

Simplify your retirement investing



Consider the benefits of bringing all your retirement assets into one plan

If you've had more than one employer, you could have more than one retirement account, which may be costing you more than you know. You might be paying more than one set of fees for the same services. You could have an overall asset allocation that is weighted with risks you did not intend to assume or that does not offer the growth potential you need.

By rolling all your retirement assets into a single retirement plan, you could:

- ✓ Manage your investments more easily
- ✓ Reduce the number of fees you're paying
- ✓ Get personal service to assist as you make decisions about all your retirement assets



Let's talk about how to make investing for retirement easier.

Personal Retirement Consultants (PRC) are available to assist those MSRP members who are within 5 years of being eligible for full retirement and throughout their retirement years.



SCHEDULE ONLINE

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. Investing involves market risk, including possible loss of principal. No investment strategy — including asset allocation and diversification — can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½. Retirement Specialists cannot give investment, legal or tax advice. Please contact your advisor for such services. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA. Financial & Realty Services, LLC may provide education and marketing support services on behalf of NRS. Its Retirement Consultants are registered representatives of FSC Securities Corporation (FSC), member FINRA, SIPC. FSC and Financial & Realty Services, LLC are not affiliated with MSRP, NRS or NISC.

Nationwide is a service mark of Nationwide Mutual Insurance Company. © 2023 Nationwide

NRM-19804MD-MD

