



Nationwide[®]
is on your side

Retirement Plans

Why Nationwide[®]

Helping America prepare
for and live in retirement

It's the right time for the right partner

We have a foundation and heritage you can trust and a customized approach that meets participants where they are. We know it's not just about what we do—it's how we do it.

RETIREMENT READINESS	EXPERTISE	STRENGTH AND STABILITY
<p>We offer a variety of tools and solutions to educate your participants and give them the right information to drive retirement readiness. Our simple yet comprehensive solutions help participants know where they are and where they're going.</p>	<p>We provide thought leadership and serve as your partner by breaking down challenges and offering clear solutions.</p>	<p>We're a U.S.-based company that's more than a business. We're committed to creating a brighter future for our communities.</p>

We can help make retirement a reality for America's workers

Nationwide delivers solutions and strategies for your retirement program needs. We are structured to handle plans of any size across any industry. We will work with you to design a retirement program that will help prepare your employees for retirement.

PLAN TYPES

401(a)	A retirement plan that employers can use to solve various needs; it allows them to contribute money to their employees' retirement accounts.
401(k)	A retirement plan that eligible employers can offer; it allows their employees to contribute money to a tax-deferred retirement account.
403(b)	A retirement plan that eligible public schools, tax-exempt organizations and religious organizations can offer; it allows their employees to contribute money to a tax-deferred retirement account.
457(b) & (f)	A deferred compensation plan that government and tax-exempt employers can offer; it allows their employees to contribute money to a tax-deferred retirement account.
HRA	Nationwide's health reimbursement arrangement, referred to as PEHP® (Post Employment Health Plan), is a tax-exempt plan that can be funded by the employer, mandatory employee contributions or both to use upon separation from service or retirement for qualified medical expenses.
HSA	A health savings account is a specialized savings vehicle used in conjunction with a high-deductible health plan. It allows employees to contribute money tax free, while investment gains and withdrawals are also tax free as long as the money is used for medical expenses.

INVESTMENT FEATURES

- Stable value options¹
- Professionally managed accounts²
- Mutual funds

¹ Because the value of the securities held by stable value funds will fluctuate, there is the risk that an investor will lose money investing in stable value funds.

² RIA Managed Account Services is a separate financial processing service offered by Nationwide through its affiliate, RIA Services Inc. The service allows sponsors of plans funded with the Nationwide Group Retirement Series to make investment advisory services available to participants. The plan sponsor must determine whether this service is appropriate for participants and consistent with the terms of the plan. The plan sponsor also has exclusive responsibility for the selection of any investment advisory firm.

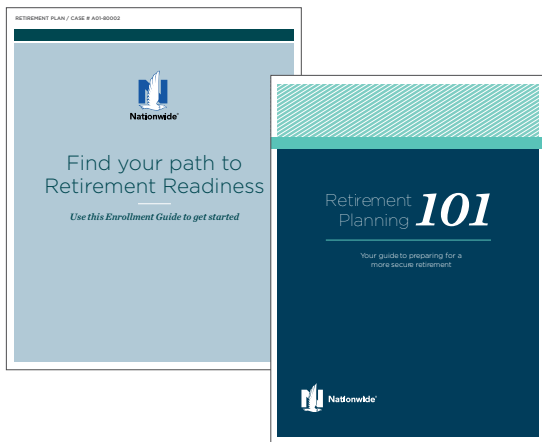
We help drive retirement readiness

We offer a variety of tools and solutions to educate employees so you can give them the right information to drive retirement readiness.

ONLY

17%

of employees said that they were very confident in their ability to retire comfortably.³



ENROLLMENT

With capabilities such as online enrollment, automatic enrollment and eligibility reporting, we can help you promote better plan participation.



RETIREMENT READINESS EXPERIENCE

Your participants can understand their retirement outlook in just minutes. When they log in to their account and answer a few simple questions, they'll receive a personalized snapshot of their projected readiness. The **My Interactive Retirement Planner™** lets users go deeper, integrating not only their employer retirement plan, but Social Security, pension, other savings accounts and spousal savings as well. This allows users to visualize any gaps and develop plans to correct them.

³ "Retirement Confidence Survey," EBRI and Greenwald & Associates (April 2018).

We provide education and participant engagement

From retirement education planning to answering ongoing questions, we are here to provide comprehensive support when you need us.



PARTICIPANT EDUCATION AND ENGAGEMENT

When it comes to the retirement planning process, it's important for employees to stay focused—regardless of which phase they may be in. Our Participant Engagement Program ensures that employees stay active year-round with frequent contacts through emails and social media posts.



RETIREMENT RESOURCE GROUP®

Our Retirement Resource Group® is a team of phone-based, licensed professionals ready to help educate. They can help participants with their financial goals. We also have local representatives ready and willing to meet with your participants for enrollment, re-enrollment and education planning.

