorable

**Rationale:** Using bullets and subheads to group information makes it easier to scan and process.

## HOW IT SHOULDN'T SOUND

Managed volatility strategies can be applied at the account level, where the investment managers adjust risk exposure for every client portfolio they manage. While account-level strategies allow for personalization, a more effective approach is to apply managed volatility strategies at a fund level, where all investors in the fund are invested similarly. Managed volatility at the fund level allows for more dynamic movement to respond to market events quickly, both to protect investors during downturns and to re-enter the market when conditions appear to be more favorable for returns.

**Rationale:** This much information is overwhelming when presented as one paragraph and would be much easier to scan in a list format.

## QUICK TIP

Be careful not to talk down to your audience. Focusing on the brand characters traits — especially “authentic” and “thoughtful” — keeps your communication on the right track.

# We are engaging

Capturing the reader's interest and establishing a meaningful connection are hallmarks of the Nationwide voice.

## HOW TO DO IT

### 1. Be relevant

- Get to the point quickly and lead with the benefit. Start by answering the question, “What’s in it for the reader?”
- Prioritize information from most important to least important. Anticipate questions your reader may have and address them

### 2. Be friendly, but professional

- Too much formality can alienate readers
- Use contractions and common expressions as tools that help create an approachable tone

### 3. Avoid “corporate-speak”

- Corporate-speak and business jargon have little meaning to the average reader
- Stay away from words such as actionable, functionality, value stream and recontextualize

## HOW IT SOUNDS

Whether it's your kids or your own parents, you've probably been taking care of people your whole adult life. But what will you do when you need care?

**Rationale:** This sentence speaks clearly and directly to the reader in language anyone can understand.

## HOW IT SHOULDN'T SOUND

On behalf of Nationwide Life Insurance Company, I would like to thank you for the opportunity to be of service.

**Rationale:** A more casual tone would make this sentence less stilted and overly formal.

## QUICK TIP

Communicate in plain language. If you wouldn't use a word or phrase when talking to a customer, don't use it when writing to them.



# We are action-oriented

We inform readers and drive them to the next step in the process.

## HOW TO DO IT

### 1. Write with confidence

- Choose strong verbs
- Avoid passive voice. Edit your work to ensure it's as active as possible

### 2. Be helpful

- Get to the point. Respect the reader's time by communicating what you want them to know
- Avoid the hard sell. Frame your message as a suggestion and stay away from language that is "salesy" (i.e. act now, free trial, don't delay)

### 3. Inspire action

- Add a clear call-to-action and make sure it's consistent with other materials
- Empower your readers by telling them where they can find additional information

## HOW IT SOUNDS

Thanks for visiting our website. We want to give you the information you requested regarding withdrawals from your contract. But, because we value your privacy, we don't want to send it via unsecured email.

Please contact our Annuity Service Center at 1-800-848-6331 at your convenience to verify your withdrawal eligibility. We look forward to getting you the right information.

**Rationale:** Short sentences and straightforward messaging keep this piece clear and concise. A brief explanation and phone number give the reader context and a clear call-to-action.

## HOW IT SHOULDN'T SOUND

Thank you for visiting our website and for taking the time to inquire about your contract. We would like to provide you with the information that you have requested regarding your withdrawal eligibility, but we cannot send it via email.

Please contact our Annuity Service Center at your convenience, so that we may identify the type of contract you have in order to determine your eligibility for a withdrawal and to obtain the necessary forms for the withdrawal of funds, or to transfer funds to another account.

**Rationale:** Run-on sentences and passive voice make this a boring and confusing read. There is no up-front mention of what this communication is regarding and no phone number, email or web address for more information.

## QUICK TIP

Avoid information overload. Your job is to get the reader to take the next step. Give them the information they need to move along.

# We are credible

We're consistent and straightforward about who we are and what's important to us — and we back it up. We strive to always be correct.

## HOW TO DO IT

### 1. Be genuine

- Avoid misleading, over-promising or making unwarranted guarantees
- Show, don't tell. Focus on features, real benefits and statistics to avoid exaggeration and marketing hype

### 2. Inspire trust and authenticity

- Share our proud company story and why it matters
- Carry a consistent message and tone throughout your communication

### 3. Assume intelligence and empower knowledge

- Be informative without talking down to your audience
- Avoid manipulating readers' emotions or instilling fear by keeping your tone warm and professional

### 4. Make it accurate

- Double-check your information

## HOW IT SOUNDS

When you choose Nationwide as your retirement partner, you're joining a force for good.

Since the year 2000, the Nationwide Foundation has committed more than \$345 million to charitable organizations like the American Red Cross, United Way, Feeding America® and Nationwide Children's Hospital. Our associates are passionate about making a difference, too, logging 91,540 volunteer hours in 2014 alone.

**Rationale:** We build trust with facts and unique aspects of our history or service that make us strong and set us apart.

## HOW IT SHOULDN'T SOUND

Because we're one of the biggest and most powerful insurance and financial services companies in America, our products and support is the best in the industry.

If building your business is important, call your Nationwide® wholesaler today.

**Rationale:** We lose credibility when we make unproven or pompous claims of "biggest" or "best."

A misspelled word [products] and improper verb usage ["is" should be "are"] make us look careless and unprofessional.

In this context, the "if" language conveys fear. Instead, communicate how we help build their business.

## QUICK TIP

Use questions sparingly when writing, especially in headlines. They can convey a lack of confidence or imply uncertainty.

# Message by audience

## INTRODUCTION

An authentic voice embodies personality traits, but shifts by audience. For example, if a person tells a story to a kindergarten class in the morning and the same story to coworkers in the afternoon, the tone and the details of the story might shift, but the storyteller's personality doesn't change.

As a large organization, Nationwide communicates with many different audiences, which can be categorized into a few key groups. For each one, our voice remains constant and emphasizes the appropriate brand character traits. However, there are slight differences in our approach for each. These subtleties in our communication help us tailor our messages and connect with our audience in a more authentic way.

## AUDIENCES

---

Enterprise

---

Business to business

---

Business to consumer

---

Internal

---

# Message by audience

## Enterprise

- This audience allows us to use the purest form of our voice
- We should be conversational, genuine, straightforward and credible
- Focus on enterprise brand character traits: authentic, thoughtful, personal, strong, stable and vigilant

### WHO WE'RE TALKING TO

Multiple audiences that include:

- Business to business
- Business to consumer
- Internal

### HOW IT SOUNDS

At Nationwide®, we keep an eye on the bottom line because our members, and the people in our communities, count on us.

## Business to business

- Keep it simple and approachable
- Use industry terms when appropriate to better relate to the audience and boost our credibility and expertise

### WHO WE'RE TALKING TO

- Advisors
- Agents
- Broker/dealers
- Financial planners
- Investment advisors
- Investment professionals

### HOW IT SOUNDS

No matter what your clients' planning needs are, the Nationwide YourLife suite of products has a rider to help you customize a solution for them.

## Business to consumer

- Consumers look to us for advice and protection so our voice should be confident and approachable
- The goal is to have a tone that is friendly, but professional

### WHO WE'RE TALKING TO

- Members
- Prospective members

### HOW IT SOUNDS

Insurance protects what matters to you. What matters to us is helping you get the coverage you need at the right price.

## Internal

- Messages should be straightforward and informational
- Because we're talking to our peers, the tone should be casual, familiar and warm
- Although it's tempting to use jargon and acronyms because we're talking to people "in the know," resist that urge

### WHO WE'RE TALKING TO

- Associates
- Prospective associates
- Wholesalers

### HOW IT SOUNDS

Serving others is an integral part of who we are as a company. We have a long history of giving back to the communities in which we work and live.

# Special considerations

## Member and membership

Treating our customers like members is a defining characteristic for Nationwide. It's a way to help promote a sense of belonging to our organization — which sets us apart from competitors.

The terms “member” and “membership” carry a lot of meaning and should be used appropriately to ensure everyone is talking about membership in a consistent way.

- A **member** is anyone who owns a Nationwide product.
- All members have a **membership** with Nationwide.

As with any content, the word membership should resonate with the audience. Business lines should evaluate whether there are sufficient supporting tactics in place to make a membership message meaningful to their key audience.

## Mutual and mutuality

Mutuality is an important part of Nationwide's heritage because it has shaped our company's way of thinking in a collective manner. This approach has led us to be more than a business by being active in the community and emphasizing the importance of volunteerism.

However, the term “mutual” can be complex and unclear for our audience so it should be used sparingly. When possible, it's better to articulate the spirit of what it means for Nationwide rather than to use the term without context.

## Trademarked phrases

Like our tagline (Nationwide is on your side®), there are some phrases that Nationwide has trademarked because they embody our voice and are used frequently to distinguish ourselves. The best way to build and preserve the strength of a trademarked phrase is to use it alone and in its entirety. Embedding it in a larger sentence or shortening it could weaken our ownership rights.

**For more details about using our tagline, see page 21.**

**Examples of Nationwide's registered phrases:**

- We put members first®.
- We Stand For You®.
- Join the Nation®.

# Word cloud

This word cloud is meant to give a flavor of the language used for each audience. It shows how our voice is consistent across audiences, but still flexes to accommodate the unique needs of each.

## Word substitutes

### USE THIS

Protection  
 Family, loved ones  
 Affordable, value  
 Pass away  
 Complementary  
 Community  
 Simple  
 Member  
 Associate  
 We/our  
 Challenges  
 Solutions

### NOT THIS

Policy, coverage  
 Offspring, relatives  
 Cheap  
 Die  
 Free  
 Neighbor  
 Easy  
 Customer  
 Employee  
 Nationwide  
 Problems  
 Products



For a full version of the word cloud and the word substitute list, please see the online version of the brand guidelines.

# Developing a communication piece

## Before you begin

- Consider the medium
  - For instance, an email lets you include additional meaningful info such as links to materials, websites and more
- Organize your message into a logical outline that builds clarity for the reader

## Elements to consider

### Headline

A phrase meant to grab the reader's attention.

- Lead with the benefit, such as an important insight (an email subject line could be another place to highlight this benefit)
- Avoid clichés and stale or overly-clever phrasing
- Keep it short and simple

### Subhead

A phrase that adds value by providing context or clarity for a headline.

- Use it to strategically enhance your headline
- Remember a subhead isn't always necessary

### Body copy

Body copy provides proof points, insights and understanding for the reader.

- Group like-content together
- Use short, energetic bursts of copy that are easier to digest than long blocks of text
- Respect the reader's time by getting to the point
- Use active, conversational language that avoids jargon
- Used purposefully, additional subheads, bulleted lists, steps or call-outs can help with scannability and increase understanding

### Call to action (CTA)/ next steps

A phrase that provides the reader with a takeaway, a next step, or an action to take toward a clear goal. It helps the reader answer the question: "What's my next move?"

- Separate CTA from other content
- In an email, the CTA may be a button above the scroll, linking to a next step

### Continue the conversation (*if not already provided in CTA*)

A phrase that provides a name or place for readers to contact for questions or to learn more.

### Include disclosure or legal language, as appropriate

# Editing checklist

Before you publish, hit send or print, consider the following questions:

- Did you share the right amount of information?
  - Does the reader need/are they interested in this information?
  - Sentence by sentence, ask: "Is this relevant from the reader's point of view? If so, is it information they need to know now?"
- Is your message clear?
  - Make sure the reader knows what you're asking of them: your message should build to your CTA, be clear and unified
- Have you proofed your work?
  - Consult the **Nationwide style guide** for our standards around spelling, capitalization, punctuation, product names and more
  - Ask a colleague, supervisor, proofreader, etc. to read your communication



# Top writing tips

## DO

**Write for your reader.** Don't get lost in what you 'want' to say. Ask yourself what your readers need to know, why they would care and what's in it for them. And make it appealing!

**Think about structure.** Make it easy for your readers to find the information they need, even if they don't read every word.

