



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

Retirement Plans

Retirement Platform  
Comparison

# Growing together

with Nationwide<sup>®</sup> Retirement Trust Programs

For Advisor use only

<b>Nationwide Retirement Flexible Advantage® Foundations</b>	
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>Financial Advisor</b></li> <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 select from hundreds of institutional funds outside of the core lineup at no added cost</b></li> </ul>
QDIA	<p><b>Required—choice of the following:</b></p> <ul style="list-style-type: none"> <li>• Nationwide ProAccount, a managed account option for participants</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)/457(b)]</b></li> <li>• <b>Best of America® Advisor Fixed Contract [for 403(b)/457(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</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>• 180 or 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></li> <li>• Online educational videos covering important topics by life-stage</li> <li>• My Interactive Retirement Planner<sup>SM</sup></li> </ul>

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

Key:

● **Required for Nationwide Retirement Flexible Advantage® Foundations**

● **Optional or customizable**

# the varying needs of your clients

<b>Nationwide Retirement Flexible Advantage<sup>®</sup></b>	
Target size	Over \$1 Million in assets
Investment fiduciary <sup>1</sup>	<ul style="list-style-type: none"> <li>• Financial Advisor</li> <li>• Option to select IRON Financial as 3(38) or 3(21) fiduciary</li> <li>• Option to include Nationwide ProAccount</li> </ul>
Investments	<ul style="list-style-type: none"> <li>• Your custom lineup from 1500+ Funds</li> <li>• Fund Window offers participants the opportunity to select from hundreds of institutional funds outside of the core lineup at no added cost</li> <li>• Self-Directed Brokerage Account<sup>2</sup></li> </ul>
QDIA	<ul style="list-style-type: none"> <li>• 8 Target Date Fund families</li> <li>• 4 Managed Account options, including Nationwide ProAccount<sup>®</sup></li> <li>• A wide variety of target risk asset allocation and balanced funds</li> </ul>
Fixed options	<ul style="list-style-type: none"> <li>• Nationwide Fixed Select Contract<sup>®</sup></li> <li>• Best of America<sup>®</sup> Retirement Advisor Fixed Contract</li> <li>• Nationwide Bank FDIC Insured Deposit Account</li> <li>• Best of America<sup>®</sup> Indexed Fixed Group Annuity Contract</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>• Certain non-qualified deferred compensation plans</li> <li>• 457(b) for 501(c)(3) organizations</li> <li>• 457(f)</li> </ul>
Administration	Third-Party Administrator or Bundled
Plan communication	Electronic or paper statements
Plan management and data delivery	<ul style="list-style-type: none"> <li>• Electronic payroll submission at no added cost</li> <li>• Census submission</li> <li>• Electronic notice delivery</li> <li>• Eligibility management</li> <li>• Auto features</li> <li>• 180 or 360 Payroll integration</li> </ul>
Participant experience	<ul style="list-style-type: none"> <li>• Virtual and/or in-person education and enrollment</li> <li>• Online or paper enrollment</li> <li>• Online educational videos and printed booklets covering important topics by life-stage</li> <li>• My Interactive Retirement Planner<sup>SM</sup></li> </ul>

<sup>2</sup> Self-directed brokerage services are available through TD Ameritrade Corporate Services, Division of Ameritrade, Inc., a registered broker/dealer not affiliated with Nationwide. Offering may not be approved for use by all broker/dealers.



To learn more contact our Retirement Plans Sales Desk at **1-800-626-3112**

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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.

IRON Financial provides a 3(38) investment fiduciary service, assuming the responsibility and legal liabilities associated with selecting, monitoring and replacing plan investments under section 3(38) of the Employee Retirement Income Security Act of 1974.

Neither Nationwide or any of its affiliates are related to, or affiliated with IRON Financial.

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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