



Retirement Plans

Customized proposal

Preparing your employees
for retirement. **Together.**

APPROVED FOR FINANCIAL PROFESSIONAL USE WITH PLAN SPONSORS



**INTEGRATED APPROACH
TO RETIREMENT READINESS**



PLAN EXPERTISE



VALUES-DRIVEN CULTURE



YOUR CUSTOMIZED PROPOSAL



CONTACT US



Welcome

Thank you for considering Nationwide® as your group retirement plan provider. We know you have many choices.

It's the right time for the right partner

We have a foundation and heritage you can trust and a customized approach that meets your employees where they are. We know it's not just about what we do—it's about how we do it.

INTEGRATED APPROACH TO RETIREMENT READINESS

We offer a variety of tools and solutions to educate your employees and give them the right information to drive retirement readiness. Our solutions are both simple and comprehensive; this helps your employees know where they stand and where they're going.

PLAN EXPERTISE

We'll simplify the plan setup/conversion process with minimal disruption for your employees and staff. And our ongoing support system will help make managing your plan easier.

VALUES-DRIVEN CULTURE

We're a U.S.-based company that's more than just a business. We're committed to creating a brighter future for our communities.



INTEGRATED APPROACH TO RETIREMENT READINESS

We help your employees prepare

Participant Engagement Program

Participant Engagement Program (cont'd)

Retirement Readiness experience

Ongoing education and engagement

Nationwide Retirement Institute®

Educational materials

Employee contact center

Our offering

Flexible investment strategies



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INTEGRATED APPROACH TO RETIREMENT READINESS



We help your employees prepare

We help drive retirement readiness by providing employees with resources and comprehensive plan support.

We offer support every step of the way

The decisions your employees make about their retirement plans today will impact them for years to come. That's why they need support as they prepare—from their initial enrollment all the way through retirement.

We provide a consultative and simplified enrollment process

- **Online enrollment**—a secure process to help enable fraud protection
- **Auto enrollment**
- **Annual increase of participant contributions**
- **Virtual and in-person meetings**

Employee demographic data collection

Providing us with your employees' demographic data can help us engage and educate your employees through the [My Interactive Retirement PlannerSM](#) tool and [Participant Engagement Program](#).

Through Nationwide FastCensus®, you can submit required data, perform one-time data validation and access reports online.

Eligibility management service

When you provide Nationwide with your plan's eligibility parameters and set up ongoing census data submissions, we can notify you, your financial professional and your plan's administrator of projected employee eligibility.

[Learn more.](#)



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INTEGRATED APPROACH TO RETIREMENT READINESS



A connected experience to help improve employee outcomes

Interactive tools

Simple, meaningful, useful online
tools to enable employees to take
their best next step

Participant Engagement Program

Personalized, proactive
financial wellness and
retirement readiness
communications



Guidance

Provided over the phone, in
group settings or online by our
licensed financial professionals
to enhance financial wellness
at no extra cost

Watch this video to learn
about an integrated
Participant Experience
that connects digital with
one-on-one guidance.



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We understand your employees' needs

When it comes to the retirement planning process, it's important for your employees to stay focused regardless of which phase they may be in. Our Participant Engagement Program ensures that your employees stay active year-round with frequent contacts through emails and social media posts.

Retirement phase support



Eligible

Deliver compelling information that explains the benefits of plan enrollment



New Enrollee

Provide a personalized "welcome" experience to guide a strong start



Saver

Offer education and tools to help improve retirement readiness



Transitioner

Provide education to help with a successful transition into retirement



Retiree

Deliver continued support in retirement to help sustain plan effectiveness

Our Participant Engagement Program delivers results



28%

INCREASE IN
CONVERSATIONS HELD¹



18%

INCREASE IN
CONTRIBUTIONS¹



22%

INCREASE IN
ROLLED-IN ASSETS¹

¹ Results are from January 2019 through December 2019 and include all 7,600+ plans in the Program. Increases are generated by looking at Treated vs. Control groups.



