Help plan for your retirement with Savings Plus
Welcome

It is estimated that you will need between 70 percent and 90 percent of your income at retirement just to maintain your standard of living. The combined benefits from your pension and Social Security may not meet this need. However, few of us are “average” and life often changes our plans. If you do not prepare, you could find yourself approaching retirement with a potential income gap.

Savings Plus, the state of California’s 401(k) and 457 Plans, offers tools and resources that may help you reach your retirement savings goals. These plans allow you to invest in your future with automatic payroll deductions and a wide array of investment options. Use this booklet to assist in making decisions about saving for retirement with Savings Plus.

What you will find in this booklet:

- Retirement realities: 4
- Reasons to enroll: 7
- Pre-tax vs. Roth contributions: 8
- The power of small increases: 9
- Your investment model options: 10
- Plan comparison chart: 12
- How to enroll: 16
- Contact us: 19

1 Taking the Mystery Out of Retirement Planning, Department of Labor, Employee Benefits Security Administration and its partners (February 2010).
Sometimes, less is more. Retirement is not one of those times.

Your two major sources of retirement income will likely be your pension and Social Security. On average, a public pension will provide about 50 percent of your pre-retirement income after 25 years of service. Social Security is designed to provide about 40 percent. However, even with these resources, your future retirement income may be less than your projected expenses. Consider these factors:

**The rate of inflation**

The annual rate of inflation in the United States averages 4 percent. This means that the cost of goods will double in about 18 years. However, over the past 100 years, there have been periods where inflation rates have risen to the double digits.²

**Possible career changes**

Changes in your career may mean that you leave employment with the State before qualifying for a full pension benefit.

**An early retirement**

Every year, nearly half of workers in the United States retire earlier than planned.³

**Outliving your money**

Individuals who reach age 65 can expect to live another 18 to 21 years. However, one out of every four 65-year-olds today will live past the age of 90, and one out of ten will live past the age of 95.⁴

**Health care costs**

Out-of-pocket health care expenses for a 65-year-old couple are estimated to be over $220,000 over 20 years. For those that live 25 or 30 years past retirement, this number could be even higher.⁵

**Long-term assistance**

At least 70 percent of people over the age of 65 will require some form of long-term care in their lifetime.⁶

---

⁵ The Increasing Cost of Healthcare upon Retirement, Fidelity Investments (2012); How to tame retiree health care costs, Fidelity Benefits Consulting (June 2014); The Future of Human Life Expectancy, The National Institute on Aging (March 2006).
Chances are, you are going to need more than what your pension and Social Security benefits can provide. The State recognizes this need, and offers two supplemental retirement savings plans through Savings Plus.

The plans available to you are:
- 401(k) Plan
- 457(b) Plan

Both plans allow pre-tax or Roth after-tax contributions.

In addition, the State has chosen Nationwide® to administer the Program. Nationwide has been helping public employees save for retirement for more than 40 years. Savings Plus and Nationwide understand how careers in public service differ from others. We understand your commitment to your community. Through the Sacramento office (including our Walk-in Service Center) and licensed, noncommissioned Retirement Specialists located throughout the State, we are equally committed to helping you prepare for your financial future.
Here are a few great reasons to enroll in Savings Plus.

**Easy enrollment**
Pre-tax and Roth (after-tax) contributions to Traditional and Roth 401(k) and 457 plans can be automatically deducted from your paycheck.

**Automatic compounding**
Earnings are automatically reinvested, allowing you to benefit from the power of compounding.

**Flexible contributions**
You can change your investment mix and contribution amount at any time.

**Monitored funds**
The funds are selected and monitored for retirement planning appropriateness by investment consultants who also serve as co-fiduciaries for Savings Plus.

**Lower administration and investment options fees**
Because of the size of Savings Plus, we can negotiate lower fees than may be available to participants through other retirement plans. In fact, the monthly administration fee is only $1.50 per month per account.

**Personal assistance**
Licensed and noncommissioned Retirement Specialists located throughout the State and in our Sacramento-based Walk-in Service Center are ready to assist you every step of the way, up to and through retirement.

