

# Put the power of time to work

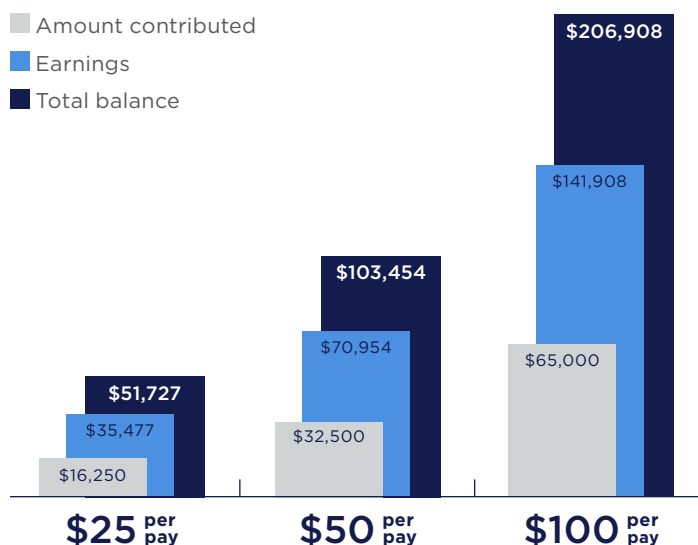


By contributing a little to your retirement plan each payday, you could benefit from investment earnings that compound over time.

## And it's easy to save! Plan participation offers:

- **Convenience** — Contributions are automatically deducted from your pay
- **Growth potential** — Earnings are automatically reinvested, allowing for additional growth
- **Flexibility** — Make changes whenever you want (subject to payroll timing)
- **Accessibility** — Manage your account 24/7/365 by visiting your plan's website
- **Low cost** — Through group buying, we negotiate lower fees than individuals may be able to get on their own

## After 25 years:



This hypothetical illustration shows how much various deferral amounts per biweekly paycheck could accumulate over 25 years, assuming an 8% annual rate of return for an investor. This example is not a yield projection for any specific investment. If fees, taxes and expenses were reflected, the return would be less.

**Continue to increase your retirement savings today.**

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.

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice. Nationwide Retirement Specialists and plan representatives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

© 2024 Nationwide  
NRM-7298M3 (05/24)