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Our Retirement Readiness experience helps your employees determine if they're on track

Retirement Readiness is a big-picture assessment of how likely one is to reach their retirement goals. It takes into account:

Planned retirement date

Resources for retirement income

How much one is saving

The long-term investment strategy

We can help your employees understand their retirement outlook in just minutes. When they log in to their account and answer a few simple questions, they'll receive a personalized snapshot of their projected retirement readiness.



Where they stand

Quick, personalized retirement readiness snapshot

The full picture

With [My Interactive Retirement Planner](#)SM they can add more details and refine goals

Actions to consider

Options for ways to help close retirement income gaps

The experience is simple, actionable and personalized. They can even download their personalized Retirement Readiness Report for future reference.

The Participant Engagement Program drives employees to the My Interactive Retirement Planner tool to generate their personalized Retirement Readiness score and report. Those employees **are 56% more confident that they'll reach their goals.**²

² Results are from January 2019 through December 2019 and include all 7,600+ plans in the Program. Increases are generated by looking at Treated vs. Control groups.



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Drive participant engagement with an award-winning mobile experience

Participants can securely access up-to-date retirement account information anytime and anywhere using our mobile-responsive website.



No. 1-ranked mobile website

in DALBAR's review of
Retirement Plan Providers
for six consecutive years
(2014-2019)

Earned DALBAR's Communication
Seal for plan participants' online
experience consistently since 2016

Mobile-optimized website

- Full functionality on any device
- Videos and more to educate participants
- Online enrollment

Mobile app

Available for download in Apple
and Google Play app stores.

Powerful tools for a holistic view

- My Interactive Retirement Planner™
- Paycheck Impact Calculator
- My Health Care Estimator

Participant website:
nationwide.com/myretirement

Guest access:
username: demoflex
password: Nationwide20



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We help participants think more broadly about their personal financial wellness

The Nationwide Retirement Institute® mission:

Providing practical thought leadership and actionable solutions to improve financial health and retirement outcomes.



Content



One-on-one
consultation



Group
education



Useful
tools



Health care
& Medicare



Long-term care



Medicare



Women &
retirement



FINANCIAL
WELLNESS



Advantages of health
savings accounts



Social Security



Tax-efficient
retirement income



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INTEGRATED APPROACH TO RETIREMENT READINESS



Help your employees get REAL about their finances and retirement

The Nationwide REALtirement Experience

Your Enrollment and Education Specialist will work with you to offer [presentations](#) — virtually or in person — to help educate your employees on financial planning and saving.

GETTING STARTED	EARLY SAVERS	MID-CAREER SAVERS	APPROACHING RETIREMENT	LIVING IN RETIREMENT
Basics of Personal Finance				
Cyber Security Basics				
Investment Basics				
Online Resources				
Retirement 101				
	Avoiding Emotional Investing			
	Smart Ways to Help Save, Grow and Protect Your Money			
	Retirement Myths and Realities			
	Women and Retirement			
	Contributing to Your Retirement Account			
	Health Savings Account			
	Investment Types and Risks			
		Health Care		
		Social Security		
			Approaching and Living in Retirement	



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INTEGRATED APPROACH TO RETIREMENT READINESS



Our specialists are just a phone call away

When your employees have retirement questions, we'll have the answers — even when it's late at night or on the weekend.

**Licensed contact center specialists are available
at our two U.S.-based locations:**

8 a.m. to 11 p.m. ET weekdays

9 a.m. to 6 p.m. ET Saturday



**Our Retirement Resource Group® offers employee support
by providing a comprehensive financial review.**

The Retirement Resource Group is made of:



Internal Retirement Specialists:

They provide employees personalized guidance on their group retirement plan — including enrollment, asset allocation and investment education.



Financial Needs Analysts:

Experienced financial planners help evaluate your employees' total financial picture and create personalized plans to prepare for and live in retirement.



Asset Consolidation Team:

This dedicated team helps employees roll over funds, such as IRAs, or other retirement plans.



