Investing that fits your risk tolerance and retirement goals

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Nationwide ProAccount® builds and manages a portfolio designed for your goals, timeline and comfort with risk. Here's how it works:

Your information sets the starting point

We start with the details you share in My Income & Retirement Planner®, including:

- When you want to retire
- How much you've saved and are contributing
- How comfortable you are with market ups and downs

Risk tolerance helps set an investment mix

Your information is used to place you along a risk tolerance spectrum and help select a portfolio that aligns with your tolerance while still aiming to keep you on track for your retirement.

- If you prefer less risk, more of your money leans toward more conservative investments
- If you can accept more ups and downs, more of your money leans toward growth-oriented investments

Your portfolio might look different than you expected

- It stays age-appropriate, based on how near you are to retirement
- If you're getting close to retirement and your savings are behind, your portfolio may look more aggressive.
- It can lean more toward growth investments to help you try to close the gap

Your overall risk level is guided by your information in My Income & Retirement Planner. Your mix is designed to support your specific path to retirement.

Nationwide ProAccount professionals monitor and adjust your account for you

Behind the scenes, real investment professionals are working to balance growth potential with your comfort with risk by:

- Monitoring markets and your portfolio over time
- Adjusting your investments as conditions change and as your information is updated*
- Aiming to keep your portfolio aligned with your goals and risk tolerance

You get a professionally managed strategy that works to balance growth potential with your comfort with risk.

Confirm your details in the My Income & Retirement Planner® to keep your plan aligned with your comfort level.

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*ProAccount uses two sources of data-the risk tolerance questionnaire and MIRP. Changes in MIRP can change a participant's proaccount allocation.

Investing involves market risk, including possible loss of principal.

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.

My Income & Retirement Planner is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

Nationwide Investment Advisors LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment advisor and a Nationwide affiliate.

NIA has retained Wilshire® as an independent financial expert for Nationwide ProAccount. Wilshire provides investment education portfolios based on participant ages and their personal tolerance for investment risk. NIA assesses participants an asset-based fee for the managed account services.

Retirement products are offered by Nationwide Trust Company, FSB or Nationwide Life Insurance Company, Columbus, Ohio.

Wilshire is a registered service mark of Wilshire Advisors LLC, which is not an affiliate of Nationwide or NIA.

Nationwide Investment Advisors LLC, 3 Nationwide Plaza (3-11-403), Columbus, OH 43215-2410.

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