



State of Indiana
Deferred Compensation Plan
Sponsored by the Indiana State Comptroller



Hoosier START
Leaders

A Guide for Hoosier START Leaders

**Your expertise combined
with our tools and resources.**

We work better together.

As a leader, you're in the best position to help employees understand the value of preparing for their retirement income needs through Hoosier START.

The basics of Hoosier START

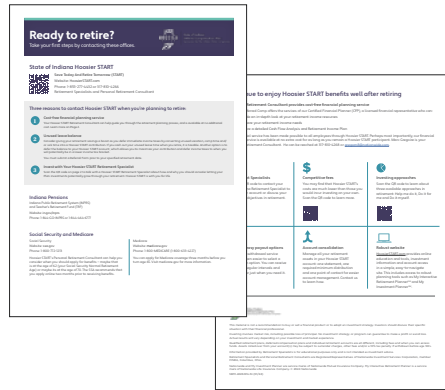
- > Hoosier START is a voluntary retirement program sponsored by the Indiana State Comptroller that allows your employees to supplement their retirement benefits through tax-deferred and Roth (or after tax) payroll contributions.
- > Hoosier START offers pre-tax 457(b) and after-tax Roth 457(b) deferred compensation plans and a 401(a) matching plan.

Hoosier START is here to help

Our tools and Retirement Specialists are available to help your employees understand the details of the plans, the components of investing and how the Plan works. You can support your employees and share the value of Hoosier START with just a few simple steps:

- 1 Schedule** an appointment with your Hoosier START Retirement Specialist to conduct an in-person or virtual workshop with you or your team.
- 2 Distribute** Hoosier START information to your employees.
- 3 Remind** employee how Hoosier START offers a no-cost financial planning program.
- 4 Publicize** opportunities for ongoing financial education. Share our monthly webinars schedule.
- 5 Direct** employees to HoosierSTART.com or their Retirement Specialists for information.
- 6 Call** 855-277-4776 or email hoosierstart@nationwide.com when you need help or information.

Tools to help you connect with employees



Resource checklist

Offers retirement planning resources and steps to make planning easier.

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Financial planning flier

Provides an overview of Hoosier START's no cost financial planning program available to all participants.

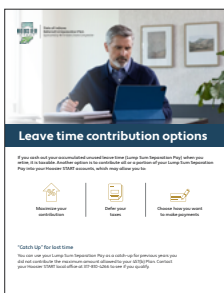
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Know your retirement benefits flier

Provides a breakdown of the differences between Hoosier START and INPRS.

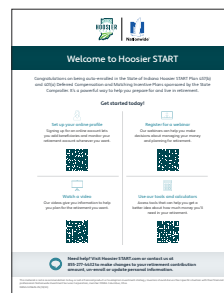
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Leave time contribution options

Explains how to use Hoosier START as a potential way to defer taxes on unused time at retirement.

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Auto-enrolled next steps

Provides a checklist for participants to take after auto-enrollment.

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We're here to help.



**Contact your Hoosier START
representative with any questions.**

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. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

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