401(k) Pre-tax | 401(k) Roth | 457(b) Pre-tax | 457(b) Roth

Three Ways to Invest with Savings Plus.

Do it for me—Target Date Funds (TDFs)

A savings option that invests in a broad mix of Savings Plus core investment funds through a single investment fund. The TDF is actively managed, rebalanced periodically, and becomes more conservative as it approaches the target date.

Manage it for me—ProAccount® professionally managed account service

A fee-based, professionally managed account service designed to help take the guesswork out of investing. Your portfolio is developed using the Savings Plus core investment funds. The specific funds and the allocations to each fund is determined by your age and risk tolerance. Your account is then monitored and adjusted to keep on target with your goals. You can cancel anytime without penalty. Wilshire®, a leading provider of investment products and services, actively manages your account and periodically rebalances it for you.

Do it myself—Choose your own funds from our core investment funds

Define your investment goals and create your own investment strategy. Use the automatic rebalance feature to keep investments in line with your goals. You can use the online *My Investment Planner℠* tool or *Asset Allocation Questionnaire* in our *Investor Guide* to help create a portfolio that meets your goals.

Invest in our core investment funds, available ***exclusively*** to our participants, and/or choose **most publicly traded equities, mutual funds, governmental or corporate bonds, real estate investment trusts, and a variety of other investments** with our Self-Directed Brokerage Account option, the Schwab Personal Choice Retirement Account (PCRA). Additional transaction fees may apply and you must maintain a minimum balance of $2,500, or 50% of your account, whichever is less, in the Savings Plus core investment funds.

Investing your way is easy

Online: Choose **Manage My Funds** to make changes to your investing approach, or **Enroll** to start contributing. You can do both at **savingsplusnow.com**.

Phone: Contact our Service Center at (855) 616-4776.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc., a registered broker-dealer not affiliated wtih Savings Plus or the Plan Administrator.

Target Date Funds invest in a wide variety of underlying funds to help reduce investment risk and are designed for people who plan to begin withdrawing funds during or near a specific year. Like other funds, target date funds 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 that target date funds will provide enough income for retirement.

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

Investment advice for Nationwide ProAccount is provided to plan participants by Nationwide Investment Advisors, LLC (NIA), an SEC-registered investment adviser. NIA has hired Wilshire Associates Incorporated (“Wilshire”) as the Independent Financial Expert for Nationwide ProAccount. Wilshire® is a service mark of Wilshire Associates, Inc., which is not affiliated with NIA or any Nationwide affiliate. Nationwide representatives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA.

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