



**Nationwide®**  
is on your side

Retirement Plans

Nationwide  
ProAccount® overview

Choose professional management  
**Choose confidence**

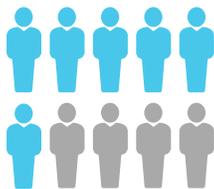
Nationwide  
**ProAccount**

For Plan Sponsor Use Only

## Many participants find investing challenging

As a Plan Sponsor, you know that the quality of your participants' retirement may depend on how well they manage their retirement investments now and going forward.

Unfortunately, many of them are uncertain about their ability to reach their goals.



60% of retirement participants lacked confidence in their ability to make the right investment decisions.<sup>1</sup>

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For participants who are unsure about choosing investments, or who simply lack the time or the desire to do it, Nationwide ProAccount may be an appropriate choice. It's a managed account service that does the investing for them.

<sup>1</sup> AllianceBernstein, Inside the Minds of Plan Participants (2015).

# Managed accounts help take the guesswork out of retirement planning

A managed account service is designed for investors who would rather use an investment manager than do it themselves.

Investment managers:



Base their decisions on objective advice

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Are skilled at asset allocation and diversification<sup>2</sup>

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Use a disciplined process for identifying and selecting fund managers who are expected to add value in a diversified portfolio

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Are more likely to stay invested during periods of market turbulence because of their rigorous and disciplined investment process

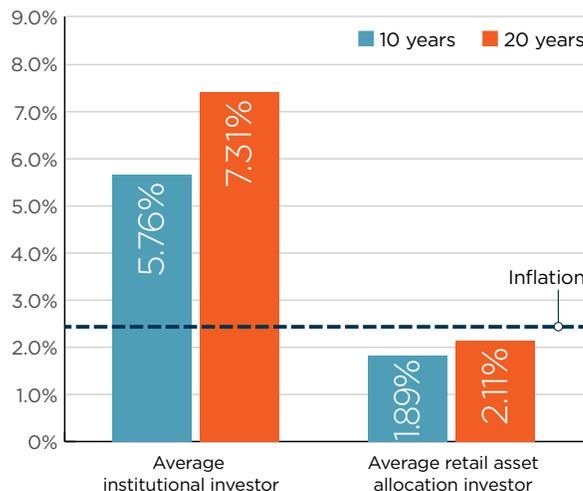
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<sup>2</sup> Asset allocation and diversification do not assure a profit or prevent a loss in a down market.

# Nationwide ProAccount lets participants take advantage of institutional investing strategies<sup>3</sup>

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 outperformance<sup>3</sup>



3.87% annualized over 10 years

5.2% annualized over 20 years

Past performance does not guarantee future results.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

As you can see, the investment returns of an average retail investor failed to meet or exceed inflation, while institutional investors, on average, outperformed them by a factor of more than three.

Imagine the difference that could make to the quality of your participants' retirement.

<sup>3</sup> 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<sup>SM</sup>. Data as of 12/31/2015.

