

GUIDELINES FOR DISCUSSIONS WITH NATIONWIDE AT ACA LEADERS WORKSHOP

Nationwide welcomes the opportunity to interact with ACA members at the upcoming Leaders Workshop. We hope there are companies in your portfolio (of which you are mentoring or otherwise aware of) which might be of interest to Nationwide, and where there could be an opportunity for joint value creation. (Please see next page for a sampling of Nationwide's areas of interest.)

Note that there are two possible outcomes after the conversation:

1. Nationwide advises immediately that the opportunity is not an area of interest. This could be because the opportunity does not currently fall in the strategic areas that Nationwide is pursuing.
2. Nationwide indicates that the opportunity is of potential interest. In this case, Nationwide would request non-confidential materials that we can share with experts at Nationwide to determine who may have further interest. This generally takes 6-8 weeks. Following this, we will advise whether we wish to follow up with additional discussions with broader audiences within Nationwide.

The guidelines below are designed to help make initial discussions as mutually productive as possible.

Please provide only non-confidential information. We will not accept or review documents that are marked "confidential." Please review all documents prior and remove any and all "confidential" references.

In the initial conversation, key questions to address include:

- What is the market need or problem that this innovation addresses and who will buy the new offering?
- How is this problem solved today, and why is your solution better or more cost effective?
- What is the stage of development of the innovation (proof of concept, pre-market testing, ready for market, in market)?
- What are the critical success factors you view as necessary for companies that partner?
- What is your next major milestone and what will it take in terms of resources to achieve it?

NATIONWIDE NEEDS

Nationwide, a Fortune 100 company based in Columbus, Ohio, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A+ by both A.M. Best and Standard & Poor's. The company provides a full range of insurance and financial services, including auto, commercial, homeowners and life insurance; public and private sector retirement plans, annuities and mutual funds; banking and mortgages; specialty health; pet, motorcycle, boat and farm insurance. Nationwide is in the early stages of expanding our innovation capabilities and may not be ready to make immediate investments. However, Nationwide is looking to explore opportunities in the strategic interest areas below.

- “Smart” world – Technology that creates an opportunity for differentiation and/or efficiency (e.g. auto technology advances, connected homes, etc.)
- Peer-to-Peer – Platforms that facilitate interactions between individuals and networks to meet needs or address challenges (e.g. crowdfunding, car sharing, etc.)
- On-line / mobile – Technology or capabilities that enhance and engage the online/mobile customer experience
- Lifestyle – Concepts that create economic value through products or services which enrich peoples lives at different life stages or help to mitigate risk and uncertainty
- Pet Health Financing and Services – Products or services that solve for an unmet pet / pet owner need
- Innovation Capabilities – Technology to enhance transformational innovation inside large organizations, models for rapid prototyping, and tools to identify unmet consumer needs