**Synthesize your information.** If you are wading through content, whittle it down to the most important points (again, remembering 'WHY' you are saying it). Really understand the key points that need to be communicated.

**Don't assume.** Imagine that your reader knows nothing about what they are reading. Would they understand it? (Even if it's as simple as an invitation, does it tell you where and when? Is the information complete?)

**Be clear.** Use language that your audience understands. Don't talk at them or down to them.

**Don't sell too hard.** Avoid using too many adjectives and superlatives. Let the 'what it does' convey the benefit.

**Omit needless words.** A sentence should contain no unnecessary words, a paragraph no unnecessary sentences, for the same reason that a drawing should have no unnecessary lines and a machine no unnecessary parts.

**Read it out loud.** This technique helps smooth out clunky wording and improve overall flow.

**Look at it with fresh eyes.** If time allows, put the piece away and come back to it the next day for one last read-through.

**Get a second opinion.** If you're struggling with something, ask a trusted coworker to read it.

# Things to avoid

## DON'T

**Ellipses (...)**

**Oxford commas** (also known as serial commas)

**Exclamation points:** Use them rarely, if at all.

**Words no one would use in everyday conversation:** "Henceforth" is a good example.

**Fear tactics:** Don't try to scare your reader into paying attention; instead, present them with a benefit or solution they can identify with and explain why it matters and how we can help.

**Telling the reader how they think or feel:** Instead, let them know we understand their challenges/needs/goals.

**Using Nationwide in the third person:** When possible (unless it would be unclear who the communication is coming from) use 'we' or 'our' instead.

**Lengthy headlines and subheads:** Shoot for 10 or fewer words.

**Large chunks of body copy:** Use subheads to help guide readers, transition content and highlight important information.

**Promissory statements** (the best career in the world, a company that does everything you ask for, you'll receive countless benefits, etc.) Qualifying words like 'can,' 'help,' 'might' and 'could' can often help.

**Long lists:** Keep bulleted lists short and avoid inconsistency; multiple bullets should 'speak' in the same style of voice. For example, start all of your bullets with similar verbs: look, listen, learn, teach.

**Style/grammar mistakes:** Consult the Nationwide style guide; we follow the AP style guide and Webster dictionary whenever possible.

**Unnecessary capitalization:** Use sentence caps, not title case.

**Beginning website addresses with "www."** (And avoid capital letters in URLs when possible.)

**Repetitive information:** Unless repetition is needed for emphasis, be economical and purposeful with your words.

## 1 Strategic framework

## 2 Identity and logos

## 3 Voice

## 4 Visual language

Our visual language expresses our brand character traits and helps us communicate who we are.

The following elements drive identity and consistency to make us look and feel like us. Some elements of our visual language are constant, such as our logo and primary font. Others, such as color or illustration, can be dialed up or down strategically.

How that's done is important, because no matter what we produce, we always want to look like Nationwide.

## 5 Photography

## 6 Typography

## 7 Color palette

## 8 Icons

## 9 Pattern

## 10 How it comes together

## 11 Resources

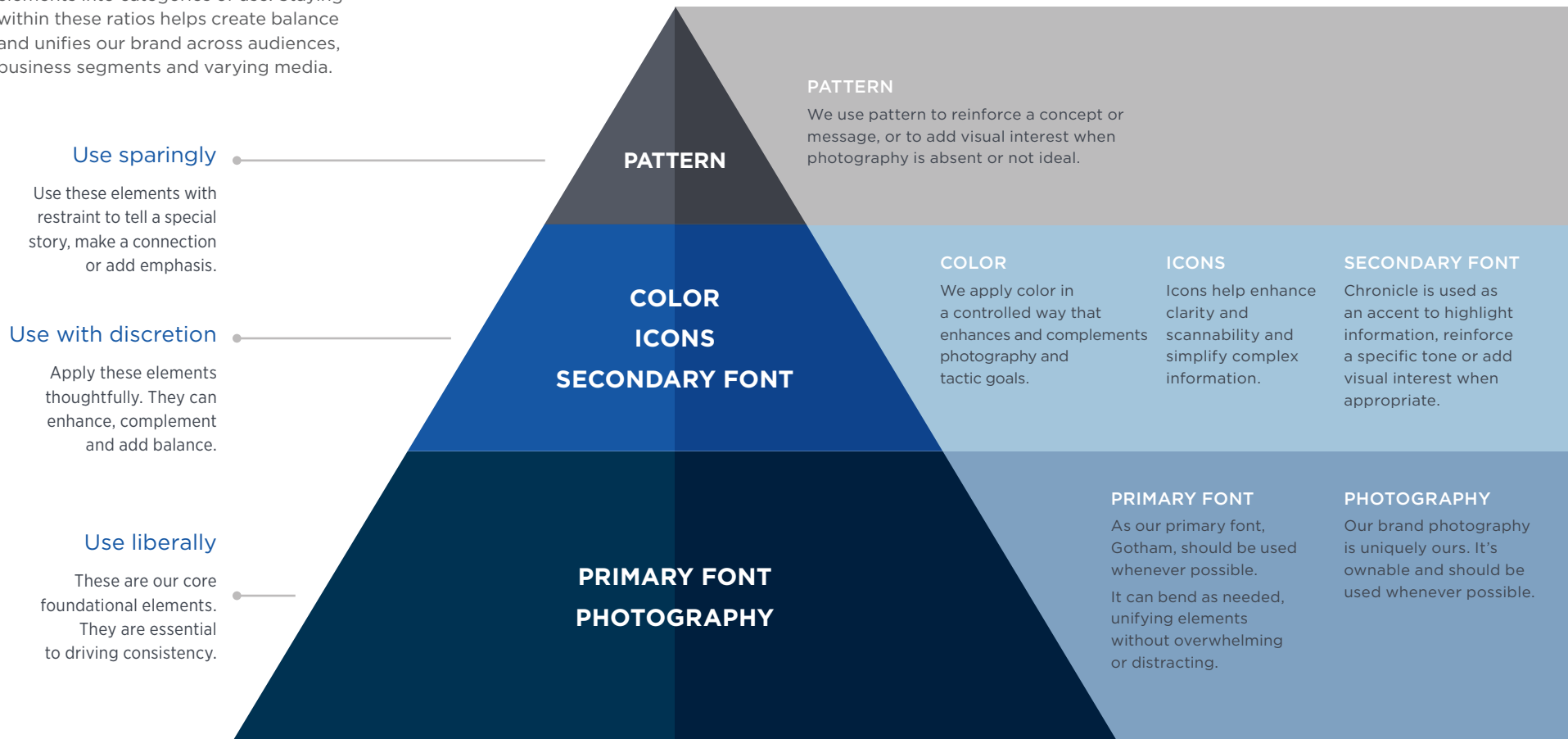
# Visual language



**Nationwide**<sup>®</sup>  
is on your side

# How we apply it

The way we apply our brand elements forms the visual language that identifies our brand. Here, we've broken these elements into categories of use. Staying within these ratios helps create balance and unifies our brand across audiences, business segments and varying media.



1 Strategic framework

2 Identity and logos

3 Voice

4 Visual language

5 Photography

Photography is an essential part of how we use our brand's visual language to tell a story. Our style is distinct, compelling and flexible. And we're committed to keeping it fresh, unique and grounded in our brand character traits.

6 Typography

7 Color palette

8 Icons

9 Pattern

10 How it comes together

11 Resources

# Photography



**Nationwide**<sup>®</sup>  
is on your side

# Our photography is uniquely us

## Nationwide photography is natural, positive and photojournalistic

Our photography style is driven by our brand character traits, with special emphasis on “authentic.”

The stories our photos tell make an emotional connection that is inspiring, honest and energetic. It feels real and reflects the diversity of our members in regards to age, gender, race and more. We think of our style as photojournalistic, meaning we capture moments of action as they unfold, and those little imperfections captured along the way are okay. In fact, they're part of what differentiates our brand and drives authenticity.

## We capture the moments between moments

We're able to capture moments of emotion or action that happen just before or after what people expect to see by avoiding clichéd or overly-staged shots. Through this authentic lens, we've carved out a unique space for our brand. It's about people.

## We emphasize the positive and aspirational

We focus our photography on the positive side of situations, instead of shooting a negative perspective that could cause fear or anxiety. We don't show damaged cars or homes. We don't show people in danger. Instead, we show the moment when their lives are made whole again, and they're enjoying what matters most to them.

---

### WHY WE USE ORIGINAL PHOTOGRAPHY

Because of its mass appeal, stock photography can feel less personal and relatable, which means using it can lower emotional impact and dilute brand equity. In addition, there's a real risk other brands or competitors will use the same photos.

Nationwide's photo library is ours and ours alone.

# Photography attributes

Our brand photography is built on specific attributes that help keep our images consistent and on-brand across all subjects and situations.

## Natural lighting

Our images use natural lighting to capture a scene as authentically as possible. The collection has both warm and cool casts, as related to the environment in which they were shot. Artificial light is used only when necessary, and only to produce a natural feel.



## Natural emotions

Emotion drives the overall mood of our photography. Our shoots are designed to capture a wide range of emotions from our subjects, which increases the flexibility of our library.



## Honest environments

The objects and environments we use to create our visual story feel real and relate to the overall subject matter. They should not feel staged. On-location environments are used whenever possible. Studio sets can be used as long as they achieve a completely natural feel.

## Flexibility in composition

Our photography must be flexible to fit many uses and mediums. Some images are composed purposefully to feel open and airy, allowing for overlays of text and graphic elements. Other images may have a fuller composition, showing richer environments and backgrounds.

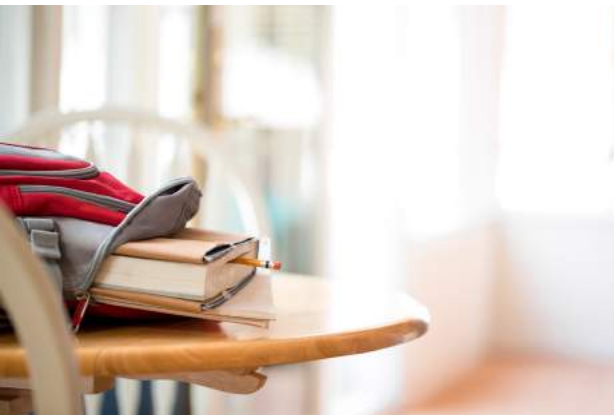


## Candid and authentic situations

Our photos capture our subjects 'in the moment,' not in a pose. We avoid shots that feel cliché or predictable. We want our imagery to be honest and true to the nature of the topic. We create a natural situation and let it unfold on camera to cultivate and capture genuine reactions.

# Our photography

Our photographs capture a unique point of view audiences can relate to. Our brand photo library offers a wide range of photography, so you can select images that are meaningful and appropriate to your subject matter.



# Our photography





# Our photography



# Using photography

Use of photography isn't restricted in our communications, but there are a few ways we can use our images to have the greatest impact.

Our brand photography is designed to tell a complete story in one photograph, and our evolving photo library on BrandSource will reflect that. It's okay to combine two images to visualize a story, but this should be done sparingly and is best used in interior spreads.

From a three-person shop to America's #1 farm insurer, we've never lost sight of our roots.

Together, we've come a long way.

Ohio Farm Bureau' leaders founded Nationwide more than 85 years ago to resolve a consumer problem in the interest of its members. With \$10,000 of borrowed capital, they launched the Farm Bureau Mutual Automobile Insurance Company in 1926. It was owned by its member-policyholders and operated for their benefit.

The first policies were sold by volunteers who visited neighbors to enroll them with a promise of good service at a fair price. The mutual quickly gained a reputation for delivering excellent customer value. In 1955, the company changed its name to Nationwide to avoid confusion with other farm bureau-operated insurance companies, and to reflect an ambitious national growth plan.

Dedicated to your needs — today and tomorrow.

