

THE ANATOMY OF A BREAKTHROUGH

Inside John Carter's Succession Plan and Legacy of Leadership



John Carter

President & COO, Nationwide Financial | Columbus, OH

\$20B+

Revenue
Added

50%

Business Growth
Over 6 Years

500+

Leaders Promoted
or Recruited

4

Consecutive Record
Sales Years

THE CHALLENGE

Leading at the Edge of Everything

When John Carter stepped into his dream role as President and COO of Nationwide Financial in 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 deeply 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 whose instincts were honed over decades of face-to-face leadership, this was the defining obstacle of his tenure.

He wasn't asking surface-level questions. He was asking the ones that define a leader's legacy:

- How do I lead with empathy when my team can't feel my presence?
- How do I build a culture of performance through a screen?
- What kind of leader do I need to become for the moment I'm in?

Nationwide didn't need a new strategy. John needed a breakthrough—a fundamental shift in how he saw himself, his team, and the purpose of the work.

THE ANATOMY OF A BREAKTHROUGH

Three Shifts That Changed Everything

A breakthrough is not a single event. It is an interconnected sequence of shifts that build on each other.

At SightShift, we have identified the anatomy of a breakthrough: three shifts that, when they happen in order, create lasting and scalable transformation.

01 COMMUNICATE → VISION

Communicate a clear vision that leads to a shift in identity.

The breakthrough begins when a leader sees a new vision for themselves and their organization. That clarity reshapes who they are and how they lead.

02 CHANGES → APPROACH

Make changes based on that vision that lead to a shift in approach.

The identity shift naturally leads to new ways of operating. Leaders redesign systems, team development, and culture to reflect who they have become.

03 CONNECTION → RELATIONSHIPS

Deepen connection with your team that leads to a shift in relationships.

When vision and structure align, the environment is set for deeper trust. Teams show up differently. The culture becomes self-sustaining.

SHIFT 01 | COMMUNICATE → VISION

From Perception Gap to Leadership Presence

John Carter began working with SightShift as he stepped into one of the most volatile moments in Nationwide's nearly 100-year history. What started as executive coaching quickly became something far deeper: a confrontation with the gap between who John was on the inside and what his team experienced on the outside.

SightShift invited John to examine:

- How to demonstrate his care for people in a virtual world
- How to lead with empathy without sacrificing a relentless focus on results
- How to separate his identity from the pressure of the moment

"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 & COO, Nationwide Financial

Rather than shrinking under the pressure, John began to see a new possibility. Through expert coaching, he learned that empathy and performance weren't in conflict—they were complementary. His care for people could become visible without undermining his credibility as a high-performance leader.

"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."

— John Carter

The Ripple Effect

John's identity shift didn't stay with him. 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 carry that vision further.

SHIFT 02 | CHANGES → APPROACH

Building a Performance Culture with Heart

As John's identity evolved, so did his approach to leading Nationwide's 500+ officers and leaders. He engaged SightShift to train his leadership team and build a performance culture that combined disciplined focus with authentic leadership.

Based on the new vision, he made changes to how the organization operated:

- Clarity-first leadership: Three to five priorities, never fifteen. If you have fifteen priorities, you have no priorities
- A redefined operating model that kept strategic thinking alive alongside short-term execution
- A talent development culture that elevated performance metrics alongside professional and personal growth
- Tough calls made intentionally—keeping the best players in the game and building a pipeline that could sustain momentum

“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.”

— John Carter

The identity shift at the leadership level naturally led to changes in how Nationwide operated: new structures for developing talent, a redefined model for accountability, and systems that could sustain growth beyond any single leader.

Structural Shift

The identity transformation led directly to structural outcomes. Departments once lagging turned into profit centers. Nationwide's pet insurance business—previously losing money—became profitable within 10 months. Each outcome reflected not just tactical moves, but the deeper shift in culture: leaders who were clear, accountable, and fully engaged.

SHIFT 03 | CONNECTION → RELATIONSHIPS

Where Culture Meets Legacy

When identity shifts and systems align, something powerful happens in the relational fabric of a team. People show up differently. Interactions deepen. The culture becomes more reflective of the values that drive the people within it.

At Nationwide Financial, the deepened connection produced tangible, measurable results:

Record Organizational Performance

The leadership culture John built powered one of Nationwide's most successful runs in its 100-year history. Four consecutive record sales years, adding over \$20 billion of revenue. Fifty percent business growth over six years. Market share gains across life insurance, annuities, retirement, and corporate life.

A Talent Pipeline That Ran Itself

Over 500 leaders were promoted or recruited during John's tenure—a reflection of the development culture he helped cultivate. The pipeline wasn't just full. It was ready.

A Succession That Created Confidence, Not Confusion

By 2024, the conversation shifted from leading through crisis and growth to leading through exit. Admired exits are rare. But John was intentional about finishing well. He re-engaged SightShift to ensure his final chapter was as impactful as his first.

“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 Carter

His departure didn't create confusion or instability. It created confidence. His leaders knew what was expected, where they were headed, and how to continue building momentum. And Nationwide's Board honored John with the title of President & COO Emeritus—recognition reserved for a select few.

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

THE IMPACT

The ROI of a Breakthrough

What John experienced personally scaled through the entire culture of Nationwide Financial. The breakthrough wasn't just personal. It was organizational.

- 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
- Pet insurance business turned profitable in 10 months
- Market share gains across life insurance, annuities, retirement, and corporate life
- 500+ leaders promoted or recruited
- Named President & COO Emeritus by Nationwide's Board

John sees the ROI not just in revenue, but in the culture that sustained it. And in a leadership legacy that will shape Nationwide for its next 100 years.

"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."

— John Carter

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

— John Carter

Ready for Your Breakthrough Moment?

The scalability of your organization depends on the scalability of your leaders. SightShift helps fast-growing companies identify the hidden risk factors that threaten to hold them back. With proprietary data, proven coaching systems, and a simple model for building culture, we can help you accelerate your growth without sacrificing your values.

[Schedule a Call](#)

sightshift.com/breakthrough