**Extra services**
Savings Plus offers educational resources and tools, both online and through our Retirement Specialists.
Understand the differences between pre-tax and Roth contributions.

Savings Plus offers you flexibility in how you save for retirement. You can choose to make pre-tax, Roth (after-tax) or both types of contributions in either the 401(k) Plan, 457 Plan or both.

Each type of contribution has its own benefits. You can contribute on a pre-tax or Roth after tax basis to Savings Plus. Pre-tax contributions come out of your pay before taxes are deducted, lowering your taxable take-home pay. Any earnings on your savings grow tax-deferred until withdrawn. Roth contributions come out of your pay after taxes are deducted, but your contributions and related earnings may be withdrawn tax-free at retirement if certain criteria are met.

How could your current and future tax brackets affect your Roth savings?

<table>
<thead>
<tr>
<th></th>
<th>Pre-tax 457 Plan</th>
<th>Roth 457 Plan with a 15 percent tax bracket at contribution</th>
<th>Roth 457 Plan with a 25 percent tax bracket at contribution</th>
<th>Roth 457 Plan with a 35 percent tax bracket at contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single contribution</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Less federal taxes paid on contribution</td>
<td>$0</td>
<td>$1,500</td>
<td>$2,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>Net total contribution</td>
<td>$10,000</td>
<td>$8,500</td>
<td>$7,500</td>
<td>$6,500</td>
</tr>
<tr>
<td>Value in 20 years</td>
<td>$46,610</td>
<td>$39,618</td>
<td>$34,957</td>
<td>$30,296</td>
</tr>
<tr>
<td>Less federal taxes at distribution (assuming 25 percent tax bracket at distribution)</td>
<td>$11,652</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Net distribution</td>
<td>$34,957</td>
<td>$39,618</td>
<td>$34,957</td>
<td>$30,296</td>
</tr>
</tbody>
</table>

These examples are hypothetical in nature and assume a 25 percent tax bracket at distribution. It also assumes that the retirement plan’s value earns an average total return of 8 percent compounded annually. Investment return is not guaranteed and will vary depending upon the investments and market experience.

A single contribution of $10,000 will be worth the same in 20 years if the tax bracket remains the same. However, if future tax rate is greater, the amount distributed from the Roth account could be greater than the pre-tax amount distributed from the traditional (pre-tax) 457 account.
Are Roth contributions right for you?
You may want to consider making Roth 457 contributions if you:
• Desire tax free income in retirement
• Need tax planning flexibility in retirement
• Are looking for an estate planning tool
• Are unable to contribute to a Roth IRA because of your income

Small increases can make a big difference.
As you can see in the chart below, a 30-year-old participant that invests $200 per monthly paycheck could accumulate $344,218 by the age of 65. However, if the same 30-year-old increased his or her contribution by $50 per paycheck each year, the value of the same account could grow to $1,262,311.

Starting off with $200 contributions

This illustration is a hypothetical compounding example that assumes monthly deferrals (for 35 years) at a 7 percent annual effective rate of return. It illustrates the principle of time and compounding. It is not intended to predict or project the investment results of any specific investment. Investment returns are not guaranteed and will vary depending on investments and market experience. If fees, taxes and expenses were reflected, the hypothetical returns would be less.
You can be a model investor.

To help you prepare for retirement, Savings Plus offers five investment models. Consider each to decide which model best meets your experience and comfort with investing.

Model 1:  
**Set it.**

Pick the target date fund that is closest to your retirement date\(^7\). Note: participants who do not select investments at the time of enrollment are automatically placed in a Target Date Fund that aligns with their date of birth and assumes age 62 as the first date for distribution of assets.

Model 2:  
**Do-it-yourself.**

Create your own investment strategy by mixing and matching funds from the list of core investment options. If you have questions, your licensed Retirement Specialist is always available to help.

Model 3:  
**Do-it-yourself plus.**

Create your own investment strategy by mixing and matching funds from the list of core investment options and/or other funds outside of the Savings Plus core investment options by enrolling in the Schwab Personal Choice Retirement Account (PCRA)\(^8\), a self-directed brokerage option. Note: new contributions must first be allocated to a Savings Plus core investment fund before the assets can be moved to your PCRA.