To us, Nationwide is more than just a business. We don't have investors or shareholders—only members. And that's exactly who we answer to.

**LAYERING IMAGES, TYPE AND GRAPHIC ELEMENTS**

Many of our photos are shot so that type and graphic elements can be placed within the open space of the images. This adds depth and dimension to our layouts.

## USING LARGE IMAGERY

When we need photography to be strong, we can create impact by allowing it to cover the full page.

Nationwide  
A member of AIG

Nationwide "YouT, You" Mutual General Life Accumulator

Client guide

Boost your potential.  
Protect your bottom line.

Planning for growth and protection.

Nationwide

**WE STAND FOR you.®**

Because your farm is much more than land and structures.

It's your livelihood, your passion, your purpose and your family's future. As the nation's Number One farm insurer we can provide the right coverage for your farm to give you peace of mind. And that's almost as important as your farm.

Read a farmer's true story and learn more at [WSIU.com](http://WSIU.com).

Nationwide

When your family is protected, we all win.

[Learn more](#)

# Using photography

## Cropping

When capturing images, we often shoot as wide as possible so that a maximum amount of the image is available for cropping. Other photos may be cropped in-camera for a tighter composition. How you crop an image can have a tremendous impact on the story you're telling.

### Cropping an image with a single subject

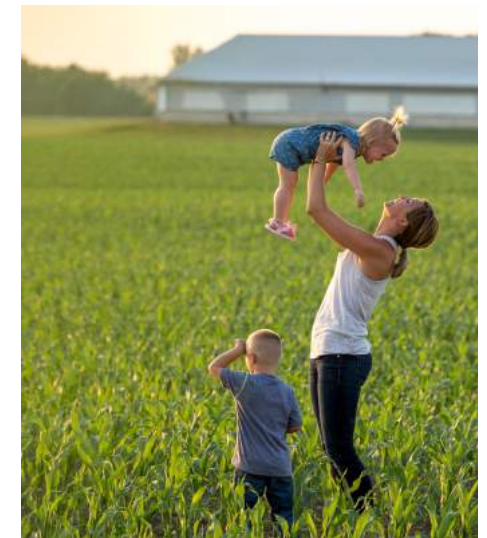
An image with one subject can be used to create different moods. A pulled-back shot tells a complete story about the person. A tight crop feels active; it lets you focus on an expression or a detail, or create a sense of wonder about what's just outside the frame.

### Cropping an image with a complete scene

Sometimes a single image contains a potential focus. By cropping the image, you can isolate an action, change an object's scale, or give a detail new meaning or emphasis.

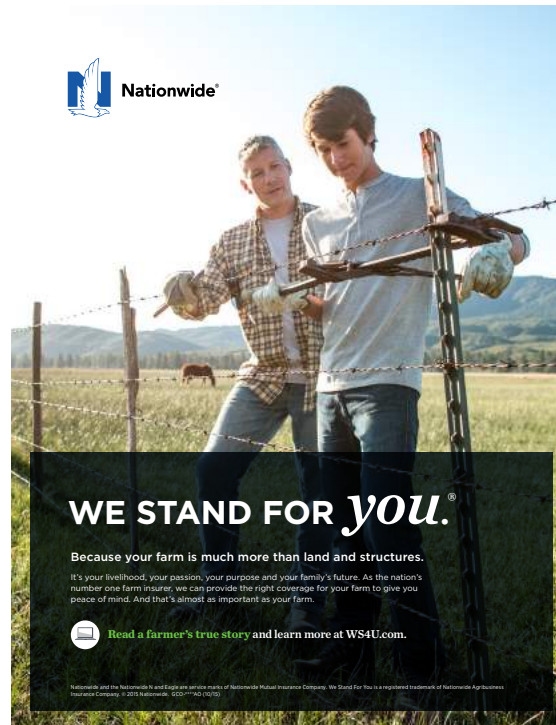
## QUICK TIP

By cropping an image, you can bring focus to a subject and communicate a message more effectively. Cropping also purposefully increases a photo's flexibility within our library, and provides us with options to help tell the visual story.

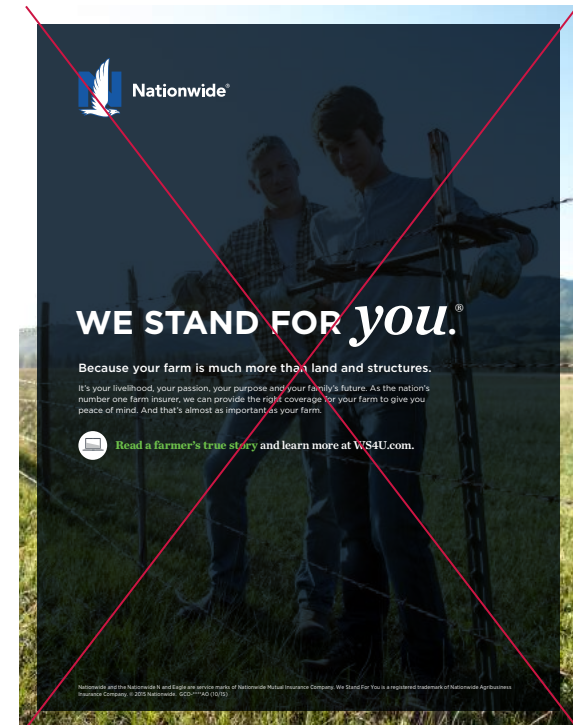


# Using photography

Transparent color fields may be used strategically and thoughtfully with photography. They should never be used to obscure the focal point or cover the entire photo.



DO



DON'T

# What not to do

Our photography library is available to search and download on [nwbrandsource.com](http://nwbrandsource.com). BrandSource should be the first place you go to find brand-right photographic images.

Requests for executive and associate portraits should be made in advance through [photography@nationwide.com](mailto:photography@nationwide.com).

All photos on BrandSource have already been through a quality retouching process to enhance consistency. No further manipulation is necessary.

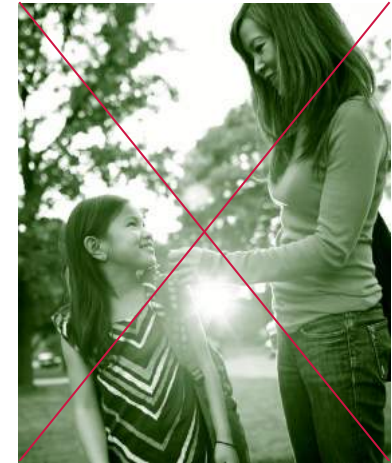
## DON'T

Never adjust the exposure or color of photos downloaded from BrandSource.



## DON'T

Never convert to black and white or use duotones on photos downloaded from BrandSource.



## DON'T

Never distort, pixelize or apply artistic filters to photos downloaded from BrandSource.



## DON'T

Never make photos downloaded from BrandSource transparent.



1 Strategic framework

2 Identity and logos

3 Voice

4 Visual language

5 Photography

6 Typography

When used thoughtfully, typography becomes a powerful brand tool that can add visual meaning to communications. Our typography communicates clearly and cleanly while remaining flexible in a wide range of situations.

7 Color palette

8 Icons

9 Pattern

10 How it comes together

11 Resources

# Typography



**Nationwide**<sup>®</sup>  
is on your side

# Our primary font

## Gotham

As a geometric sans serif, Gotham is practical, strong and clean. Its shapes and strokes have a friendly, approachable feel. For brand consistency, **Gotham should be the primary font in any material.**

Gotham has four different weights, shown to the right, with accompanying italics. Use lighter weights for content and for tactics that require sophistication. Heavier weights should be used for hierarchy and accents, such as subheads and calls-to-action.

### FONT SUBSTITUTIONS

Microsoft Office

Arial

Digital

Proxima Nova

### LIGHT

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz

1 2 3 4 5 6 7 8 9 0 ! \$ % & ?

*abcdefghijklmnopqrst  
vwxyz*

### MEDIUM

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz

1 2 3 4 5 6 7 8 9 0 ! \$ % & ?

*abcdefghijklmnopqrst  
vwxyz*

### BOOK

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz

1 2 3 4 5 6 7 8 9 0 ! \$ % & ?

*abcdefghijklmnopqrst  
vwxyz*

### BOLD

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz

1 2 3 4 5 6 7 8 9 0 ! \$ % & ?

*abcdefghijklmnopqrst  
vwxyz*

To purchase Gotham, visit [typography.com/fonts/gotham/styles](http://typography.com/fonts/gotham/styles). Select Gotham 1.

# Our secondary font

## Chronicle

Chronicle is a transitional serif font built to be space-efficient with high readability. The warmth of the bracketed serifs and ball terminals complement the crispness of Gotham. Chronicle should be used as a supporting font to Gotham, when hierarchy is needed and for large amounts of body copy.

Chronicle has three different weights, shown to the right, with accompanying italics. Chronicle Roman should be used for body copy. Heavier weights are a good choice for hierarchy and accents, such as subheads and calls-to-action. Italics are ideal for adding personality and warmth to a layout.

### FONT SUBSTITUTIONS

Microsoft Office and digital

Georgia

### ROMAN

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz

1234567890!\$%&?

*abcdefghijklmnopqrstuvwxy*

### BOLD

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**  
**abcdefghijklmnopqrstuvwxyz**

**1234567890!\$%&?**

***abcdefghijklmnopqrstuvwxy***

### SEMIBOLD

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**  
**abcdefghijklmnopqrstuvwxyz**

**1234567890!\$%&?**

***abcdefghijklmnopqrstuvwxy***

To purchase Chronicle, visit [typography.com/fonts/chronicle-text/styles](https://typography.com/fonts/chronicle-text/styles). Select Chronicle Text Pro, Grade 1.



# Using type

Gotham should be the only font used in many of our communications. Strategic use of its weights and color creates hierarchy while keeping the layout clean and consistent.

## QUICK TIPS

- In line with industry standards, we recommend the following point size for body copy:
  - Digital: 16 px
  - Print: 10 pt
- Digital uses a larger point size due to accessibility requirements.
- **Advanced user tip:** Do not use anti alias sharp option in Photoshop for Gotham Bold



**You deserve a career with a different kind of company.**

At Nationwide, our values are the foundation of everything we do. It shows every day in how we trust and respect each other.


As a long-standing supporter of the National Society of Hispanic MBAs, we invite you to explore being part of a company where you can achieve your highest potential. We're proud to be recognized as a great place to work — and we're looking for talent like you in a variety of fields. We're even making onsite offers.

Stop by our booth and find out why at Nationwide, the difference is great.

[nationwide.com/careers](http://nationwide.com/careers)




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**Rewarding you for being an alum.**

Dear <name>:

Nationwide has partnered with the Cal Berkeley Alumni Association to offer you an exclusive discount on auto insurance.

Since college, you've worked hard to get to where you are today. Let us protect what makes up your life, so you can focus on the things that really matter. Take advantage of exclusive alumni member insurance discounts and save even more when you bundle policies for your auto, home, boat or RV.

