



Mark R. Thresher
President and Chief Operating Officer
Nationwide Financial

January 23, 2008

*Dr. David DeLong
David DeLong & Associates, Inc.
339 Heaths Bridge Rd.
Concord, MA 01742*

Dear David:

I thought your presentation was a great kick-off for our ACLI Executive Roundtable Meeting. The topic was important to all of the CEOs in the room - and your presentation style and energy got the entire group engaged in the meeting from the very beginning. I heard nothing but positive feedback.

Thanks very much.

Sincerely,

A handwritten signature in black ink that reads "Mark R. Thresher". The signature is written in a cursive style.

*Mark R. Thresher
President & COO, Nationwide Financial*