We are aware of the need to accommodate varying schedules, so our two U.S.-based call centers are available late and on weekends.	Licensed Contact Center Specialists are available: 8 a.m. – 11 p.m. ET weekdays 9 a.m. – 6 p.m. ET Saturday
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Highest tier of service center support

We have won DALBAR's Plan Participant Service Award for the past five years.⁴

#1-ranked mobile website

in DALBAR's review of Retirement Plan Providers for 5 consecutive years⁵

Earned DALBAR's Communications Seal

for Plan Participants online experience consistently since 2016

⁴ DALBAR Inc. Plan Participant Service Award, 2014–2018.

⁵ DALBAR Inc. No. 1-Ranked Mobile Site, 2014–2018.

We can help break down challenges and provide clear solutions

We proactively seek to provide the thought leadership, tools and technology you need to give participants the information they need.



NATIONWIDE RETIREMENT INSTITUTE®

Through the Nationwide Retirement Institute®, we provide education, tools and consultative support that can help participants achieve their retirement goals.

Our materials cover special topics such as:

- Social Security
- Health care
- Long-term care
- Health savings accounts
- Women and retirement



Our data security and cybersecurity controls focus on people, processes and technology.

Our data security efforts help participants understand best practices for creating passwords, avoiding fraud and safeguarding information.

We also conduct ongoing training for our associates in identifying and monitoring suspicious activity.

Our service model is built around you



**Knowing you
and your needs**



**Making it
simple for you**



**Being your
advocate**

Because we do this every day, we seamlessly support you and your staff with confidence and commitment.

We attract, hire and maintain an experienced, knowledgeable staff to best serve you.

A dedicated point of contact

We assign every new plan an implementation specialist who will assist you throughout the setup process.

Once you're set up, you'll have a personal primary contact, backed by a team of professionals, to provide consistency as we help manage your plan.

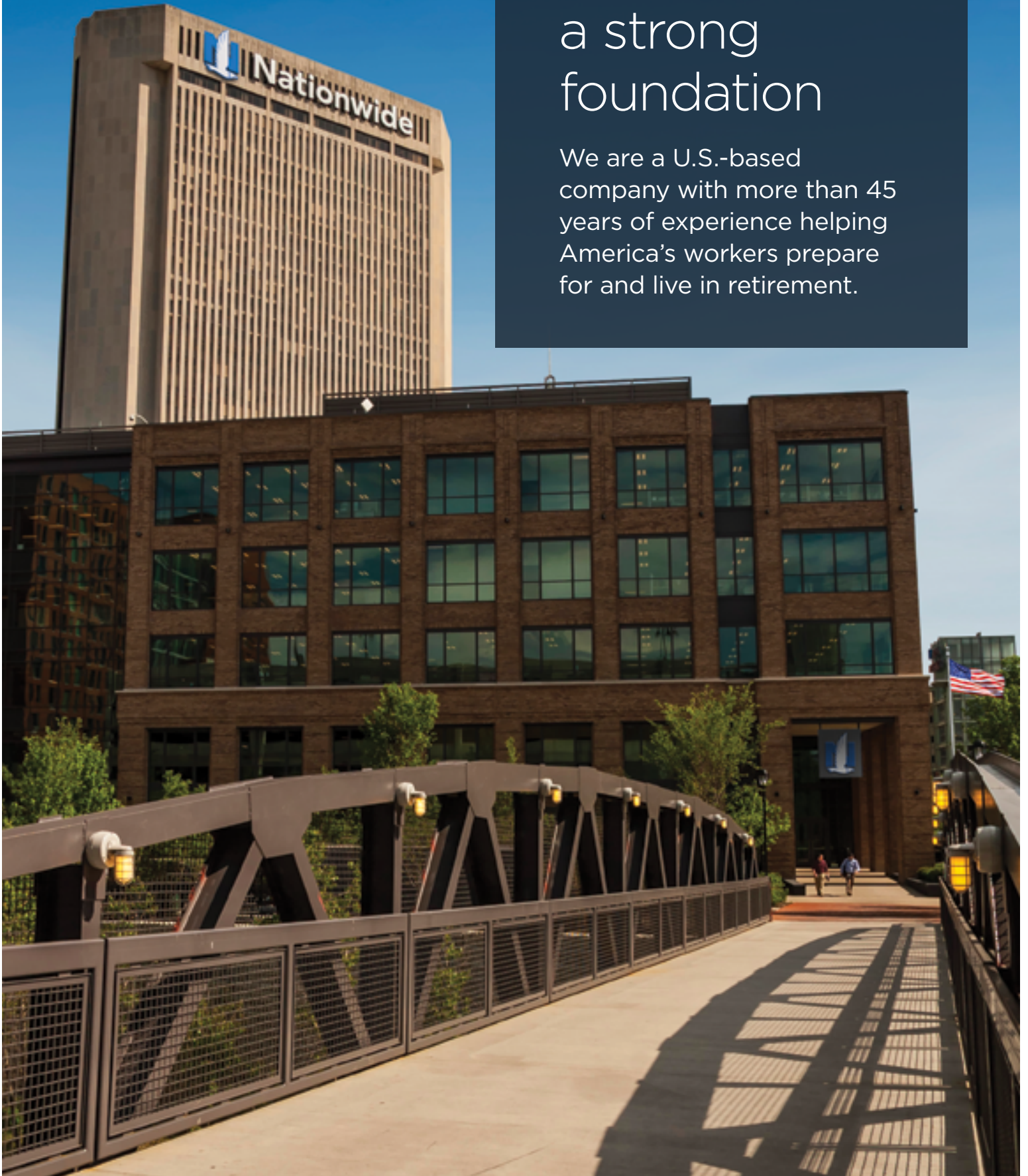
Education and certifications for the individuals who service your plan

- More than 100 service associates have completed a designation from the American Society of Pension Professionals & Actuaries or LOMA (formerly the Life Office Management Association)
- More than 300 are currently pursuing an industry designation

STRENGTH AND STABILITY

Start with a strong foundation

We are a U.S.-based company with more than 45 years of experience helping America's workers prepare for and live in retirement.