Highest tier of service center support

Winner of DALBAR's Plan Participant Service Award for the past six years (2014-2019)



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INTEGRATED APPROACH TO RETIREMENT READINESS



Meet varying employee needs with our extensive investment strategies

Our platform is about more than mutual funds. In 1982, we first introduced the concept of offering multiple funds from some of the nation's best-known fund families all in one customized package. And that was just the beginning.

OUR OFFERINGS:

- More than 1,500 investment options from known and respected brands
- No proprietary requirements
- [Nationwide ClearCredit®](#), which reduces the asset fee based on payments from funds for participants who have invested in those funds
- Multiple fixed and stable value options, including the **Nationwide Fixed Select Contract®**
- Professionally managed accounts³ for participants, including **Nationwide ProAccount®**⁴



The representative list of fund families shown above and Nationwide are not affiliated entities.

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

³ 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.

⁴ This offering may not be approved for use by all broker/dealers.



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INTEGRATED APPROACH TO RETIREMENT READINESS



We offer strategies for many types of investors

We understand that your employees will have different degrees of knowledge and interest in investment management. That's why we encourage you to consider offering options for both "hands-off" and "hands-on" investors—with no additional expenses to you as the plan sponsor.

FLEXIBLE INVESTMENT SOLUTIONS

HANDS-OFF				HANDS-ON
Professionally Managed Accounts ³	Lifestyle/ Target Maturity Funds	Designated Funds	Fund Window	Self-Directed Brokerage Account ⁴
An independent investment advisory firm has discretionary authority to actively manage a participant's account based on a personal profile.	In these portfolios, the asset mix is determined according to the level of risk and return that is appropriate for a participant's current life situation or targeted date on which the investor plans to begin withdrawing money. As the fund gets closer to its targeted date, the asset allocations become more conservative.	The financial professional works with the plan sponsor to help designate the plan's core investment options. Designated funds usually cover all asset classes—offering a diverse fund menu to participants.	Participants may access any mutual fund option available through the Nationwide platform—currently hundreds of investment options.	Through a self-directed brokerage account, participants have access to, and can invest in, virtually any publicly traded mutual fund, exchange-traded fund (ETF), bond or stock.

Lifestyle funds—also known as target risk funds—are asset allocation funds that are managed based on different levels of risk, from conservative to aggressive.

Target maturity funds—also known as target date funds—are asset allocation funds that are based on a targeted date as to when an investor plans to begin to withdraw money. These funds target the year of retirement, and the asset allocations become more conservative as retirement nears.

Target maturity funds and lifestyle funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the target maturity funds and lifestyle funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Fund Window investment options may require investment expertise and/or professional management advice to prudently manage. In addition, some of these investment options may have higher Nationwide asset fees than the designated investment options. Nationwide does not make recommendations or give investment advice.



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Service model

Your team

Retirement plan management

Your data

Fiduciary obligations



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Our service model is built around you

1

Knowing you
and your needs

2

Making it
simple for you

3

Being your
advocate

Because we do this every day, we provide streamlined support to you and your staff with confidence and commitment.

We attract, hire and maintain an experienced, knowledgeable staff to best serve you.

A dedicated point of contact

We assign every new plan an implementation specialist who will assist you throughout the setup process.

Once you're set up, you'll have a personal primary contact, backed by a team of professionals, to provide consistency as we help manage your plan.

Education and certifications for the individuals who service your plan

- More than 100 service associates have completed a designation from ASPPA or LOMA
- More than 300 are currently pursuing an industry designation

Watch this video to see how
we make it easy to manage
employees' retirement with
valuable resources, flexible
solutions and a dedicated
support team.



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We'll help simplify retirement plan management

We provide thought leadership and serve as your partner by breaking down challenges and offering clear solutions.

Your team makes it easier to offer a plan

Knowing your team and the roles they play can help you successfully offer a retirement plan.