**Get your offer**

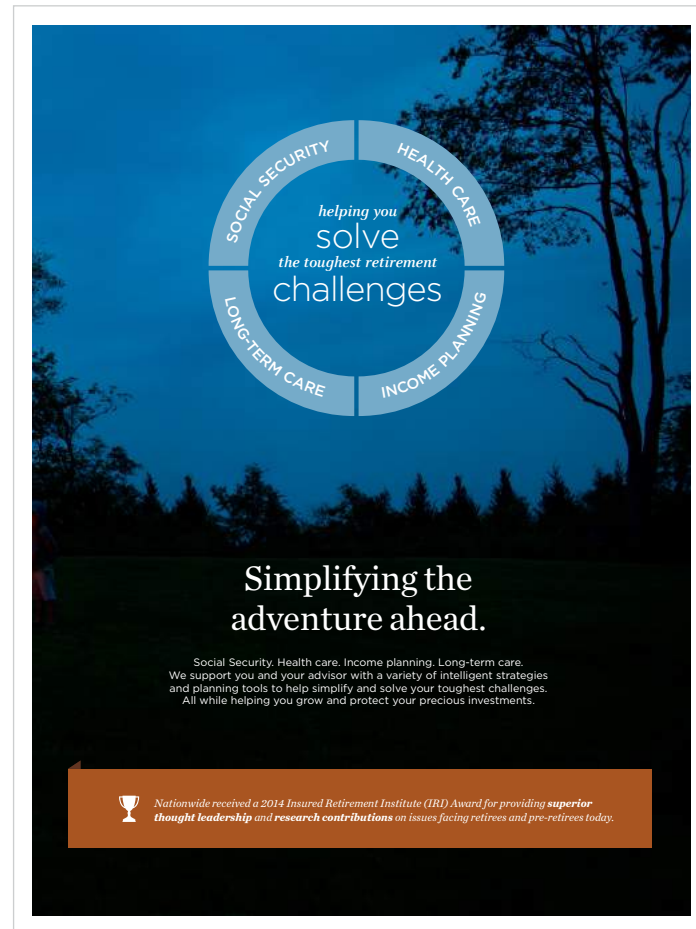
# Using type

## CHRONICLE AS ACCENT

As our main font, Gotham is typically used to highlight the key message, allowing Chronicle to add visual interest.

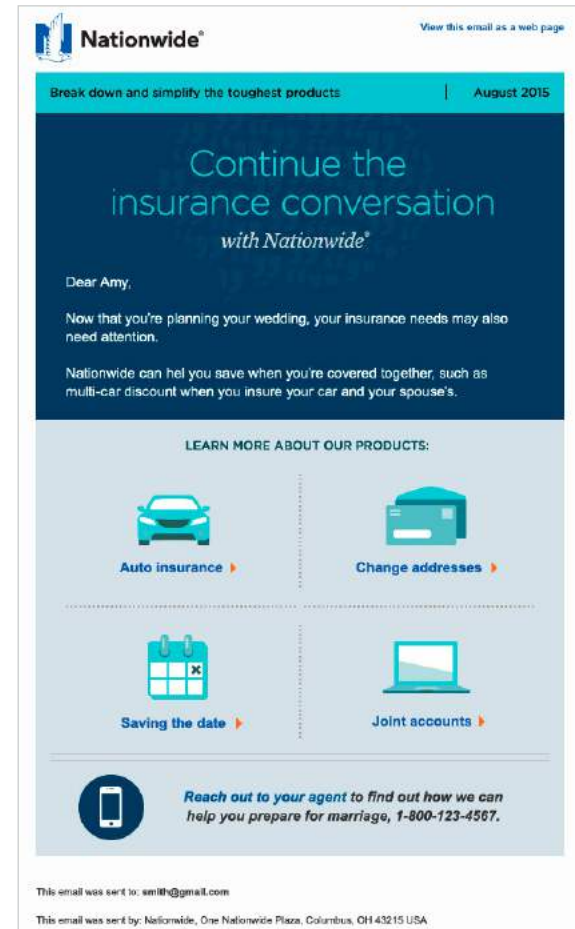
By using Chronicle for accents in a complex layout, you can create a strong hierarchy that leads the reader through the content.

Chronicle can also be used to enhance a brand character trait, such as Personal or Confident.



### QUICK TIP

Strategically-used accents make materials feel personal and conversational.



### QUICK TIP

Targeted use of Chronicle adds sophistication to a layout.

# Using type

## CHRONICLE FOR BODY COPY

In extended body copy, Chronicle's economic use of space and easy eye flow help with readability. Body copy should be set in Roman, and italics can be used for hierarchy and accents.

## Superior protection for your home

*You want to rest assured your home and its contents are expertly protected. With Nationwide, you can count on a Private Client Homeowners policy that meets your unique needs.*

### Home insurance with you in mind

We designed our homeowners coverage knowing you have invested considerable time and resources into your home. A Nationwide Private Client Homeowners policy provides the following benefits toward a covered loss on a covered property:

- **Unlimited Dwelling Replacement Cost coverage**
- **Replacement Cash Out** option for Dwelling coverage and Personal Property coverage
- **Unlimited debris removal**, and up to \$2,500 in coverage for trees fallen due to wind, hail or snow storm
- **Replacement of damaged trees, shrubs, plants or lawns** up to 5% of Dwelling coverage, limited to \$2,500 for any one item
- **Data Restoration coverage** up to \$5,000 for expenses incurred to replace or recreate lost personal data stored on a personal computer or mobile computing device
- **Loss of Use coverage** for the reasonable amount of time required to restore your home
- **Backup Sewer and Drain coverage** with no special limits, subject to a policy or state-specific deductible
- **Identity Theft and Fraud expense coverage** up to \$25,000 with optional limits up to \$100,000 available
- **Loss Assessment coverage** up to \$50,000, with a maximum of \$10,000 for an assessment resulting from a homeowners' association insurance deductible

### Our financial strength

We are a company that has been in business since 1926, and holds an A1 rating from Moody's and an A+ rating from A.M. Best and S&P.

We work relentlessly to meet the distinctive coverage and service needs of our clients, and measure our success by the relationships we build and the trust we earn.

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[nationwide.com/privateclient](http://nationwide.com/privateclient)

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## QUICK TIPS

- To establish a clear hierarchy, use paragraph-spacing best practices. These include having more space above headlines and subheads, and having less space below them
- For long lists, multiple columns are easy to read and scan
- Bullets should be indented. Placing one character space of separation between the bullet and the text allows for easy eye flow

# Using type

Good typography enhances our brand by reinforcing our message and voice. By taking the time to fine-tune typography, you can heighten the professionalism and consistency of our communications.

## DO

### HIERARCHY

- Guide the reader through content with thoughtful use of type styles:
  - Size
  - Weight
  - Font
  - Case
  - Color
- Use existing CSS styles for digital tactics

### SPACING

- Allow ample margins and a balance of space between letters and lines of text to avoid eye strain
- Keep tracking (letter spacing) between -10 and 10 as needed
- Keep line spacing to at least 120% of type size
- Indent bullet points, align text and minimize space between the bullet and text

### PARAGRAPH

- Keep column widths between 2" to 6.5"
- Use left-justified alignment for most content
- Use manual line breaks to even out vertical margins (rags)
- Manually fix widows (a single word at the end of a paragraph) or orphans (a single word at the top of a column)

## DON'T

### HIERARCHY

- Don't complicate content with too many type styles
- Never use Chronicle exclusively

### SPACING

- Don't force fit content by decreasing white space within and around text
- Never set margins less than .375"
- Never double space after a period

### PARAGRAPH

- Avoid justified, right-justified and centered text
- Never hyphenate rags

1 Strategic framework

2 Identity and logos

3 Voice

4 Visual language

5 Photography

6 Typography

7 Color palette

Color is a universal language. Used properly, color can transform, communicate and inspire. It can express a mood or a feeling on its own and, when combined with other elements, can bring the Nationwide brand to life.

When color is used in a thoughtful, balanced way, it imparts consistency and sophistication and helps us communicate clearly as one brand.

# Color palette

8 Icons

9 Pattern

10 How it comes together

11 Resources



**Nationwide**<sup>®</sup>  
is on your side

# Our palette

## NATIONWIDE PALETTE AT A GLANCE

When choosing colors, always lead with one or more colors from the dark and medium palettes. By doing so, you set the foundation for the piece and help communicate our brand character traits. Combine these hues with colors from the accent and neutral palettes to create a brand-right group of colors that help deliver the message in a sophisticated, balanced way.

### QUICK TIPS

- Consider the other elements at play: voice, patterns, typography, photography, etc. Color can offset these elements or pull them together
- Remember to keep the strategic goal and the audience top of mind when working with color
- Download our quick reference palette online at [bit.ly/1RLMuNw](https://bit.ly/1RLMuNw) to print an 11x17 sheet with all color formulas

Base — no tints allowed for Nationwide Blue; tinting is acceptable for black



Neutral — tints in 25% intervals are recommended



Dark — tints in 25% intervals are recommended



Medium — tints in 25% intervals are recommended



Accent — no tints allowed; use only one accent per palette



To download palette swatches for print and digital, go to [bit.ly/1RLMuNw](https://bit.ly/1RLMuNw). On this page, you'll also find digital formulas for tinting as well as our quick reference print-out.

# Base and neutral colors

Nationwide blue, white and black make up the base colors of our palette. These colors can be used in the logo and within the design layout.

A range of neutrals add coolness or warmth to a palette. Neutral colors (including the full range of cool and warm grays 1-11) can be used in large or small amounts and act as a balance to the rest of the palette colors.

<b>Nationwide Blue</b> <span style="float: right;">AA</span>	<b>White</b> <span style="float: right;">AA</span>	<b>Black</b> <span style="float: right;">AA</span>
PMS 2133 C95 M73 Y2 KO R28 G87 B165 #1C57A5	White CO MO YO KO R255 G255 B255 #ffffff	Black CO MO YO K100 RO GO BO #000000

<b>Cool Gray 1</b> <span style="float: right;">AA</span>	<b>Cool Gray 4</b> <span style="float: right;">AA</span>	<b>Cool Gray 8</b> <span style="float: right;">AA</span>	<b>Cool Gray 11</b> <span style="float: right;">AA</span>
PMS Cool Gray 1 C13 M11 Y12 KO R224 G225 B221 #E0E1DD	PMS Cool Gray 4 C26 M22 Y22 KO R188 G189 B188 #BCDBDC	PMS Cool Gray 8 C48 M40 Y38 K4 R135 G137 B139 #87898B	PMS Cool Gray 11 C65 M57 Y52 K29 R77 G79 B83 #4D4F53
<b>Warm Gray 1</b> <span style="float: right;">AA</span>	<b>Warm Gray 4</b> <span style="float: right;">AA</span>	<b>Warm Gray 8</b> <span style="float: right;">AA</span>	<b>Warm Gray 11</b> <span style="float: right;">AA</span>
PMS Warm Gray 1 C14 M14 Y17 KO R224 G222 B216 #E0DED8	PMS Warm Gray 4 C30 M28 Y32 KO R183 G177 B169 #B7B1A9	PMS Warm Gray 8 C45 M44 Y48 K7 R139 G129 B120 #8B8178	PMS Warm Gray 11 C52 M53 Y59 K24 R84 G75 B68 #544b44

### QUICK TIPS

- No tints allowed for Nationwide Blue
- Tinting is acceptable for black
- Tints in 25% intervals are recommended for cool and warm grays
- Web grays allowed for digital use

To access, download and print our full range of cool and warm grays (1-11) on an 11x17 quick reference sheet with all color formulas, visit [bit.ly/1RLMuNw](https://bit.ly/1RLMuNw).

### KEY:

<b>A</b>	Passes accessibility standards for small fonts (i.e. <18pt/24 px or <b>14 pt/19 px bold</b> ) in #333	<b>A</b>	Passes accessibility standards for small fonts (i.e. <18pt/24 px or <b>14 pt/19 px bold</b> ) in #fff
<b>A</b>	Passes accessibility standards for large fonts (i.e. >17 pt/23 px or <b>13 pt/17 px bold</b> ) in #333	<b>A</b>	Passes accessibility standards for large fonts (i.e. >17 pt/23 px or <b>13 pt/17 px bold</b> ) in #fff

For more information about the digital key, see page 67.

# Dark colors

## OUR THOUGHTFUL COLORS

These dark, rich colors are perceived as strong and stable. They create a level of elegance and sophistication. These qualities help provide confidence to consumers and build deeper trust in the Nationwide brand.

