

Participants are concerned about running out of money in retirement, and we know they are looking to you for answers. Nationwide offers in-plan guarantees that can help meet the needs of your Plan participants.

Our guaranteed lifetime income solutions can offer your Plan participants the following benefits:

Guaranteed income for life

 Participants can plan for retirement with the confidence that they'll receive lifetime income that isn't dependent on market conditions.

Growth potential

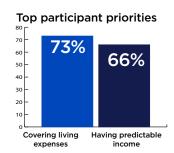
 Participants don't have to choose between growth and protection, thanks to investment glidepaths that offer growth potential to and through retirement.

Access to a simple experience

 Offered as investment options within a retirement plan, participants can simply select the solution as part of their overall retirement portfolio; we also offer access to helpful educational resources, income calculators and more!

Greater flexibility

 Unlike some solutions in the market, our in-plan guarantees are free of surrender charges and offer participants full liquidity should they change their mind at any time without penalties (restrictions may apply). Participants feel that retirement income is vital for financial security, but many don't understand how to turn their retirement savings into income.



Covering living expenses and having a predictable income in retirement are among the top financial goals participants currently have for their retirement plans and financial investments.



Nearly half of participants are challenged with turning their retirement savings into income in retirement.



Participants want to get started

About **9 in 10** participants (88%) report they are at least somewhat likely to roll over their current retirement savings into a guaranteed lifetime income investment option if it was available through their employer.

Fast Facts from Nationwide Retirement Institute® 2022 In-Plan Lifetime Income Survey.



Reach out to your Nationwide Representative to learn more about how a guaranteed lifetime income solution might be a good fit for your Plan.



This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Provisions of these options may vary based on plan selection and/or by state regulation. These investment options may not be available in all states.

Guarantees are backed by the claims-paying ability of the issuing insurance company.

Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio. Nationwide Retirement Institute is a division of NISC.

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