



**Nationwide®**  
is on your side



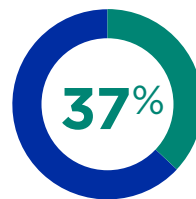
**An opportunity to  
take control of your  
retirement future**

# You have another way to prepare for retirement

As a public employee serving your community, there are times when it's important to think about yourself and how you will achieve a secure and independent retirement.

Planning for retirement is a big responsibility. Your employer is offering a 457(b) plan that helps you prepare for retirement through your investment elections in the plan. Now is the time to take advantage of this important employee benefit.

## Retirement planning: It's important to do it well



of workers have less than \$1,000 currently saved for retirement.<sup>2</sup>



Inflation has cut buying power in half every 20 years.<sup>3</sup>

A 65-year-old couple may face an estimated **\$365,000** in health care costs over 20 years.<sup>4</sup>

<sup>1</sup> SimplyWise Retirement Confidence Index (January 2021).

<sup>2</sup> “Women More Likely than Men to have No Retirement Savings,” U.S. Census Bureau’s Survey of Income and Program Participation (Jan. 13, 2022).

<sup>3</sup> <https://www.federalreserve.gov/publications/files/2022-annual-report.pdf>

<sup>4</sup> “Projected Savings Medicare Beneficiaries Need for Health Expenses Remained High in 2022,” Employee Benefit Research Institute (Feb. 9, 2023).

# Your plan helps you build savings for retirement



## Choose from a range of investment options

- > You select investments that match your time horizon and risk tolerance
- > You can make changes to your allocations as your time horizon or risk tolerance changes or as you approach retirement



## Benefit from tax advantages

- > Your taxable income doesn't increase<sup>5</sup>
- > Earnings may grow tax-deferred until they are withdrawn<sup>6</sup>



## Enjoy personalized attention

- > Turn to Nationwide Retirement Specialists when you need guidance, either on the phone or in person<sup>7</sup>



## Choose how to take money out

- > When you're ready to retire, you have a number of distribution options
- > Retirement Specialists are available to help you make the decision that suits you best

<sup>5</sup> Depending on your plan's features, employee contributions — if allowed — may be made before or after taxes.

<sup>6</sup> Distributions made prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty. All taxable distributions at any age are subject to ordinary income tax, and surrender charges may apply.

<sup>7</sup> Plan Service Representatives are available to help you at any time and do not work on commission. The information they provide is for educational purposes only and is not intended as investment advice.



# How to get started

Visit your employer's retirement plan website and enroll today.

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Select your investment options, and make sure your investment allocations add up to 100%.

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Be sure to designate your beneficiaries.



**Enroll in your  
plan today.**



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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.

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