

Nationwide Privacy Statement

Thanks for choosing Nationwide. We know that protecting your privacy is important. **Our privacy statement explains how we collect, use, share, and protect your information. It's for Nationwide Life Insurance Company of America customers and visitors of our websites.** If we change our privacy policy, we'll post the changes right here. This way you can always check back to learn what information we collect, how we use it, how we protect it, and when we might disclose it.

So just how do we protect your privacy? In a nutshell, we promise to treat your personal information responsibly and provide you with choices. It's as simple as that. Here's how.

Collecting, using, and sharing visitor information

Many of our online activities don't require visitors to register for an account or give us any personal information. For example, visitors can use our financial planning guides without giving us any personal information, such as a name or address. We use Web tools to track how visitors use our Web site so we can improve your experience. Nationwide and our business partners use cookies, clear GIFs, and other tools to track visitor's IP addresses, domain names, and browser information. These tools don't collect a visitor's personal information.

Cookies

When you visit nationwideprovident.com or myprov.com, we send cookies – a small file containing a string of characters – to your computer. Cookies uniquely identify your Web browser to us. We use cookies to track visitors as they use our Web site. Most Web browsers are set up to accept all cookies, but you can change this setting to refuse (disable) all cookies or to tell you when a Web site is sending you a cookie.

We also use cookies to create a secure session with customers or visitors who want to enter or access their personal information. Just remember, some of our features may not work if you disable cookies.

Clear GIFs (Graphic Interchange Format)

A clear GIF is a small file that tracks visitors so we can learn how they use Web ads and Web sites. These GIFs don't have any personal information. Some of our business partners use GIFs on Web sites and may use GIFs provided by DoubleClick. For more information about DoubleClick or to opt out of their GIF, go to http://www.doubleclick.com/us/about_doubleclick/privacy.

We collect and use visitor information – which doesn't have personal information – so we can:

- Analyze how visitors use our Web site
- Develop new services to improve our Web site
- Analyze our marketing campaigns
- Know how many visitors have seen or clicked on ads

Visitors can choose to use tools to tell us what they think about our Web site. We collect and use the comments that visitors provide to improve our Web site and your experience.

Nationwide has business partners who help develop or service our Web sites. They may track and keep visitor information.

Collecting and using your personal information

We require you to share your personal information with us for some of our online activities. For example, we collect your personal information so you can access and service your policies online, apply for products or services, and ask us questions.

Personal information is any information that identifies you and describes your relationship with Nationwide.

Some examples of the personal information Nationwide collects are:

- Name, address, Social Security number
- Assets and income
- Property address and value
- Account and policy information
- Consumer report information
- Family member and beneficiary information
- Information from applications and transactions
- Any information you give Nationwide

If you apply for a product or service, we may collect personal information from your consumer reports, such as your credit report. We may also need to collect your medical information. But, we won't use or share your medical information for marketing, unless you give us your permission.

You may choose to use your personal e-mail to correspond with Nationwide. Please be careful about the information you send to us in e-mail. As with any public Web tool, your e-mail may not be secure.

We collect your personal information when you:

- Ask a question
- Use tools and calculators
- Apply for products or services
- Complete an form
- Conduct transactions
- Apply for a job
- Send e-mail to us
- Subscribe to receive e-mail from us

Sharing your personal information

We don't sell your personal information.

When you buy a product, we may share your personal information with other Nationwide companies or one of our business partners to service your product. We also share your personal information with your agent, investment adviser, investment company, broker-dealer, or transfer agent affiliates. They use your personal information to manage your policy or account.

We share your personal information for everyday business purposes. Some examples include mailing your statements or processing transactions that you request. You cannot opt out of these.

Sharing your information for marketing purposes

We may share your personal information with other Nationwide Companies or our business partners. We share your personal information with these companies so we can tell you about other products that might interest you.

We have joint-marketing agreements with our business partners. This means that we have partnered with them to offer you a new product that might interest you. They may use your personal information to market their products. If you would like to learn more about opting out, please read the next section.

Opting Out

We respect your right to choose how we use your personal information. We may share your personal information with Nationwide Companies or our business partners to market new products to you. These include the agent who sold you your policy or contract. You may not want to opt out if you would like to learn about these products and services from one of our companies. Your privacy choice also applies to any joint owners listed on your policy. Feel free to make your privacy choice at any time. We'll follow your choice, unless you tell us that you've changed your mind.

To tell us your privacy choice, please mail your request to:

Nationwide
Attn: Privacy
P.O. Box 15750
Wilmington, DE 19850-5750

If you have already opted out, you don't need to do opt out again.

Confidentiality and security

We use physical and technical safeguards to protect your personal information. We limit access to your personal information to those who need it to do their jobs. The law requires our business partners to use your personal information only for our purposes. They may not share it or use it in any other way. We comply with all data security laws.

Web Links

Other companies or organizations may have links to their Web sites on our Web pages. We are not responsible for how they collect, use, disclose, or secure the personal information that you provide to

them. Please read their privacy policy so you can learn how the new Web site uses your personal information.

Questions

We are always willing to answer any general privacy questions about our policy and can be reached at 1-800-688-5177.

You can always ask us for a copy of your personal information. Please send a letter to the address above and have your signature notarized. This is for your protection so we may prove your identity. We can only give access to information that we control. **We don't charge a fee for giving you a copy of your information now, but we may charge a small fee in the future.**

You can call your agent or producer to change your personal information. But, we can't update information that other companies, like credit agencies, provide to us. So, you'll need to contact these other companies to change and correct your information. For example, if you want to update the information in your credit report, you'll have to contact the credit-reporting agency.

A parting word ...

These are our privacy practices. They apply to all current and former clients of Nationwide and the affiliates and subsidiaries that offer auto, home, property, life insurance, banking services, and investments. This includes the following companies:

Nationwide Life Insurance Company of America
Nationwide Life and Annuity Company of America
Nationwide Life Insurance Company of Delaware
1717 Capital Management Company

To voice your concerns...

Complaints may be reported to Nationwide, Attn: Corporate Compliance, 300 Continental Drive, Newark, DE 19713, 800-523-4681 or fax 302-452-7634.