### Getting started

- When building your palette, lead with dark and medium colors
- Combine with neutral colors and an accent

 <p><b>Dark Blue</b> AA</p> <p>PMS 302 C100 M74 Y40 K32 R0 G59 B92 #003B5C</p>	 <p><b>Dark Muted Blue</b> AA</p> <p>PMS 7546 C85 M69 Y51 K46 R37 G55 B70 #253746</p>	 <p><b>Dark Teal</b> AA</p> <p>PMS 316 C100 M56 Y55 K39 R0 G72 B81 #004851</p>	 <p><b>Dark Muted Teal</b> AA</p> <p>PMS 5477 C75 M48 Y58 K29 R62 G93 B87 #3E5D57</p>	 <p><b>Dark Green</b> AA</p> <p>PMS 7735 C75 M43 Y79 K38 R54 G87 B59 #36573B</p>
 <p><b>Dark Yellow</b> AA</p> <p>PMS 7553 C48 M60 Y92 K45 R82 G58 B31 #523A1F</p>	 <p><b>Dark Orange</b> AA</p> <p>PMS 7602 C36 M69 Y82 K33 R123 G73 B49 #7B4931</p>	 <p><b>Dark Red</b> AA</p> <p>PMS 490 C40 M81 Y70 K51 R93 G42 B44 #5D2A2C</p>	 <p><b>Dark Fuchsia</b> AA</p> <p>PMS 229 C47 M94 Y47 K37 R103 G33 B70 #672146</p>	 <p><b>Dark Purple</b> AA</p> <p>PMS 5265 C82 M82 Y36 K26 R64 G58 B96 #403A60</p>

## QUICK TIPS

- Tints in 25% intervals are recommended
- Exercise caution when using dark colors. Overuse of dark colors can convey a mood of gloominess or stodginess

## KEY:

<b>A</b>	Passes accessibility standards for small fonts (i.e. <18pt/24 px or <b>14 pt/19 px bold</b> ) in #333	<b>A</b>	Passes accessibility standards for small fonts (i.e. <18pt/24 px or <b>14 pt/19 px bold</b> ) in #fff
<b>A</b>	Passes accessibility standards for large fonts (i.e. >17 pt/23 px or <b>13 pt/17 px bold</b> ) in #333	<b>A</b>	Passes accessibility standards for large fonts (i.e. >17 pt/23 px or <b>13 pt/17 px bold</b> ) in #fff

For more information about the digital key, see page 67.



# Medium colors

## OUR EMOTIONAL COLORS

These colors reflect everyday life. They allow us to connect to our consumers with emotion. Each color has been subdued to evoke more compassionate and authentic experiences.

### Getting started

- When building your palette, lead with dark and medium colors
- Combine with neutral colors and an accent

<p>Medium Blue AA</p> <p>PMS 653 C87 M64 Y18 K3 R50 G98 B149 #326295</p>	<p>Medium Muted Blue AA</p> <p>PMS 549 C60 M24 Y21 K0 R94 G156 B174 #5E9CAE</p>	<p>Medium Teal AA</p> <p>PMS 7713 C100 M32 Y42 K7 R0 G125 B138 #007D8A</p>	<p>Medium Muted Teal AA</p> <p>PMS 7473 C80 M19 Y52 K2 R39 G153 B137 #279989</p>	<p>Medium Green AA</p> <p>PMS 7740 C80 M20 Y100 K6 R58 G145 B63 #3A913F</p>
<p>Medium Yellow AA</p> <p>PMS 7407 C19 M37 Y79 K1 R203 G160 B82 #CBA052</p>	<p>Medium Orange AA</p> <p>PMS 1605 C25 M73 Y100 K15 R171 G89 B37 #AB5925</p>	<p>Medium Red AA</p> <p>PMS 7628 C24 M95 Y92 K19 R158 G42 B43 #9E2A2B</p>	<p>Medium Fuchsia AA</p> <p>PMS 7647 C31 M91 Y31 K3 R168 G61 B114 #A83D72</p>	<p>Medium Purple AA</p> <p>PMS 7677 C65 M79 Y12 K1 R111 G80 B145 #6F5091</p>

## QUICK TIPS

- Tints in 25% intervals are recommended
- Exercise caution when using multiple medium colors. Too many medium colors can confuse the primary emotional message

## KEY:

<b>A</b>	Passes accessibility standards for small fonts (i.e. <18pt/24 px or <b>14 pt/19 px bold</b> ) in #333	<b>AA</b>	Passes accessibility standards for small fonts (i.e. <18pt/24 px or <b>14 pt/19 px bold</b> ) in #fff
<b>A</b>	Passes accessibility standards for large fonts (i.e. >17 pt/23 px or <b>13 pt/17 px bold</b> ) in #333	<b>AA</b>	Passes accessibility standards for large fonts (i.e. >17 pt/23 px or <b>13 pt/17 px bold</b> ) in #fff

For more information about the digital key, see page 67.


# Accent colors

## OUR ACTIONABLE COLORS

These colors are perceived as exciting and dynamic, and evoke emotional and physical responses from our consumers. These colors help focus attention on key messages. The limited use of these colors helps show our energy without being too bold.

### Getting started

- Try to limit the number of accent colors to one per palette
- Limit the usage of the accent within the palette

 <p>Accent Blue AA</p> <p>PMS 285 C91 M53 Y0 KO R0 G114 B207 #0072CF</p>	 <p>Accent Muted Blue AA</p> <p>PMS 2985 C58 M4 Y2 KO R91 G198 B232 #5BC6E8</p>	 <p>Accent Teal AA</p> <p>PMS 319 C65 M0 Y21 KO R48 G205 B215 #30CDD7</p>	 <p>Accent Muted Teal AA</p> <p>PMS 333 C61 M0 Y34 KO R64 G218 B197 #40DAC5</p>	 <p>Accent Green AA</p> <p>PMS 360 C61 M0 Y96 KO R88 G193 B64 #58C140</p>
 <p>Accent Yellow AA</p> <p>PMS 135 C0 M24 Y75 KO R253 G186 B46 #FDBA2E</p>	 <p>Accent Orange AA</p> <p>PMS 165 C0 M74 Y94 KO R232 G91 B22 #E85B16</p>	 <p>Accent Red AA</p> <p>PMS RED C0 M93 Y76 KO R211 G36 B38 #D32426</p>	 <p>Accent Fuchsia AA</p> <p>PMS 2385 C20 M85 Y0 KO R214 G68 B179 #D644B3</p>	 <p>Accent Purple AA</p> <p>PMS 2583 C40 M74 Y0 KO R142 G78 B166 #8E4EA6</p>

## QUICK TIPS

- Avoid tinting accent colors
- Exercise caution when using. Overuse of an accent color becomes overwhelming and confusing for the audience

## KEY:

<b>A</b>	Passes accessibility standards for small fonts (i.e. <18pt/24 px or <b>14 pt/19 px bold</b> ) in #333	<b>A</b>	Passes accessibility standards for small fonts (i.e. <18pt/24 px or <b>14 pt/19 px bold</b> ) in #fff
<b>A</b>	Passes accessibility standards for large fonts (i.e. >17 pt/23 px or <b>13 pt/17 px bold</b> ) in #333	<b>A</b>	Passes accessibility standards for large fonts (i.e. >17 pt/23 px or <b>13 pt/17 px bold</b> ) in #fff

For more information about the digital key, see page 67.

# Digital considerations

Because we believe that all consumers are equally important, accessibility is a priority. In order to ensure that your design can be read by those with low-vision, your color combinations should pass certain accessibility standards. Our palette uses darker colors with tinting in order to provide greater contrast to meet WCAG's AA level color standards.

Colors are tested against #333 and #fff as those are our recommended body copy colors. Text links should be #0072cf or #fff, depending on the background color. It is important to use the hexadecimal numbers specified to maintain consistency and to ensure accessibility standards are met.

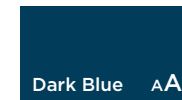
## QUICK TIPS

- Layouts should use the dark and medium colors most frequently
- Tinting is allowed for contrast reasons and to help meet accessibility standards
- Color specifications can be found at [bit.ly/1RLMuNw](http://bit.ly/1RLMuNw)
- To verify if color contrast meets accessibility standards, go to [webaim.org/resources/contrastchecker/](http://webaim.org/resources/contrastchecker/)

## KEY:

- A** Passes accessibility standards for small fonts (i.e. <18 pt/24 px or **14 pt/19 px bold**) in #333
- A** Passes accessibility standards for large fonts (i.e. >17 pt/23 px or **13 pt/17 px bold**) in #333
- A** Passes accessibility standards for small fonts (i.e. <18 pt/24 px or **14 pt/19 px bold**) in #fff
- A** Passes accessibility standards for large fonts (i.e. >17 pt/23 px or **13 pt/17 px bold**) in #fff

The **AA** in the lower right-hand corner of each swatch indicate which text size and color combinations meet accessibility standards.



This means that text that is #fff in both small and large sizes passes accessibility. #333 does not pass.



This means that text that is #fff or #333 passes only in large font sizes. Small font sizes do not pass accessibility.

## EXAMPLES

Pass accessibility standards



Do not pass accessibility standards



# Best practices to keep in mind

## Be mindful when selecting colors

Few visual tools are as powerful as color. Color can set a tone, connect on an emotional level and evoke a physical response that inspires our consumers to take action. The combination of these colors gives us the flexibility to adjust our message to best connect with our consumers while reflecting where they are in life right now.

## Limit your palette

Color should be used to unify your piece. Please limit the palette to what the consumer can process at a glance (preferably use less than five colors in your palette).

## Use colors in a balanced way

Consumers react based on a balance of thoughtful and emotional decisions. A balance of colors from the dark (thoughtful) and medium (emotional) palettes will help with this process. One or two colors from each of these two groups should work well. And, when needed, add one accent color to help identify key messages or actions.

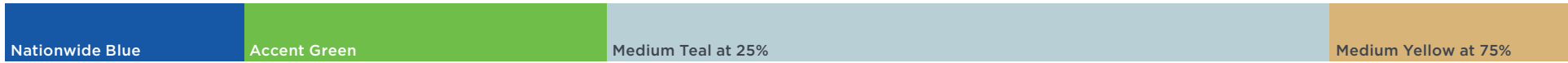
## Select colors based on photography

Photography has a strong emotional essence. Each photo has its own palette with a few primary colors. Please select your palette to support and complement the photo palette so it doesn't compete and create complexity.

## Use color strategically

Color can be used to make some elements stand out and others disappear. Color should be used to create multiple levels of priorities appropriate to message needs.

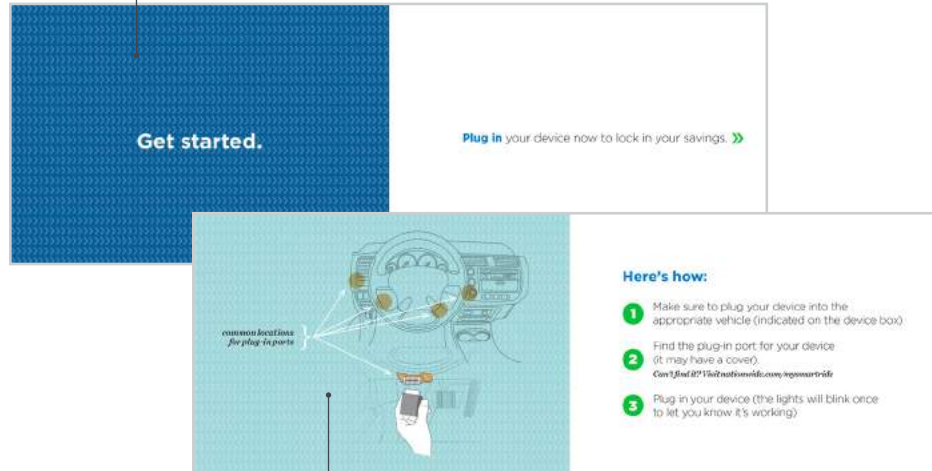
# Using color



Green was selected for GO because green means 'go' and implies movement and action.

