



## 3 Ways to Invest With Savings Plus

### 1

#### **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. Our TDFs are custom-built investment portfolios that are designed and managed by investment professionals to maintain a well-diversified portfolio that keeps pace with each stage of life. The fund aligns with the year you turn 62.

The TDF is rebalanced periodically and becomes more conservative as it approaches the target date. If you don't select how you want your contributions invested when you first enroll, your contributions will post to the Target Date Fund that most closely aligns with your date of birth.

### 2

#### **Manage it for me**

##### **Nationwide 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 are determined by your age and risk tolerance. Your account is then monitored and adjusted to keep on track 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.

# 3

## 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 Asset Rebalancing feature to keep investments in line with your goals. You can use the online **My Investment Planner<sup>SM</sup>** tool or **Asset Allocation Questionnaire** in our **Investor Guide** to help create a portfolio that meets your goals.

Invest in our core funds, available exclusively to our participants, and/or choose from 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.



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, Columbus, Ohio.

Nationwide, Nationwide ProAccount and My Investment Planner are service marks of Nationwide Mutual Insurance Company. ©2022 Nationwide

NRM-15117CA-CA.1 (11/22)

## Investing your way is easy



Go to [savingsplusnow.com](https://savingsplusnow.com) and log in to your plan. Once in your plan, select **Manage Account** to make changes to your investing approach.



**Savings Plus Solutions Center**  
(855) 616-4776  
5 a.m. to 8 p.m. PT weekdays