Nationwide® strength and stability

Nationwide® began in 1926, when we made a commitment to Ohio farmers. Since then, we've kept our focus on our members and doing what's right for them. As a mutual company, we believe people are our greatest strength, our largest investment and the inspiration for everything we do. Over the decades, we've stood the test of time and have grown to be a strong and stable company that our customers can count on.

FINANCIAL STRENGTH RATINGS

A+

AM Best

received 10/17/2002
affirmed 11/16/2018

A1

Moody's

received 3/10/2009
affirmed 11/7/2017

A+

Standard & Poor's

received 12/22/2008
affirmed 5/10/2018

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

We recordkeep
approximately

37,000

plans⁶

We service
more than

2.5 million

participants⁶

We manage and
administer more than

\$141 billion

in retirement assets⁶

⁶ Nationwide statistics as of Sept. 30, 2018.

We're more than just a business

We have a history of community engagement and philanthropy.



The Nationwide Foundation supports Feeding America, its National Produce Program and 22 of its member food banks across the nation, granting more than **\$16.7 million** since 2000. Last year, Nationwide associates raised nearly **3.3 million meals**⁷ for Feeding America food banks.



American Red Cross

Giving blood has been a tradition at Nationwide since 1944. And today, we work with blood partners across the country, giving about 15,000 pints annually. As a founding member of the Annual Disaster Giving Program, the Nationwide Foundation helps the Red Cross with immediate resources to respond to disasters. Since 2000, the Nationwide Foundation has contributed **\$18.7 million** to American Red Cross disaster relief.

124,476

volunteer hours recorded by Nationwide associates in 2018



More than **\$467 million** contributed to nonprofit organizations by the Nationwide Foundation since 2000



For more than 60 years, Nationwide has been working with Nationwide Children's Hospital to help ensure that every child has access to quality medical care. In 2014, the Nationwide Foundation established the Nationwide Foundation Pediatric Innovation Fund to support research and innovative projects. The Foundation has given **\$10 million** to the fund annually, reaching a total investment of **\$50 million in 2018**. Combined with the Foundation's gift in 2006, this brings the Foundation's support of Nationwide Children's Hospital to **\$100 million**.



Our associates have been giving to United Way since our first workplace campaign in 1951. The Nationwide Foundation began matching their contributions dollar for dollar in the 1960s. Last year, our associates, agents and retirees contributed more than **\$9.2 million** through our campaign.

⁷ The number of meals calculated by Nationwide is based on annual cash and food donations made from 2000 through 2018 to Feeding America member food banks using their local meal conversion rate.

We have an employee-focused culture

Our great culture fosters engaged associates. This leads to better service for your plan and participants.

#73
on FORTUNE 100 list⁸



TOP
100
companies for Latinos¹⁵



⁸ Based on revenue, Fortune magazine (2019).

⁹ <http://fortune.com/best-workplaces-for-diversity>

¹⁰ <http://fortune.com/2017/02/09/best-workplaces-giving-back>

¹¹ <http://fortune.com/best-companies>

¹² <http://fortune.com/worlds-most-admired-companies/nationwide>

¹³ <http://www.gallup.com/events/178865/gallup-great-workplace-award-current-previous-winners.aspx>

¹⁴ <http://www.catalyst.org/catalyst-award-winners>

¹⁵ <http://latinomagazine.com/spring2016/latino-100.html>

¹⁶ <https://www.usveteransmagazine.com/recognition-lists>

Let Nationwide help you and your employees prepare for and live in retirement



Contact your Nationwide representative for more information.

For public sector plans, visit nrsforu.com or
contact 1-877-677-3678.

For private sector plans, visit [nationwide.com/
retirementplans](http://nationwide.com/retirementplans) or contact 1-888-262-401K (4015).



This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

Neither Nationwide nor its affiliates, unless affirmatively communicated in writing to the contrary, are undertaking to provide impartial investment advice or to give advice in a fiduciary capacity.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

Nationwide Investment Advisors LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser.

NIA has retained Wilshire® as an Independent Financial Expert for Nationwide ProAccount. Wilshire provides investment allocation portfolios based on participant ages and their personal tolerance for investment risk.

NIA assesses participants an asset-based fee for the managed account services.

Wilshire is a registered service mark of Wilshire Associates, which is not an affiliate of Nationwide or NIA.

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: Columbus, Ohio.

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