As this piece goes to consumers, using a fair amount of blue in the palette reinforces the Nationwide brand and drives brand equity.

The blue provides a dark base for the white type.



A lighter color was chosen so the illustration would work on top of it. The brown acts as a subtle highlight color for the illustration without being too distracting or competing with the green accent color.

The palette is aligned across digital and print tactics.

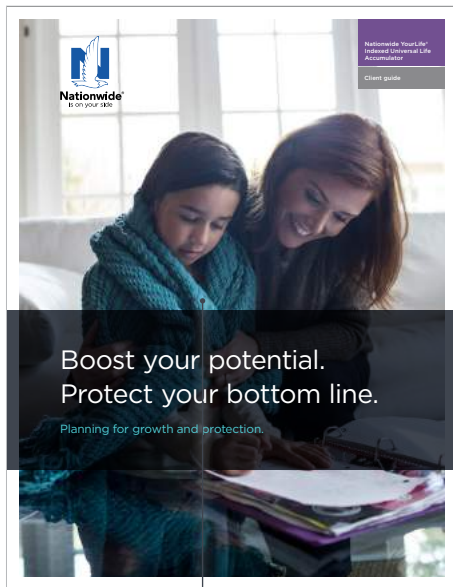


All colors meet accessibility standards.

## QUICK TIP

- Choose the majority of colors from the dark and medium palettes and use accents to highlight key points of information
- Tints in 25% intervals are recommended

# Using color



The main driver of the palette selection is the photo. Teal from the blanket and purple from the folder on the table. The teal accent is used sparingly and contrasts well with darker colors, as seen in the subhead.

Subheads use accent color to draw attention and help guide the reader through the content.

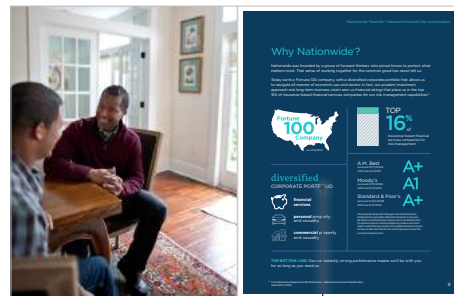


The palette provides enough color options for the infographic, but is restrained enough to maintain cohesiveness throughout the brochure.



### QUICK TIP

- Limit color palette to three to five colors
- Create interesting and thoughtful color combinations



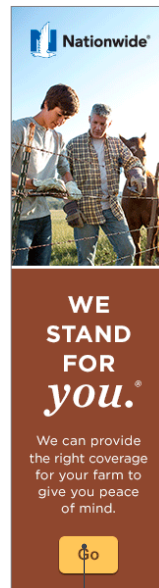
Type has been reversed out of darker colors for legibility.



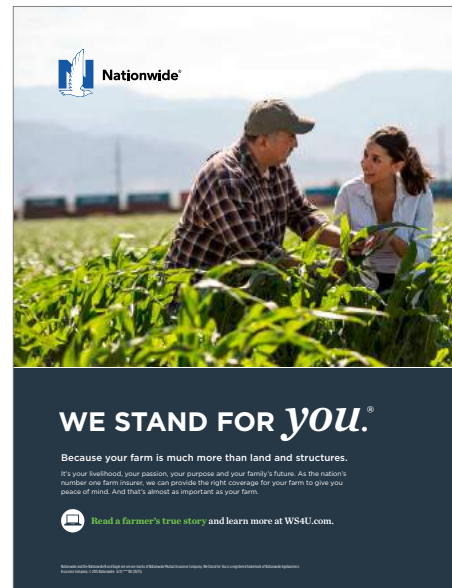
# Using color



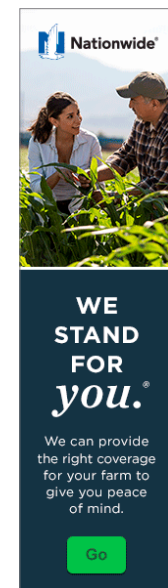
The color palette uses colors from nature to tie back to the product line (in this case, Agribusiness).



The palette is aligned across digital and print tactics.



Photography is used to drive color selection resulting in a more cohesive design.



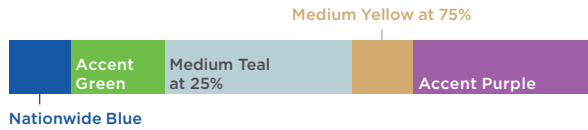
High-contrast colors meet accessibility standards.

## QUICK TIPS

- Make sure colors work together visually and help tell the story you want to communicate
- Choose colors that will connect to the consumer
- Choose colors that have good contrast

# What not to do

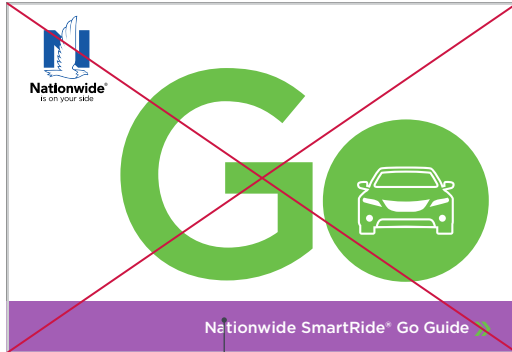
**DON'T**



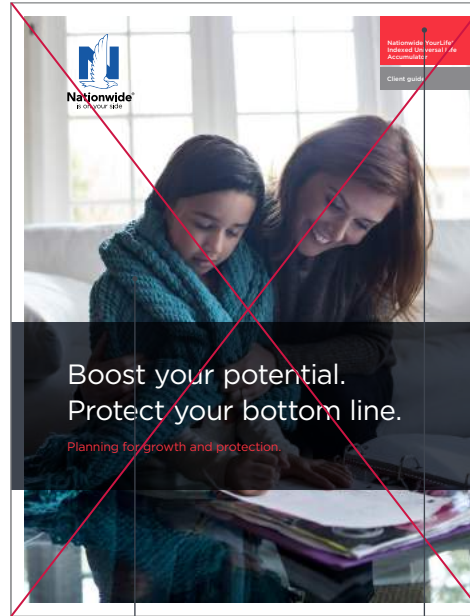
**DON'T**



**DON'T**



Never use more than one accent in your design. Doing so creates a confusing visual hierarchy.



Never use a palette that doesn't complement the photo.

In the financial world, red is used to indicate loss or underperformance.



Never use an accent as a flood. Doing so feels overly energetic and is not appropriate for the product or brand.

**QUICK TIPS**

- Don't use more than one accent in a palette
- Don't use red for Financial products
- Don't use an accent as a flood



1 Strategic framework

2 Identity and logos

3 Voice

4 Visual language

5 Photography

6 Typography

7 Color palette

8 Icons

Within our brand, each graphic element has a purpose. The following pages explain the function of icons and how they can help add structure to your design.

9 Pattern

10 How it comes together

11 Resources

# Icons



**Nationwide<sup>®</sup>**  
is on your side

# Icons overview

We define our graphic elements by what we want the end user to do. To the right is a breakdown of each with a quick definition.

## Call-to-action icons

These icons tell our readers to do something: call, click, visit, etc. It's a short list that will help to ensure a consistent consumer experience across all mediums.

### What to do

Call-to-action icons are in circles.

## Media icons

Media icons are simple, complementary brand icons that conform to our icon style. They include social media brands.

### Where to go

Media icons are in rounded squares.

## Support icons

We consider visual support that doesn't fall into the other two categories to be support icons. These icons help support your message by telling a story or visualizing specific information, such as statistics and ratings.

### Visual support for your message

We have a library of general icons to choose from.



Download the mobile app.



Find us on Facebook.

Nationwide YourLife<sup>SM</sup> Indexed Universal Life Accumulator

### Why Nationwide?

Nationwide was founded by a group of forward thinkers who joined forces to protect what matters most: that sense of working together for the common good has never left us. Today we're a Fortune 100 company, with a diversified corporate portfolio that allows us to navigate all manner of economic ups and downs. In fact, our prudent investment approach and long-term business vision earn us financial ratings that place us in the top 16% of insurance-based financial services companies for our risk management capabilities.\*



**Fortune 100 Company**  
as of 8/2014

**TOP 16%**  
of  
insurance-based financial services companies for risk management.

**diversified CORPORATE PORTFOLIO**

-  financial services
-  personal property and casualty
-  commercial property and casualty

**A.M. Best**  
A++  
affirmed 4/2/2014

**Moody's**  
A1  
affirmed 12/10/2013

**Standard & Poor's**  
A+  
affirmed 12/10/2013

\*This slide and accompanying statistics are based on the latest available data from the industry. Financial ratings are subject to change. For more information, please visit [www.nationwide.com/riskmanagement](#). ©2014 Nationwide Financial Services. All rights reserved.

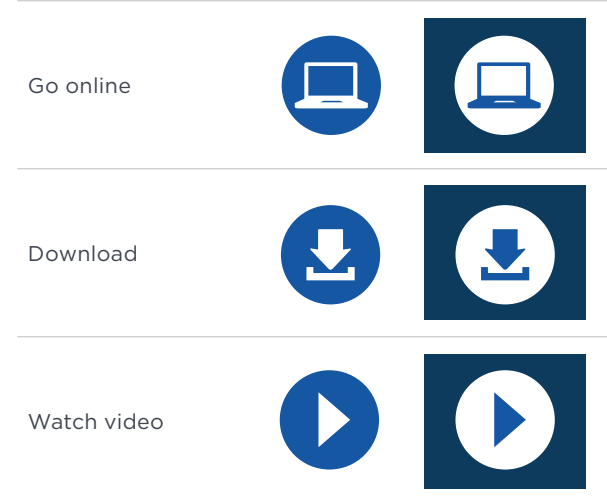
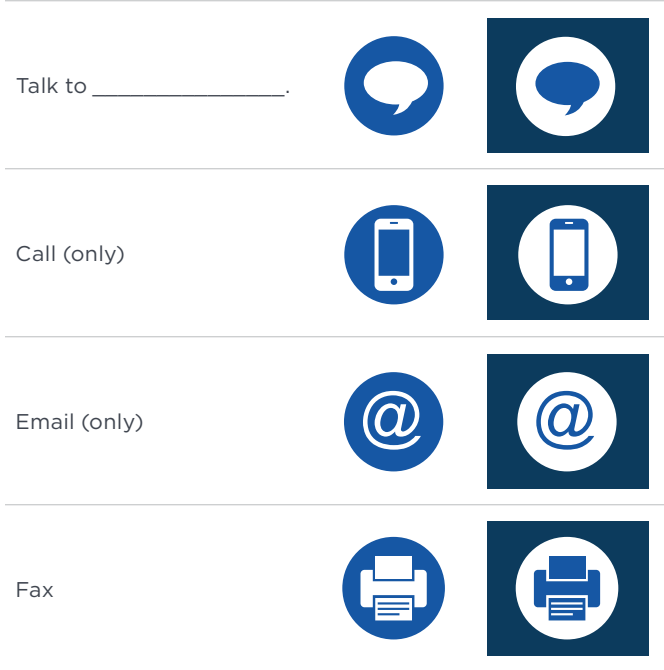
**THE BOTTOM LINE:** Our consistently strong performance means we'll be with you for as long as you need us.

\* Based on Standard & Poor's 2014 Global 1000 and Fortune 1000. Source: S&P Global 1000, Fortune 1000. ©2014

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# Call-to-action icons

Our standard call-to-action (CTA) icons help create a consistent user experience across our brand. For a focused and simple approach, make sure there is only one action per CTA. If more are required, the first instance (call, email, etc.) will take the lead. CTA icons will always be flat and inside a circle. CTAs should not be animated.



## QUICK TIP

The colored part of these CTA icons can be changed to suit your design's color palette selection. Using an accent color may help draw the eye to the CTA.

# Media icons

Our media icons are always flat and inside a rounded square.