# Nationwide ProAccount brings institutional-quality investing to your Plan

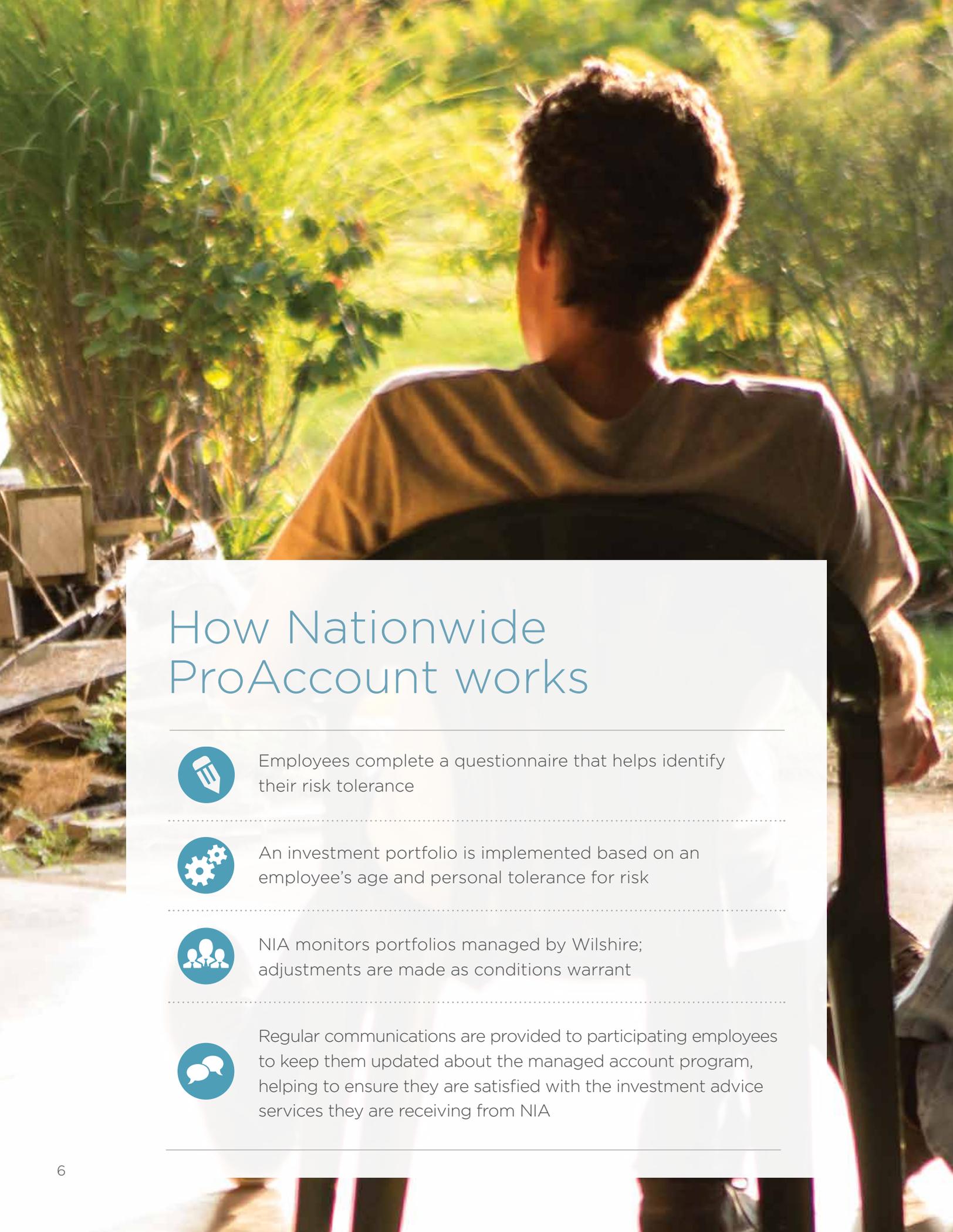
Nationwide ProAccount is a “do it for me” solution for participants who recognize the value of having their accounts managed by investment managers. It is made available by Nationwide Investment Advisors, LLC (NIA), a wholly owned subsidiary of Nationwide Life Insurance Company.

NIA provides due diligence and monitoring services that support your efforts to fulfill your investment fiduciary responsibility by serving as a fiduciary for participants using the service.

NIA selected Wilshire Associates to serve as Nationwide ProAccount’s Independent Financial Expert. Wilshire is a leading provider of investment products and services to more than 500 organizations with combined assets of approximately \$7 trillion.<sup>4</sup>

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

<sup>4</sup> Client assets are as represented by Pensions and Investments, detailed in P&I’s “Largest Retirement Funds” and P&I’s “Largest Money Managers (U.S. institutional tax-exempt assets)” as of 9/30/13 and 12/31/13, and published 2/3/14 and 5/26/14, respectively.



## How Nationwide ProAccount works

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Employees complete a questionnaire that helps identify their risk tolerance

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An investment portfolio is implemented based on an employee's age and personal tolerance for risk

