



**Nationwide**<sup>®</sup>  
is on your side

Retirement Plans

Nationwide Retirement  
Flexible Advantage<sup>®</sup>  
Foundations Platform

# Fiduciary protection and practice efficiency through Nationwide<sup>®</sup>

For Advisor use only

# The demanding responsibilities of retirement plan advisors

As a result of offering a comprehensive employee retirement benefit, your role requires a coordination of many different functions. Knowledge and expertise help you to uphold your promise to act in the best interest of your plan sponsor and participants.

Investment selection, monitoring and plan design can be a time-demanding responsibility. By streamlining options with Nationwide Retirement Flexible Advantage® Foundations platform, you can optimize outcomes while saving time.

## Nationwide Retirement Flexible Advantage® Foundations helps to simplify your decisions

### Before

- Request for proposals
- Investment selection and monitoring
- Participant enrollment
- Participant education
- Plan review and ongoing service
- Fee disclosure
- Plan design
- Fund mapping decisions
- Qualified Default Investment Alternative selection
- Employer contributions
- Plan communication delivery
- Managed account selection
- Fixed income option selection

### After

- Plan review and ongoing service
- Fee disclosure

# A program built for practice efficiency

By using Nationwide's platform to help you design plans and automate some elements of plan monitoring, you can focus your time and energy building your business.

Nationwide Retirement Flexible Advantage® Foundations	
Target size	<b>Startup to \$1 million in assets</b> Available up to \$10 million in assets
Investment fiduciary <sup>1</sup>	<ul style="list-style-type: none"> <li>• <b>IRON Financial—Plan Level 3(38) Fiduciary Service</b></li> <li>• <b>Nationwide ProAccount®—Participant Managed Account Service</b></li> </ul>
Investments	<ul style="list-style-type: none"> <li>• <b>A fund lineup pre-selected by IRON Financial that meets their evaluation of performance and cost</b></li> <li>• <b>Fund Window offers participants the opportunity to invest in their choice of hundreds of institutional funds outside of the core lineup at no added cost</b></li> </ul>
QDIA	<b>Required—choice of the following:</b> <ul style="list-style-type: none"> <li>• Nationwide ProAccount, a managed account option</li> <li>• Nationwide ID Moderate Fund</li> <li>• TIAA Target Date Fund series</li> </ul>
Fixed options	<ul style="list-style-type: none"> <li>• <b>Nationwide Fixed Select Contract [for 401(a)/401(k)] or</b></li> <li>• <b>Nationwide Retirement Advisor Fixed Contract [for 403(b)]</b></li> </ul>
Plan types	<ul style="list-style-type: none"> <li>• 401(a)—such as 401(k), profit sharing and money purchase</li> <li>• ERISA 403(b)</li> <li>• 457(b) for 501(c)(3) organizations</li> </ul>
Administration	Third-Party Administrator or Bundled
Plan communication	<b>Electronic statements will be the default</b>
Plan management and data delivery	<ul style="list-style-type: none"> <li>• <b>Electronic payroll submission at no added cost</b></li> <li>• Census submission</li> <li>• Electronic notice delivery</li> <li>• Eligibility management</li> <li>• Auto features</li> <li>• 360 Payroll integration</li> </ul>
Participant experience	<ul style="list-style-type: none"> <li>• <b>Virtual education and enrollment</b></li> <li>• <b>Online enrollment</b> or paper enrollment</li> <li>• <b>Online educational videos covering important topics by life-stage</b></li> <li>• <b>My Interactive Retirement Planner<sup>SM</sup></b></li> </ul>

<sup>1</sup> The plan's named fiduciary, typically a plan sponsor, maintains fiduciary responsibility

Key: ● **Required** ● Optional or customizable



Call our National Sales Desk at **1-800-626-3112** to speak with a representative.



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This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition, or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

Neither Nationwide, nor its affiliates, unless affirmatively communicated in writing to the contrary, are undertaking to provide impartial investment advice or to give advice in a fiduciary capacity.

**For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus by calling 1-800-626-3112 or visiting [nationwide.com](http://nationwide.com). Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your plan representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.**

My Interactive Retirement Planner<sup>SM</sup> 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.

Before investing, understand that mutual funds and annuities are not insured by the FDIC, NCUSIF, or any other Federal government agency and are not deposits or obligations of, guaranteed by, or insured by, the depository institution where offered or any of its affiliates. Mutual funds and annuities involve investment risk and may lose value.

The plan sponsor, and not Nationwide, selects the registered investment advisor used in conjunction with managed accounts. The plan sponsor must determine whether this service is appropriate for participants. Additional fees apply for this service. Nationwide and its representatives do not provide tax, financial or legal advice.

Nationwide Investment Advisors, LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser. NIA assesses participants an asset-based fee for the managed account services.

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The Nationwide Group Retirement Series includes unregistered group fixed annuities and trust programs. The unregistered group fixed annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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