



Enjoy your Savings Plus benefits for life

Savings Plus is more than just a benefit during employment — it's a benefit for life. Whether you are retiring from the state or leaving for the next stage of your career, you are entitled to a lifetime of support and services. Here are some advantages you will continue to enjoy when you stay with Savings Plus:

Low-cost services, even in retirement

Because Savings Plus does not charge load fees, transaction fees or sales charges, more of your contributions are invested. In addition, our administrative fees are only \$6 per quarter. The lower institutional pricing offered by Savings Plus is not normally available to the general public.

The retirement income from your Savings Plus account is directly related to how much you contribute; how your contributions are invested; and the performance of your investments, net of all fees.

Low investment fees available through Savings Plus continue to keep more of your retirement money working for you in your portfolio. Go to **About the Plan on savingsplusnow.com** to see and compare these fees to others in the industry.

Using the worksheet below, you can compare our program and investment costs with those of brokers who may encourage you to transfer your retirement assets to other investment products.

Category of expense	Savings Plus	Provider A	Provider B
Maintenance Fee ¹	\$6 quarterly		
Transaction Fees ²	None		
Minimum Balance Fee ³	None		
Sales Leads ⁴ (Front-End and Back-End)	None		
Total Annual Expense	\$24		

¹ This is an administrative fee per account.

² These fees are assessed for changing either the fund selection or allocation to a fund(s).

³ A minimum balance in order to establish or maintain an account.

⁴ This is the sales fee that a buyer pays in order to acquire or liquidate fund shares.

Let Savings Plus continue to work for you

Savings Plus is here for you even when you separate from state service. There is no requirement to move your money. You can continue to enjoy the low administrative cost and exceptional service.

The free one-on-one support and workshops will be available even if you no longer work for the state. Licensed Retirement Specialists are conveniently located throughout the state to work with you and help you manage your account. Visit savingsplusnow.com for more information.

And you have no need to worry about a minimum distribution when you turn 73 — Savings Plus will take care of that for you. We also offer flexible distribution options, which allows you access to your funds whenever you need them.

Access to professional account management

Savings Plus provides you with customized investment help to fit your needs, including the Nationwide ProAccount® personalized managed account service provided at an affordable cost.

Simplify your accounts

If you have had multiple employers throughout your career, you may have other retirement accounts, including qualified pre-tax IRAs, 401(k)s and 403(b)s or another 457(b) account. You can take advantage of the low-cost program by combining your accounts with Savings Plus today.

You should consider all factors before making a decision to move any retirement assets. Moving retirement assets from one plan to another may have unintended surrender, fee or tax consequences.

Savings Plus will work with you throughout your career and in your retirement years. You can continue to enjoy all of these advantages as long as you like by staying with Savings Plus.

Contact us to learn more about Savings Plus.



savingsplusnow.com



Savings Plus Solutions Center

(855) 616-4776

5 a.m. to 8 p.m. PT weekdays



Savings Plus Walk-In Center

1810 16th Street, Room 108, Sacramento, CA 95811

8 a.m. to 5 p.m. PT weekdays

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.

Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide representatives cannot offer investment, tax or legal advice. Consult your own counsel before making retirement plan decisions.

Investment advice for Nationwide ProAccount is provided to plan participants by Nationwide Investment Advisors LLC (NIA), an SEC-registered investment adviser. NIA has retained Wilshire® as the independent Financial Expert for Nationwide ProAccount. Wilshire uses mathematical and statistical investment processes to allocate assets, select investment options and construct portfolios in ways that seek to outperform their specific benchmarks. Such processes may not achieve the desired results. Wilshire is a service mark of Wilshire Associates Incorporated, Santa Monica, California, and is not an affiliate of Nationwide, NIA or California Savings Plus. Nationwide ProAccount is a service mark of Nationwide Mutual Insurance Company.

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