Model 4:  
**You decide, with a little guidance.**

Obtain online investment advice from Wilshire Associates, a leading provider of investment products and services. Offered at no charge, Wilshire Online Advice is a tool that helps participants by providing investment advice and portfolio diversification options. Participants can then decide to implement this information by self-selecting funds and the allocations within their account.

Model 5:  
**Hands off.**

For an investment management fee, you can enroll in Nationwide ProAccount\(^*\) and let an experienced investment firm manage your Savings Plus assets for you.\(^9\)

---

\(^7\) Target-date funds invest in a wide variety of underlying funds to help reduce investment risk. In addition to the target-date fund expenses, you pay a proportionate share of the underlying funds’ expenses. These funds are designed for people who plan to withdraw assets during or near a specific year. They are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee target-date funds will provide enough income for retirement.

\(^8\) The self-directed brokerage option service is available through Charles Schwab & Company, Incorporated\(^*\) (Schwab) in the form of Schwab’s Personal Choice Retirement Account (PCRA).

\(^9\) Investment advice for Nationwide ProAccount is provided to plan participants by Nationwide Investment Advisors, LLC (NIA), a SEC-registered investment advisory. NIA has retained Wilshire Associates Incorporated (Wilshire\(^*\)) as the independent Financial Expert for Nationwide ProAccount. Wilshire is a service mark of Wilshire Associates Incorporated, which is not an affiliate of NIA or Nationwide.

Before investing, consider the fund’s investment objectives, risks, and charges and expenses carefully. You may download Fund Fact Sheets from savingsplusnow.com or request them by calling 1-855-616-4776.

Investments involve market risk, including the possible loss of principal. Actual investment results will vary depending on your investment and market experience. Nationwide representatives cannot offer investment, tax or legal advice. Contact your own counsel before making decisions about participation in Savings Plus.
Automatic investment rebalancing

If you decide to build your own portfolio from the Savings Plus core investment funds, you should regularly review your account to stay on track with your objectives. Because no two investments gain or lose value at exactly the same rate, over time you may end up with higher balances in some investments than in others — potentially exposing you to more investment risk. The automatic investment rebalancing feature restores your investment mix to the allocation you originally designated. The rebalance occurs the day you make your rebalancing election and every 90 days thereafter.
Understand the differences among your options.

One of the decisions you will have to make when you enroll is whether to choose a 401(k) or 457 Plan. These two plans have very similar features, and you may compare them by using the attached chart. Make sure to review the differences and carefully consider your options before enrolling.

<table>
<thead>
<tr>
<th></th>
<th>401(k) Plan</th>
<th>457 Plan</th>
<th>401(k)/457 Roth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution types</td>
<td>Pre-tax</td>
<td>Pre-tax</td>
<td>After-tax</td>
</tr>
<tr>
<td>Taxability</td>
<td>Reduces your taxable income in the year you contribute.</td>
<td>Reduces your taxable income in the year you contribute.</td>
<td>Contributions are made after taxes are withheld. The accumulated balance gives you the opportunity for tax-free income during retirement (provided that the withdrawal is made on account of the participant’s death, disability, or attainment of age 59½ and the withdrawal is made 5 years or more after January 1st of the first year that the participant made a Roth contribution.)</td>
</tr>
</tbody>
</table>

**Deferral limits**

Note: The $18,000 maximum contribution limit is a combination both pre-tax and Roth contributions. Each plan has its own $18,000 limit.

- Minimum monthly contribution is $50 on a pre-tax basis.
- Maximum annual contribution limit is $18,000 for 2016.

- Minimum monthly contribution is $50 on a pre-tax basis.
- Maximum annual contribution limit is $18,000 for 2016.
- The 457 Plan annual contribution limit includes part-time, seasonal and temporary employees retirement program (PST) contributions.