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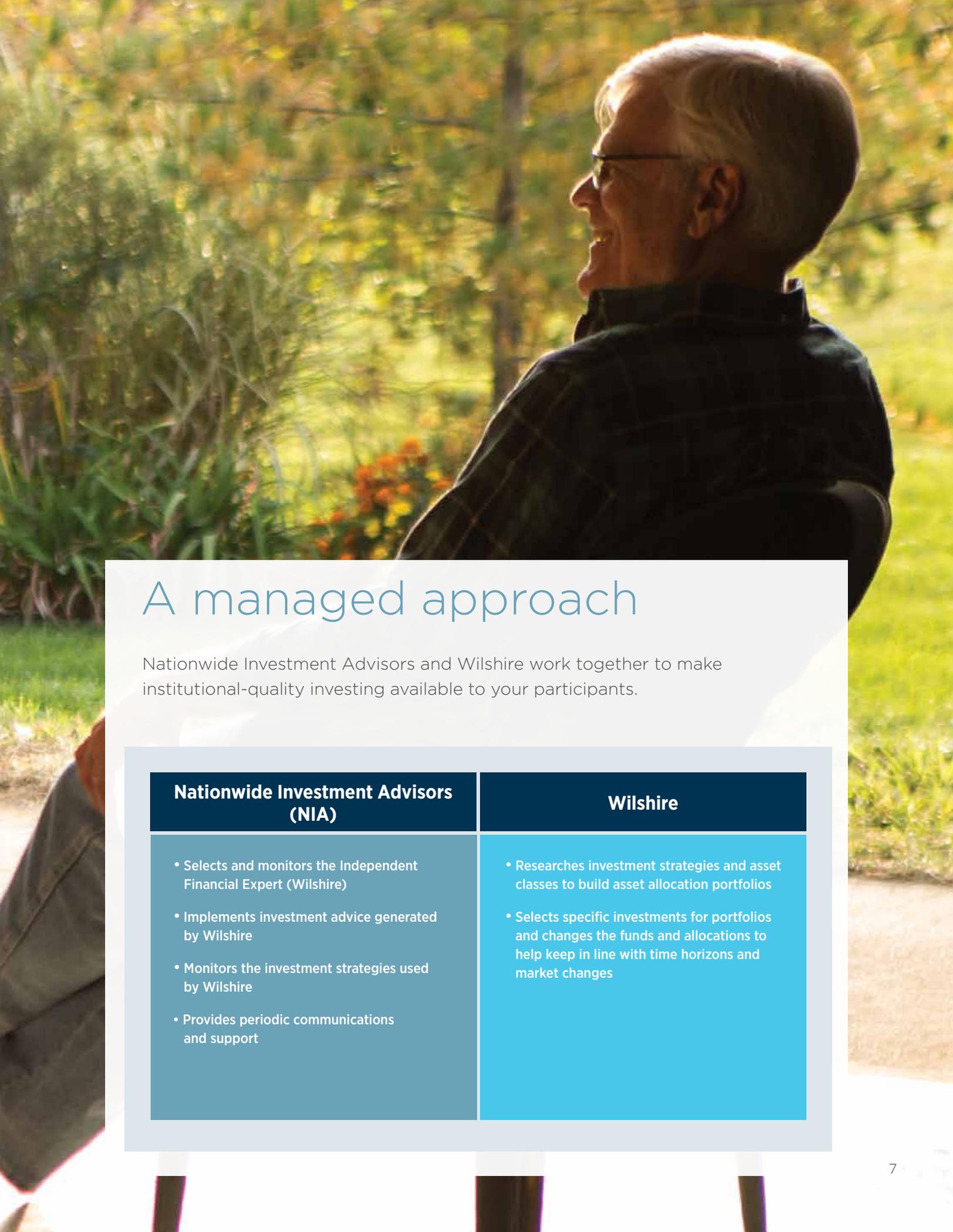
NIA monitors portfolios managed by Wilshire; adjustments are made as conditions warrant

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Regular communications are provided to participating employees to keep them updated about the managed account program, helping to ensure they are satisfied with the investment advice services they are receiving from NIA

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## A managed approach

Nationwide Investment Advisors and Wilshire work together to make institutional-quality investing available to your participants.

<b>Nationwide Investment Advisors (NIA)</b>	<b>Wilshire</b>
<ul style="list-style-type: none"><li>• Selects and monitors the Independent Financial Expert (Wilshire)</li><li>• Implements investment advice generated by Wilshire</li><li>• Monitors the investment strategies used by Wilshire</li><li>• Provides periodic communications and support</li></ul>	<ul style="list-style-type: none"><li>• Researches investment strategies and asset classes to build asset allocation portfolios</li><li>• Selects specific investments for portfolios and changes the funds and allocations to help keep in line with time horizons and market changes</li></ul>

# Participant benefits

Participants who select Nationwide ProAccount enjoy the confidence that comes from:



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 communications

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

# Plan Sponsor benefits

Plan Sponsors who add Nationwide ProAccount to their Plan can benefit from:



A valuable “do it for me” solution for your Plan and its participants



The expertise of an experienced institutional investment firm



A proven partner, NIA, who reduces your fiduciary liability by serving as a 3(38) Investment Manager fiduciary for participants using the service



No additional cost to your Plan\*

\*Participants electing to enroll in ProAccount are charged an investment advisory fee as more fully described in NIA's Form ADV Part 2A.

# Nationwide provides support and resources to educate your employees

We provide participant materials that promote the program and explain how it works. These help to ensure that your employees are confident about their choice to use Nationwide ProAccount.

Once participants are enrolled, we make sure they stay well-informed about the Nationwide ProAccount program. Communications include:



Enrollment kit



Flyer



Brochure



Email correspondence



Presentation



To learn more about Nationwide ProAccount,  
contact your Financial Advisor or call  
Nationwide at 1-888-540-2896.

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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.

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.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide ProAccount are service marks of Nationwide Mutual Insurance Company. © 2016 Nationwide

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