

Manage fiduciary obligations your way.

Whether you're comfortable managing all of your fiduciary responsibilities yourself, prefer some help, or having someone manage them for you, Nationwide® can accommodate your retirement plan's needs.

	Do It For Me Provide discretion to others	Help Me Do It Receive guidance from others	Do It Myself Use tools and resources from Nationwide
INVESTMENT SELECTION AND MONITORING	3(38) Investment Manager The plan's Named Fiduciary selects an RIA, Bank or Insurance company to act as the Investment Manager and assume fiduciary responsibility over the available investment options. The Named Fiduciary retains fiduciary responsibility for the prudent selection of the 3(38) Investment Manager.	3(21)(a)(ii) Investment Advisor The plan's Named Fiduciary or Trustee selects an advisor or advisory firm to provide investment advice; they can accept or reject this advice. The Named Fiduciary or Trustee retains fiduciary responsibility for selection, monitoring and replacement of investment options, and the prudent selection of the Investment Advisor.	Nationwide Fiduciary SeriesSM A fund monitoring system available to your advisor to help evaluate, select, and monitor funds. The system includes checklists, investment updates, and resources your advisors can provide to help facilitate discussions about the funds available within the plan and help ensure fiduciary obligations are being fulfilled.
			Nationwide QDIA Warranty Nationwide ProAccount is a managed account service that qualifies as a valid QDIA when selected by the plan sponsor. This warranty protects the plan sponsor, if certain conditions are met, by providing indemnifications if the selection of Nationwide ProAccount as a QDIA is ever challenged. ¹
PLAN ADMINISTRATION	3(16) Plan Administrator		
	The Named Fiduciary selects a vendor to assume fiduciary responsibility for plan administration. The Named Fiduciary retains responsibility for the prudent selection of the Plan Administrator.	An individual or group employed by the plan sponsor fulfills fiduciary responsibility for plan administration.	

¹ This warranty only guarantees that Nationwide ProAccount meets the ERISA definition for a permissible type of QDIA. The Plan Fiduciaries must determine if the option selected is appropriate for their particular Plan and participants.

 To determine the level of fiduciary support that best fits your retirement plan's needs, talk to your financial advisor or call Nationwide at 1-888-262-401k.





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.

The Nationwide Fiduciary Series is general in nature and not intended to constitute legal or investment advice on any particular matter. The materials are designed for exclusive use with Nationwide products, programs and services. Nationwide and its representatives do not provide tax, financial or legal advice. The Nationwide Fiduciary Series is not for participant use.

Nationwide Investment Advisors, LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser.

NIA has retained Wilshire® as an Independent Financial Expert for Nationwide ProAccount. Wilshire provides investment allocation portfolios based on participant ages and their personal tolerance for investment risk.

NIA assesses participants utilizing the service an asset-based fee for the managed account services.

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

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable 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. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Nationwide, the Nationwide N and Eagle, Nationwide Fiduciary Series, Nationwide ProAccount and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company.
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