- Minimum monthly contribution is $50 on an after-tax basis.
- Maximum annual contribution limit is $18,000 per plan for 2016.
<table>
<thead>
<tr>
<th>Contribution type</th>
<th>401(k) Plan</th>
<th>457 Plan</th>
<th>401(k)/457 Roth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age-based deferral (age 50 or older)</strong> allows additional deferrals to both plan types</td>
<td>• $18,000 plus $6,000 (age-based deferral) for a total of $24,000 annually for 2016.</td>
<td>• $18,000 plus $6,000 (age-based deferral) for a total of $24,000 annually for 2016.</td>
<td>• $18,000 plus $6,000 (age-based deferral) for a total of $24,000 annually for 2016.</td>
</tr>
<tr>
<td>Note: The $24,000 age based maximum contribution limit is a combination of both pre-tax and Roth contributions. Each plan has its own age based deferral limit of $24,000.</td>
<td>• You cannot participate in 457 Traditional Catch-up and 457 age-based deferral in the same year.</td>
<td>• The 457 age-based deferral limit includes PST contributions.</td>
<td>• The combined total of your Roth and pre-tax contributions cannot exceed the annual limit.</td>
</tr>
<tr>
<td>Traditional Catch-up option</td>
<td>Not available.</td>
<td>• Traditional Catch-up may allow you up to double the annual 457 Plan contribution limit. For 2016, the maximum contribution may be up to $36,000.</td>
<td>• Not available for 401(k) Roth contributions.</td>
</tr>
<tr>
<td>Roll over your pre-tax funds from an eligible or qualified employer’s plan or “pre-tax” IRA to Savings Plus. Access your account to learn more about rollover restrictions.</td>
<td>• The Catch-up amount allowed is limited to your underutilized amount in the previous years while employed by the State and eligible to contribute to the 457 Plan.</td>
<td>• Traditional Catch-up may allow you up to double the annual 457 Plan contribution limit. For 2016, the maximum contribution may be up to $36,000.</td>
<td>• Utilize Traditional Catch-up for a maximum of three consecutive years. You cannot use this feature until three years prior to, but not including, the year of your normal retirement age.</td>
</tr>
<tr>
<td>Rollovers</td>
<td>Roll over your pre-tax funds from an eligible or qualified employer’s plan or “pre-tax” IRA to Savings Plus. Access your account to learn more about rollover restrictions.</td>
<td>Roll over your pre-tax funds from an eligible or qualified employer’s plan or “pre-tax” IRA to Savings Plus. Access your account to learn more about rollover restrictions.</td>
<td>Roll over your Roth funds from an eligible or qualified employer’s plan to Savings Plus. Access your account to learn more about rollover restrictions.</td>
</tr>
<tr>
<td>Contribution type</td>
<td>401(k) Plan</td>
<td>457 Plan</td>
<td>401(k)/457 Roth</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>----------------------------</td>
<td>-------------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td><strong>Online investment advice</strong></td>
<td>Online investment advice is available at no extra charge to you to help you with your saving and financial goals.</td>
<td>Online investment advice is available at no extra charge to you to help you with your saving and financial goals.</td>
<td>Online investment advice is available at no extra charge to you to help you with your saving and financial goals.</td>
</tr>
<tr>
<td><strong>Professional management</strong></td>
<td>Nationwide ProAccount allows you to have advisors create and maintain a personalized retirement strategy for your Savings Plus account for an additional management fee.</td>
<td>Nationwide ProAccount allows you to have advisors create and maintain a personalized retirement strategy for your Savings Plus account for an additional management fee.</td>
<td>Nationwide ProAccount allows you to have advisors create and maintain a personalized retirement strategy for your Savings Plus account for an additional management fee.</td>
</tr>
</tbody>
</table>
| **Withdrawal prior to separation from service** | Prior to age 59½, a hardship withdrawal is available for specific medical, home, post-secondary education and funeral expenses, if criteria are met. Access your account to find out more about reasons/criteria required.  
• Only contributions are available—earnings on those contributions are not available for withdrawal.  