Facebook



LinkedIn



Twitter



Instagram



Google+



Pinterest



YouTube



# Support icons

To help tell a story or convey information about a statistic, service or product, we use support icons as a visual element. The following spectrum provides a variety of options for designers to use while maintaining brand consistency.



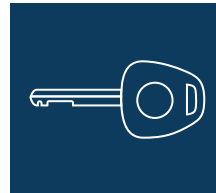
## FULLY-RENDERED:

- Use this version of the icon if other visual elements (photography) aren't being used, such as in infographics
- Using the fully-rendered icon can help create a visual hierarchy



## FLAT:

- This version can be used in color (shown here in reverse). Refer to the palette section on appropriate color usage



## OUTLINE:

- The outline version is a tertiary version, so use it with discretion and subtlety

# Using icons with containment shapes

Our icons were designed to stand alone, without the need for a containment shape. However, if you believe a shape will help your design, use the following practices:

## DO

Use a different color than the icon for contrast against the background. Always use either the fully-rendered version or the outline version of the icon



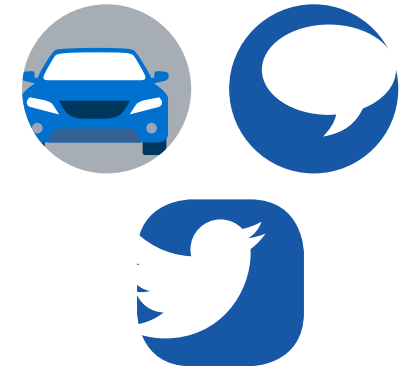
## DON'T

Never use the flat version of the icon in a containment shape. Even with ample free space around it, the icon could be confused with a CTA or media icon

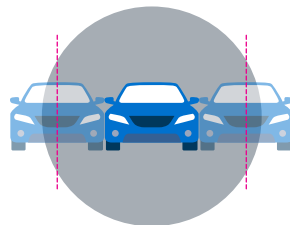


## DON'T

Never crop icons within their containment shapes. It can create awkward shapes and inhibit the integrity of the icon. Use them the way they're provided in brand resources.



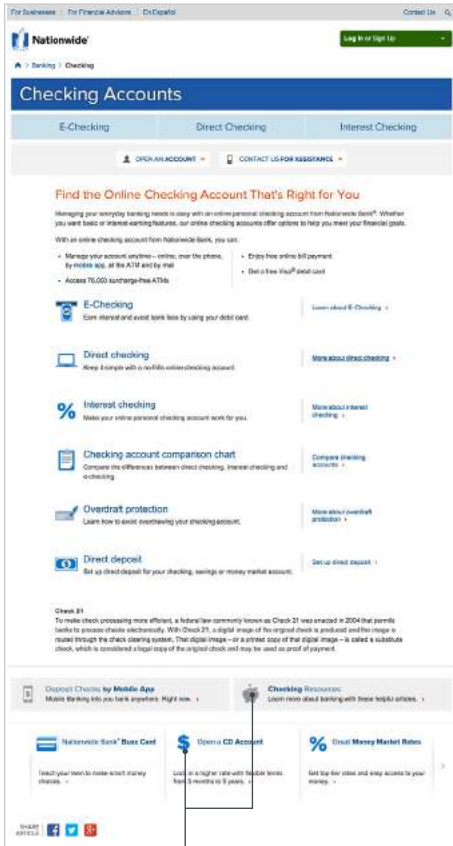
In the examples above, notice the extra clear space around the support icon when the containment shapes are the same size. This will help to further differentiate between CTA and support icons.



## QUICK TIP

If placing a support icon in a containment shape, allow at least 1/2 the longest dimension of the icon for clear space. In this example, the car is wider than it is tall, so you would use its width to calculate your measurement.

# Using icons



Use different versions of the icons to create a visual hierarchy.



When photography is not the main element, it's okay to dial up the use of support icons. Use the different versions of the icons to create a visual hierarchy.



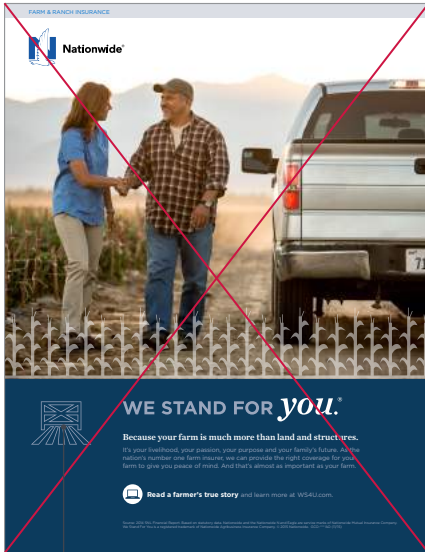
Use icons to break up a page visually. This technique works well for communicating statistics and other supporting facts. When photography is used, it is recommended to use the flat versions of the icons.

## QUICK TIPS

- Use support icons to break up content
- Use support icons to enhance communication
- Be consistent with your color selection throughout a piece

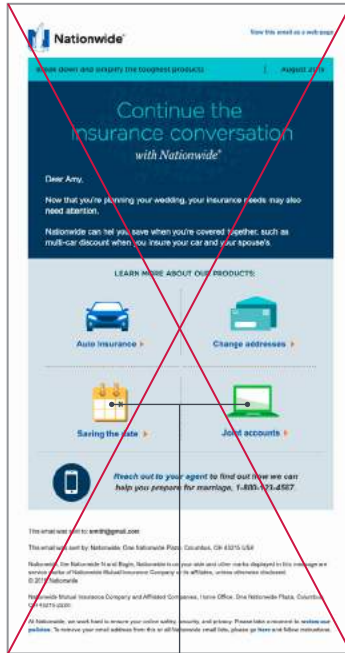
# What not to do

**DON'T**



Do not overpower your design with icons. General icons should only be used to enhance your message.

**DON'T**



Do not use different colors for your general icons. Doing so can create visual dissonance. Keep it simple by selecting colors that work within the carefully-selected color palette of your design.

**DON'T**



Do not deviate from our standardized style of icons. For brand consistency, each icon goes through a review process to ensure it conforms.

**DON'T**



Do not use the fully-rendered versions of icons when photography is used. Doing so can distract from your main message. Using flat icons for your design is recommended.

## QUICK TIPS

- Don't overuse icons
- Don't mix too many icon colors on a page
- Don't use unapproved icons



# Governance

## **Who reviews new icons to ensure brand consistency?**

If you can't find the right icon on BrandSource, you can ask our internal resources if one exists. If you do need to create a new one, it will need to be reviewed prior to publication. We have a review process in place to help ensure brand consistency and legal approval as well as let others know that a new icon has been added to our library.

Be sure to add time for the review process into your project timeline. It takes approximately three days for review.

**Bryan Zajic**  
Consultant, Brand Reputation  
zajicb1@nationwide.com  
614-249-2646

1 Strategic framework

2 Identity and logos

3 Voice

4 Visual language

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When used successfully, pattern is an element of our visual language that helps bring our character traits to life in a strategic and subtle way. The following pages will describe how to properly use pattern while maintaining consistency with the Nationwide brand.

# Pattern

10 How it comes together

11 Resources



**Nationwide**<sup>®</sup>  
is on your side

# Pattern attributes

We've given designers the flexibility to let the project define if pattern is appropriate. However, we do have certain characteristics to guide you in your pattern usage.

Patterns are developed to meet the specific needs of a project. A preset library of patterns is not available.

## It's monochromatic

Pattern isn't meant to be a focal point, so we keep it monochromatic within our color palette to maintain simplicity and minimize visual noise.

## It's subtle and strategic

Pattern is an element to enhance, not replace, our other visual elements. It should always be used in support of the business or marketing strategy, and contrast should be dialed down.

## It adds energy and interest

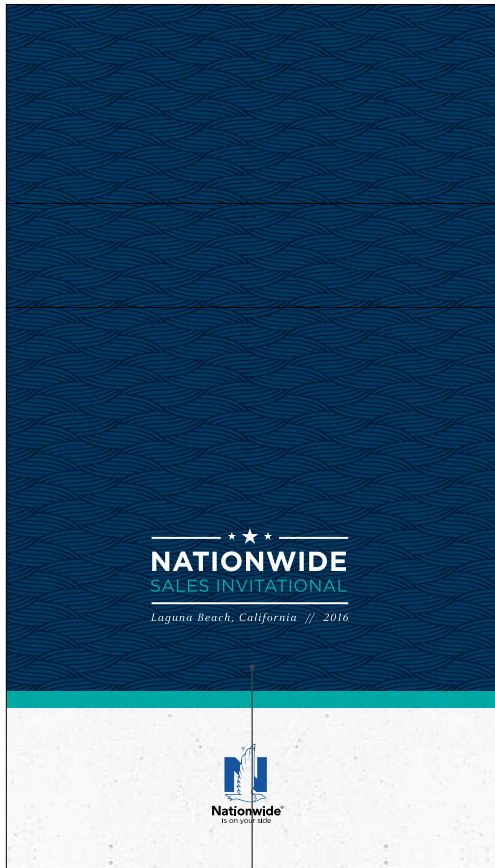
While pattern should never be the focal point of a piece, there may be times it's used in place of photography. Pattern should add depth and energy to the design in support of your message.

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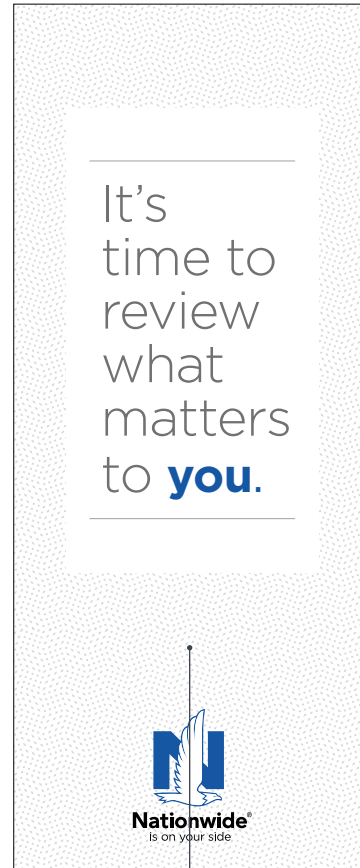
### QUICK TIP

Remember that pattern is used sparingly within our brand. Use it with restraint in your design.

# Using pattern



You can use pattern to help support your message in a visual way.



Pattern should be used strategically and sparingly to visually enhance a piece, not detract from your main message or focal point.



When photography isn't needed for a piece or isn't the first choice, you can use pattern to help create visual interest and add energy to your layout.

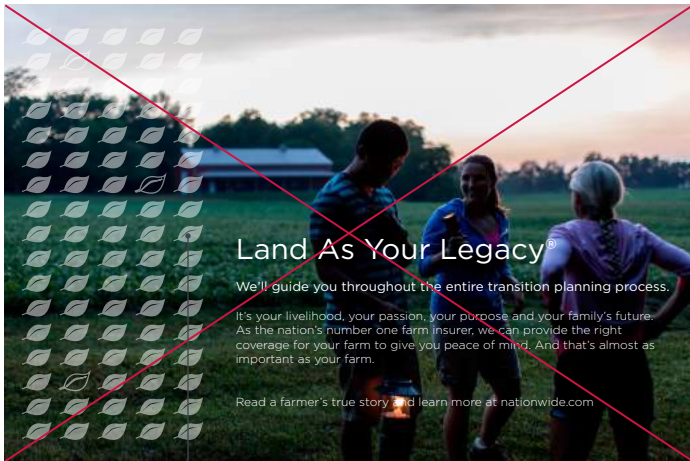
Pattern can help strengthen the color scheme in your layout.

