

The view from the 37th floor
INSIDE **JOHN CARTER'S**
LEADERSHIP LEGACY
AND SUCCESSION PLAN



President & COO Emeritus, Nationwide Financial

SIGHT **»** SHIFT

» Leading Nationwide Financial Through Disruption

When John Carter stepped into his dream role as President and COO of Nationwide Financial in October 2019, he did so on the eve of global disruption. Just months later, a once-in-a-century pandemic shook the very foundation of the life insurance and annuities business. Interest rates plunged to historic lows, and social unrest further complicated the cultural environment. For an organization responsible for safeguarding the financial security of millions, the stakes couldn't have been higher.

John wasn't just inheriting a leadership position. He was stepping into the biggest challenge of his career. He had to stabilize operations, reassure employees, and chart a way forward in a world that seemed to change by the hour. At the same time, he faced a personal leadership challenge.

John's strength was in-person connection, but as the entire workforce transitioned to a virtual environment, he had to re-learn how to inspire and guide his team.

For a seasoned executive accustomed to the dynamics of face-to-face leadership, this was a monumental challenge. It wasn't just about optics. It was about aligning inner convictions with external behaviors at a moment when thousands of employees were looking to him for reassurance and direction.

“SightShift put a mirror in front of my face and helped me see that I wasn't showing empathy, even though I was feeling it. And if I couldn't evolve in that moment, I knew engagement and trust with my team would suffer.”

John Carter, President and COO, National Financial



Working with SightShift, John discovered that his effectiveness wasn't limited by a lack of competence but by perception. His care for people wasn't visible enough to his team in a digital world. Through expert coaching, he learned how to share his values without sacrificing his relentless focus on results.



I realized I could be viewed as both an empathetic leader and a leader who delivers results. That evolution made me a better leader, and a better person at work and outside of work.”

His internal transformation elevated his credibility in the toughest moments and deepened the entire organization’s trust in his vision. His next challenge was to invest in a leadership team that could bring the vision to life.



Building a Leadership Pipeline

To translate what he learned into tangible momentum, John worked to elevate not only performance metrics but also the professional and personal growth of his team. He engaged SightShift to train his leadership team and built a performance culture that combined disciplined focus with authentic leadership.



Everything changed for me when I realized the biggest results come from focusing on the performance of others. That shift helped me strike a balance between personal and professional goals and getting the best out of others.”

As a result, over 500 leaders were promoted or recruited during his tenure, rewarding the pipeline of talent he helped cultivate. And that team generated one of Nationwide’s most successful runs in its almost 100-year history.

Four consecutive record sales years, adding over \$20 billion of revenue.

50% business growth over six years.

Nationwide’s largest acquisition to date, a benefits company from Allstate.

Turned Nationwide’s pet insurance business profitable in 10 months.

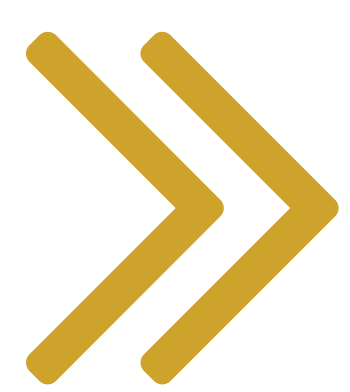
Market share gains across life insurance, annuities, retirement, and corporate life.

The ROI of John's transformation wasn't only reflected in Nationwide's bottom line. John became an admired leader in his organization and across the industry by delivering results while also making people's lives better.



You really can have it all from a personal and professional standpoint if you have the right culture.”

His transformation set the stage for a second, even harder chapter that few executives get right: preparing Nationwide for succession and continued success beyond his tenure.



Finishing on a High Note

By 2024, the conversation shifted from leading through crisis and growth to leading through exit. In most organizations, top executives usually leave too late, eroding momentum, or in haste, creating confusion. Admired exits are rare, but John was intentional about leaving on a high note.



Everyone watches a leader during transition. If I didn't look settled and confident, they wouldn't be either. The worst thing you can do is leave an organization confused or uninspired.”

John knew that serving others well meant finishing well, too. He re-engaged with SightShift, leveraging their strategy and messaging expertise to ensure his final chapter was intentional and impactful.

As a result, his departure did not create confusion or instability like many do. It created confidence. His leaders knew what was expected, where they were headed, and how to continue building momentum. In a corporate world where many executives stay too long or leave too abruptly, John's transition became a model of how to finish well.

“ I had great confidence that when I left Nationwide, I knew they were going to do great, and I was going to do great. I was going to be happy for Nationwide, and I was going to be happy for me, too. I left the 37th floor at Nationwide in a very positive mindset.”

The most telling result of his effectiveness wasn't a memo or a metric. It was the response from his team. For 30 consecutive days leading up to his departure, John's team left daily mementos in his office, including photos and notes that recalled life-changing moments of impact.

And Nationwide's Board honored John with the distinguished title of President & COO Emeritus, recognition reserved only for a select few leaders.

John stepped away with gratitude, with relationships strengthened, and with the satisfaction of finishing well.

“ I wanted to run through the tape and leave on a high note. For me, that meant not just being an admired leader while in the role, but showing what it looks like to move into an admired retirement.”

John's next horizon will include continuing his legacy of service. In 2007, John sold the first sponsorship for the Nationwide Children's Hospital Championship, an annual PGA event that has raised over \$30 million for pediatric cancer research and treatment and has gone on to serve as the tournament's Chairman. He has also served on numerous charitable boards, advocated for increasing sustainable economic wealth in diverse communities, and been an active supporter of his alma mater, the University of Missouri.

» A Legacy of Admired Leadership

John Carter's evolution shows what's possible when leaders embrace growth, even at the peak of their careers. By unblocking empathy, sharpening clarity, and aligning culture with performance, he left Nationwide Financial stronger than ever, an engine of growth for the company's next century. His legacy is not only measured in billions of dollars of growth but in the thousands of employees who were inspired and elevated under his leadership.

SightShift's partnership helped John evolve at the exact moments it mattered most. It gave him the courage to let his empathy become visible without sacrificing his drive for performance. And it taught him how to separate his identity from his role, empowering him to establish a succession plan that sustained the momentum of Nationwide, elevated the leaders he invested in, and allowed him to retire to a new vision, not just from a past role.

“I didn't just retire from Nationwide. I retired to something, to a new chapter I'm just as excited about as when I got my first job 40 years ago. SightShift helped me run through the tape and finish on a high note.”

For John Carter, the journey with SightShift ensured that his legacy will inspire future generations of leaders. His story is proof that leadership at the highest levels is not about personal gain, but about investing in the growth of others and becoming a leader of impact.

Ready to
transform your
organization's
leadership culture?
Take the first step

Schedule a Call

sightshift.com/culture