• Neither pre-tax nor Roth contributions may be made to the 401(k) Plan or the 457 Plan for six months after a hardship withdrawal.  
Rollover withdrawal is available if you have rolled over assets from a prior employer’s plan or taxable amounts from an IRA.  
Note: an additional 10% early excise tax may apply  
Participants age 59½ or older may take in-service withdrawals without an additional 10% excise tax. | Unforeseeable emergency withdrawal is available for severe financial hardships that are out of your control, if criteria are met. Access your account to find out more about reasons/criteria required.  
• Pre-tax contributions and earnings are available for withdrawal.  
• Neither pre-tax nor Roth contributions may be made to the 401(k) Plan or the 457 Plan for six months after an unforeseeable emergency withdrawal.  
Voluntary in-service withdrawal is available if your total account balance does not exceed $5,000, and  
• You have not made any PST or 457 contributions within the last 2 years, and  
• You have not received a prior distribution from the 457 Plan under this provision.  
A rollover withdrawal is available if you have rolled over assets from a prior employer’s plan.  
No excise tax for early withdrawal. | In order to be considered a qualified distribution, the withdrawal must be made on account of the death, disability, or attainment of age 59½ and it must be made 5 years or more after January 1st of the first year that you made a Roth contribution. Access your account to find out more about reasons/criteria required.  
• The withdrawal rules for your Roth account follow the same guidelines as the 401(k) and 457 Plan’s pre-tax withdrawal rules.  
• Neither pre-tax nor Roth contributions may be made to the 401(k) Plan or the 457 Plan for six months after a hardship or unforeseeable emergency withdrawal. |
<table>
<thead>
<tr>
<th>Contribution type</th>
<th>401(k) Plan</th>
<th>457 Plan</th>
<th>401(k)/457 Roth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Withdrawal after separation from service</strong></td>
<td>You are eligible to receive a distribution when you separate or retire, regardless of age. All payouts are subject to ordinary income taxes. You are eligible to receive a distribution without an additional 10% excise tax if you are 1) Retired or separated after age 55 or 2) After age 59½, regardless of your employment status. If you receive a payment and do not meet one of those two criteria, you may be subject to pay an additional 10 percent federal excise tax and, if you are a California resident, a 2½ percent state tax. Additional excise taxes may apply unless you qualify for one of the exceptions allowed by the IRS. Contact Savings Plus to discuss exceptions.</td>
<td>You are eligible to receive a distribution when you separate or retire, regardless of age without being subject to an excise tax. All payouts are subject to ordinary income taxes. <strong>Options available to you:</strong> 1. Leave funds in Savings Plus. Once you reach age 70½, the IRS requires you to receive a minimum payment each year. 2. Withdraw funds directly — as a partial or lump sum. 3. Receive periodic payments. 4. Any combination of the above. <strong>If you have 401(k) Plan rollover money in the 457 Plan, the money rolled in retains the same characteristics and rules as the 401(k) Plan.</strong></td>
<td>You are eligible to receive a tax-free (qualified) distribution of 401(k) and 457 Roth contributions and earnings if the withdrawal is made on account of the participant’s death, disability, or attainment of age 59½ and the withdrawal is made 5 years or more after January 1st of the first year that the participant made a Roth contribution. <strong>Options available to you:</strong> 1. Leave funds in Savings Plus. Once you reach age 70½ the IRS requires you to receive a minimum payment each year. 2. Withdraw funds directly — as a partial or lump sum. 3. Receive periodic payments. 4. Any combination of the above. <strong>If you receive a non-qualified distribution from your 401(k) Roth account before age 59½, you may be subject to an additional 10% federal excise tax on the taxable portion of the distribution. In addition, if you are a resident of the state of California, there is a 2½% state tax on top of normal taxes on the earnings.</strong></td>
</tr>
</tbody>
</table>