## QUICK TIPS

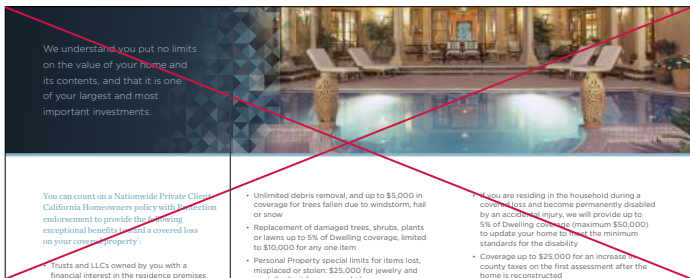
- Use when photography isn't available or appropriate
- Use to help tell a story
- Use to enhance communication
- Use to enhance the color scheme of a piece

# What not to do

**DON'T**

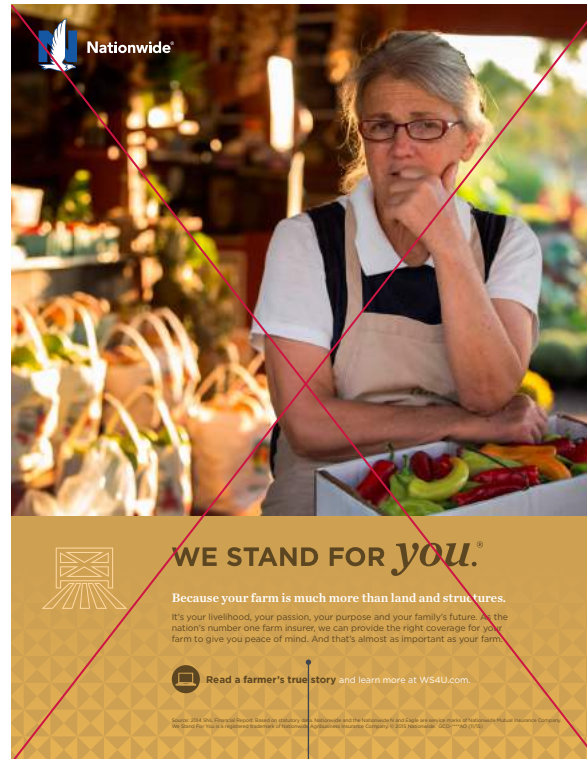


Do not let pattern compete with your visuals. Make sure your use is subtle and strategic so it enhances your design.



Do not visually-crowd your piece with pattern. It's important to keep our communications simple and concise.

**DON'T**



Never use pattern as a focal point in your design. As it takes a trained eye to use pattern properly, carefully consider if it's the right approach for your design.

**QUICK TIPS**

- Don't overuse pattern
- Don't busy your design with pattern
- Don't use pattern as a focal point

# Governance

Pattern is only to be used when photography is unavailable or if there's a solid rationale in support of the business or marketing strategy.

## Is pattern the right approach?

To answer this question, consider the following:

- Can a brand image support your piece?
- How does pattern add value to your layout?
- How can pattern help the focal point of the piece?

Pattern should improve the quality of a piece, support the overall message and be used sparingly, tactfully and with discretion.

## Who reviews pattern to ensure brand consistency?

If you're unsure whether your pattern fits within our brand, please contact the following reviewer and be sure to add time for the review process into your project timeline. It takes approximately three days for review.

Bryan Zajic  
Consultant, Brand Reputation  
zajicb1@nationwide.com  
614-249-2646

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10 How it comes together

The following pages describe how our brand elements interact and build to create our unique visual language. Guidelines, controls and restrictions are put in place so tactics — across our wide variety of audiences, mediums and businesses — can hold together as one Nationwide brand.

11 Resources

# How it comes together



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# How it comes together

## Interior spread

When our brand elements come together thoughtfully and consistently, every piece we create accurately conveys who we are.

### VOICE

A confident and caring tone reflects our brand characteristics and helps convey the benefit to the reader.

### SECONDARY FONT

Complements the primary font, helps establish hierarchy and adds visual interest.

**Strong, stable and committed to keeping our promises.**

Nationwide was founded by a group of forward thinkers who joined forces to protect what matters most. That sense of working together for the common good has never left us.

Today we're a Fortune 100 company, with a diversified corporate portfolio that allows us to navigate all manner of economic ups and downs. In fact, our prudent investment approach and long-term business vision earn us financial ratings that place us in the top 19% of insurance-based financial services companies for our risk management capabilities.<sup>1</sup>

**Fortune 100 Company**  
as of 6/2014

**TOP 19%**  
of insurance-based financial services companies for risk management

**diversified**  
CORPORATE PORTFOLIO

- financial services
- personal property and casualty
- commercial property and casualty

**A.M. Best**  
received 10/17/2012  
affirmed 3/9/15 **A+**

**Moody's**  
received 3/10/2009  
affirmed 9/12/2013 **A1**

**Standard & Poor's**  
received 12/22/2008  
affirmed 5/19/2014 **A+**

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are only updated when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

**THE BOTTOM LINE:**  
Our consistently strong performance means we'll be with you for as long as you need us.

<sup>1</sup> Focus on Effect raises ERM scores for North American and Bermudian insurers virtually unchanged, RatingsDirect Report, Standard & Poor's (5/7/14)

### ICONS

Help make complex information visual and make the page scannable.

### PHOTOGRAPHY

Anchors the page and helps set the tone for the spread.



# How it comes together

## Print ad

When our brand elements come together thoughtfully and consistently, every piece we create accurately conveys who we are.

### PHOTOGRAPHY

Helps with color palette selection and creates movement on the page, allowing the logo to be prominent.



### SECONDARY FONT

Chronicle as an accent makes the piece feel personal and conversational.

### ICON AND ACCENT COLOR

Together, these elements highlight the call-to-action.

# How it comes together

## Campaign mailing

When our brand elements come together thoughtfully and consistently, every piece we create accurately conveys who we are.

### PATTERN

Adds sophistication while visually reinforcing the campaign concept.



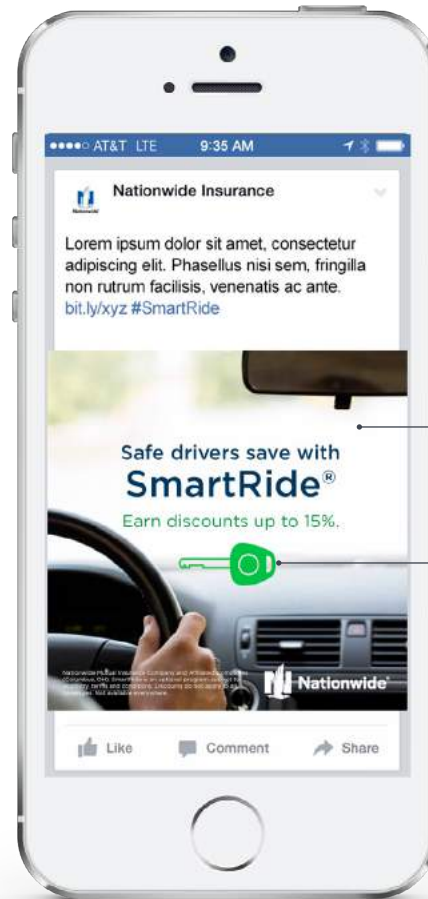
### VOICE

A straightforward, conversational headline breaks through and connects to visual elements like pattern.

# How it comes together

## Social card

When our brand elements come together thoughtfully and consistently, every piece we create accurately conveys who we are.



### PHOTOGRAPHY

Adds authenticity and direction to the piece.

### ICON

Helps draw attention to the message.

# When it all comes together

Across audience, product, medium and message, our brand elements stand together as one Nationwide.

**Nationwide**

**WE STAND FOR *you.***

Because your farm is much more than land and structures.

It's your livelihood, your passion, your purpose and your family's future. As the nation's number one farm insurer, we can provide the right coverage for your farm to give you peace of mind. And that's almost as important as your farm.

Read a farmer's true story and learn more at [WS4U.com](http://WS4U.com).

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**Nationwide**

**Go**

Nationwide SmartRide® Go Guide >>

**Get started.**

**Plug in your device now to lock in your savings. >>**

**Here's how:**

- 1 Make sure to plug your device into the appropriate vehicle (indicated on the device box)
- 2 Find the plug-in port for your device (it may have a cover).
- 3 Plug in your device (the lights will blink once to let you know it's working)

**Nationwide**  
It's on your side.

California

**HOMEOWNERS**  
with Protection Endorsement

**Nationwide**  
It's on your side.

California

**AUTOMOBILE**  
with Roadside Assistance

**Nationwide**  
It's on your side.

California

**PERSONAL COLLECTIONS**

# When it all comes together

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**Strong, stable and committed to keeping our promises.**

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**Fortune 100 Company**  
as of 2014

**TOP 19%**  
of insurance-based financial services companies for risk management

**A.M. Best**  
affirmed A+ (1/17/2012)  
affirmed A+ (9/15/16)

**Moody's**  
affirmed A1 (3/1/2019)  
affirmed A1 (12/2013)

**Standard & Poor's**  
affirmed A+ (1/12/2014)

**diversified CORPORATE PORTFOLIO**

- financial services
- personal property and casualty
- commercial property and casualty

**THE BOTTOM LINE:**  
Our consistently strong performance means we'll be with you for as long as you need us.

\*Based on S&P's 2014 rating (A+) score for North American and International Insurers virtually unchanged. RatingWatch Report, December 2014. ©2014

**Nationwide**  
is on your side.

**"the talk"**  
doesn't have to be difficult.

Look inside for a special appreciation gift for you and resources to help your advisors have comfortable client conversations.

**Continue the insurance conversation with Nationwide\***

Dear Amy,  
Now that you're planning your wedding, your insurance needs may also need attention.  
Nationwide can help you have when you're covered together, such as multi-car discount when you insure your car and your spouse.

**LEARN MORE ABOUT OUR PRODUCTS:**

- Auto Insurance
- Change Address
- Saving the date
- Joint Accounts

\*We'll do your agent's job.

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# Resources



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is on your side

# Brand glossary

**Brand**

Our brand is the total experience we create: from the way we look to how we speak and act. Our brand is communicated through everything that reaches our audiences, including our name, logo, visual appearance and tone.

**Brand Character**

Describing a company in human characteristics such as imaginative, hip, irreverent or genuine. Brand character traits should influence the tone of a company's prepared communications as well as the behavior of the people who represent the brand — its employees.

**BrandSource**

The online site containing Nationwide's brand identity guidelines, logos and brand photo library. Located at [nwbrandsource.com](http://nwbrandsource.com).

**Brand Strategy**

The brand strategy forms the foundation for all of our communications. Critical components include our mission, vision and our brand character.

**Icons**

Icons are a visual representation of an object, idea or concept.

**Logo**

Our logo, the Nationwide N and Eagle, is the face of our brand. It serves as the common link across all communications, and it helps consumers recognize us instantly.

**Mission**

Our mission is why we exist.

**Promise**

Our promise is how we deliver on our mission. It's our pledge to members. It's a simple statement that captures what differentiates us from our competitors.

**Touchpoints**

Any place where people come in contact with our brand, including product use, advertising, sales collateral, sales and service associates, agency environments, news media and casual conversation.

**Vision**

What we will become. It's what we aspire to achieve as an organization.

**Voice**

The unique personality of a company that is expressed in its visual and verbal communications.

# Contacts

## Brand contacts

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### **Annette Toth**

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### **Bryan Zajic**

Consultant, Brand & Reputation  
Brand Identity Resources & Applications  
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zajicb1@nationwide.com

## BrandSource information

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### **nwbrandsource.com**

Nationwide's source for logos, photos, videos and other digital assets, including icons, templates and completed materials that are brand-right. You can register right online.

## BrandSource information

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### **Barry Zimmerman**

Specialist, Business Project Management  
Registration for nwbrandsource.com  
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## Photography contact

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### **Nate Feeney**

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## Legal contact

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### **Amy Grayem**

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