



Nationwide®
is on your side

Choose professional management
Choose confidence

Nationwide
ProAccount®



While you're busy enjoying today,
we're looking out for tomorrow.

Nationwide
ProAccount

You can **be more confident** about reaching your retirement goals when you have Nationwide ProAccount making the investment decisions for you.

Nationwide ProAccount is a managed account service designed to help you **feel more confident** about your retirement account. When you enroll in Nationwide ProAccount, your retirement account will be managed according to your age and personal tolerance for risk.

Once enrolled, the Nationwide ProAccount service takes the guess work out of retirement investing by researching, selecting, monitoring and adjusting your investments for you over time.

What you get as a Nationwide ProAccount client:



Professional fund selection and asset allocation*



Periodic portfolio adjustments intended to help keep them on track toward their retirement goals



90-day trial period to try the service with no obligation; no minimum account balance or cancellation fees



Ongoing support through periodic updates about your account and investments, quarterly statement notifications, and telephone support from registered investment adviser representatives

**Asset allocation does not assure a profit or prevent a loss in a down market.*

There is an annual fee for Nationwide ProAccount. The fee is listed in the Participant Agreement and is calculated daily, based on the market value of your assets, and deducted from your account at the end of each quarter. If you change your mind, you don't have to pay a fee to cancel the service. A 90-day trial period allows you to enroll in the service risk-free. After 90-days, appropriate asset fees, including the deferred trial period fees, will be charged to your account.

Is Nationwide ProAccount right for you?

If you answer yes to any of these questions, then ProAccount may be a good choice.



Do you sometimes find yourself overwhelmed by choosing investments and maybe even a little intimidated by the process?



Would you feel more comfortable knowing that a respected investment management firm was managing your portfolio?



Would it give you confidence to know that professionals are making adjustments to your portfolio as needed to keep it in line with your objectives?

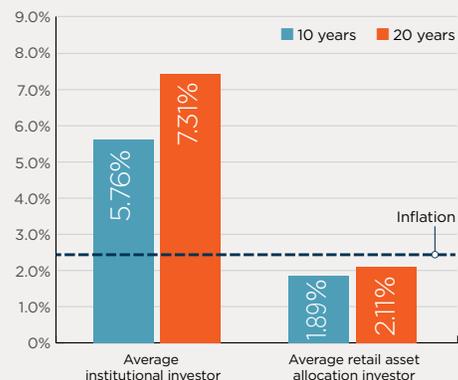
Nationwide ProAccount brings institutional strategies to your retirement account¹

Institutional investors are investment management companies that manage money for corporations, pensions and endowments. Retail asset allocation investors are individuals who manage their own portfolios. Research shows that the average institutional investor outperforms the average individual investor by more than 5% annualized over a 20-year period.

Institutional investors use a process that avoids decisions based on emotion, leading them to outperform individual investors.

- **3.87% annualized over 10 years**
- **5.2% annualized over 20 years**

Over 20 years, average retail investors failed to meet or exceed inflation. But institutional investors delivered better performance year after year. Over time, that difference amounted to significantly better gains.



¹ Sources: DALBAR and Wilshire Trust Universe Comparison Service. Average equity investor, bond investor, asset allocation investor and inflation data from All Public Funds Universe, DALBAR. Data as of 12/31/2015.

Past performance is not indicative of future results. All investing involves risk, including loss of principal.



To learn more and enroll, talk to a Nationwide ProAccount Representative at 1-888-540-2896.



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.

No investment strategy or program, including participation in Nationwide ProAccount, can guarantee a profit or avoid loss.

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 an asset-based fee for the managed account services.

Retirement products are offered by Nationwide Trust Company, FSB, a unit of Nationwide Bank®, or Nationwide Life Insurance Company.

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

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