The above chart is for educational purposes only and is not intended as tax or legal advice. Please consult an attorney or tax professional regarding your specific tax situation.
Are you ready to enroll?

Getting started with Savings Plus is an easy process. In fact, you can enroll with just three simple steps.

**Step 1**

**Choose 401(k), 457 or both.**

You may contribute up to the annual limit in the 401(k) Plan and/or the 457 Plan on a pre-tax and after tax basis. However, it is not necessary to enroll in both plans unless you plan to exceed the annual limit in one plan. Each plan has certain advantages and limitations, but both offer the same investment lineup. You may not transfer money between the 401(k) Plan and the 457 Plan unless you have a distributable event.

To choose the plan that is right for you, consider the following benefit details:

**Traditional Catch-up**

The 457 Plan is the only plan that offers a provision to make up contributions for prior years in which you were eligible to participate in a Savings Plus 457 Plan and did not contribute the maximum. If you can contribute more than the maximum to both the 457 and 401(k) Plans combined, the 457 Traditional Catch-up feature may be beneficial in assisting the funding of your retirement.

**Early withdrawal options**

Employees who separate from employment before age 55 and withdraw from their 401(k) account or from 401(k) funds previously rolled into their 457 Plan account may be subject to an additional 10 percent excise tax for early withdrawals. There is no early withdrawal excise tax for contributions and earnings in the 457 Plan.

**Step 2**

**Decide how much to contribute each pay period.**

The tools and resources on savingsplusnow.com may help you determine how much you should save each month to help reach your retirement income goals. The minimum contribution amount is $50 per month.

**Compare contribution types.**

You can contribute on a pre-tax or Roth after tax basis to Savings Plus. Pre-tax contributions come out of your pay before taxes are deducted, lowering your taxable take-home pay. Any earnings on your savings grow tax-deferred until withdrawn. Roth contributions come out of your pay after taxes are deducted, but your contributions and related earnings may be withdrawn tax-free at retirement if certain criteria are met. See the overview on page 8 and the comparison chart on page 12 of this booklet for more information on the differences between pre-tax and Roth after tax accounts.

### 401(k) Plan and 457 Plan Contribution Limits

<table>
<thead>
<tr>
<th>Tax Year</th>
<th>401(k) Annual Limit</th>
<th>457 Annual Limit</th>
<th>401(k) Age Based Limit</th>
<th>457 Age Based Limit</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>$18,000</td>
<td>$18,000</td>
<td>$6,000</td>
<td>$6,000</td>
<td>$36,000 (under age 50)*</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$48,000 (age 50 or older)</td>
</tr>
</tbody>
</table>

*The total 457 limit may be higher if Traditional Catch-up is utilized.*
Step 3

Complete your enrollment agreement.

You may enroll by simply completing the enrollment agreement and turning it in at a workshop, or mailing it to: Nationwide® P.O. Box 182797, Columbus OH 43218-2797.

Savings Plus will automatically invest your deferrals in the Target Date Fund that corresponds to your date of birth and the assumption that you will begin withdrawals at age 62. You may choose another investment option after the money is automatically invested in the Target Date Fund.

You can also enroll online or by phone any time. Visit savingsplusnow.com or call to speak with a representative about enrollment.

Investment tools and resources

Once enrolled, you can change your deferral amount(s) or investment allocations within your account(s) at any time online or by phone.

Investment guidance

Savings Plus also offers investment help to fit your needs, including online guidance and educational materials at no additional cost to you, and professional management through Nationwide ProAccount, at an additional fee. Visit savingsplusnow.com or call 1-855-616-4776 for more information.

Quarterly statements and newsletter

It is easy to stay current with important account information through your quarterly statements and newsletter. We mail each statement to your mailing address on record, unless you elect to receive your statements electronically. This information is also available at savingsplusnow.com.

Designate your beneficiary(ies)

It is important that you take time to designate your beneficiary(ies). In the event of your death, this designation instructs Savings Plus and our administrator who will receive your accounts or assets from these plans. If you do not complete a designation, your assets will be distributed according to legal hierarchy (refer to our website for the hierarchy). Login to your account at savingsplusnow.com or call 1-855-616-4776 to designate or update your beneficiary(ies).
How to reach us

Savings Plus Walk-in Center:
8 a.m. - 5 p.m. PT

Savings Plus Service Center:
1-855-616-4776
5 a.m. - 8 p.m. PT

Website:
www.savingsplusnow.com
Information provided by Retirement Planning Specialists is for educational purposes only and is not intended as investment advice.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Nationwide representatives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Nationwide Retirement Specialists cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

Nationwide and Nationwide ProAccount are service marks of Nationwide Mutual Insurance Company. © 2016 Nationwide NRM-13430CA-CA.1 (01/16)