PLAN SPONSOR		
NATIONWIDE	FINANCIAL PROFESSIONAL	PLAN ADMINISTRATOR
<ul style="list-style-type: none">• Provides access to a platform of investments and performs recordkeeping• Distributes quarterly statements and newsletters• Delivers notification of legislative issues and updates• Provides fiduciary, web and educational resources	<ul style="list-style-type: none">• Maintains client relationship• May help determine investment selection criteria⁵• Implements the employee education plan• Conducts annual plan reviews	<ul style="list-style-type: none">• Provides customized plan design• Provides local service and ongoing plan administration• Offers compliance services and files IRS documents• Administers loans and benefit payments

⁵ This offering may not be approved for use by all broker/dealers. Some financial professionals may not offer this service or act in a fiduciary capacity.



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A support system created to make retirement plan management easier

Payroll integration

Nationwide offers several secure methods for payroll integration.

Payroll management

We partner with more than 40 payroll providers to offer an easy-to-use, full-service solution that provides secure payroll integration. Our Payroll 180/360 solution uses a secure connection between payroll provider and Nationwide to transmit contribution, salary and census information, plus receive timely deferral notices.

If you don't have a payroll provider, we offer FastPay, an easy online solution to submit payroll and contribution files.

Contribution process flexibility

This feature allows us to initiate automated clearinghouse debits from the employer's bank to fund contributions and send data files back to the payroll provider when a participant changes a deferral amount or initiates a loan.

Online tools

Online document vault

Nationwide provides self-service for plans to access important plan documents, such as summary plan descriptions, qualified default investment alternative notices, safe harbor notices, etc.

Notice delivery

We give you and your participants a paperless statement delivery experience and the option for a paperless disclosure delivery.

Our mobile-responsive website will help you monitor and manage your retirement plan, including:

- View balances at the participant, plan or fund level
- Process contributions and loans
- Obtain reports

Plan sponsor website:



nationwide.com/planlogin

Guest access:



username: demosponsor
password: 1nationwide



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We provide a holistic approach to securing your data

THREE KEY AREAS FOR FRAUD DETECTION AND PREVENTION



PEOPLE

- Over 200 dedicated associates for data protection
- 24/7 Security Command Center
- Daily IT and Ops briefings
- Industry partnerships for threat intelligence



PROCESS

- Specialized security questions
- Attribute & analytics red flag monitoring
- Electronic statements, paperless distributions
- FraudShare — LIMRA/LOMA/SRI Founders Council
- Precautionary bank analytics



TECHNOLOGY

- Identity verifications
- Multiple firewalls
- E-Fraud validation
- Pindrop® Phoneprinting™
- GIACT — Early Warning
- Proactive distribution alerts
- Participant “[Account Lock](#)” distribution holds



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We help you manage fiduciary obligations your way

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

INVESTMENT SELECTION AND MONITORING		PLAN ADMINISTRATION
3(38) INVESTMENT MANAGER	3(21)(A)(II) INVESTMENT ADVISOR	3(16) PLAN ADMINISTRATOR
<p>A registered investment adviser, bank or insurance company selected by the Named Fiduciary acts as an Investment Manager.</p> <p>It assumes fiduciary responsibility over available investment options, including analysis, selection and monitoring.</p>	<p>An Advisor or Advisory Firm provides investment advice about available investment options.</p> <p>A Named Fiduciary or Trustee accepts or rejects advice from the Investment Advisor, retaining fiduciary responsibility for monitoring and replacing the investment options.</p>	<p>This independent individual or group is employed by the Plan Sponsor to fulfill and assume fiduciary responsibility for plan administration.</p>

The Named Plan Fiduciary or Trustee retains fiduciary responsibility for prudent selection and monitoring of the 3(38) Investment Manager, 3(21) Investment Advisor and 3(16) Plan Administrator, when selected.

Note: 3(38), 3(21)(a)(ii) and 3(16) are as defined in ERISA.



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VALUES-DRIVEN CULTURE

Financial strength ratings

More than just a business

Employee-focused culture



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Start with a strong foundation

We are a U.S.-based company with more than 46 years of experience helping America's workers prepare for and live in retirement.

We recordkeep
approximately
35,000
plans⁶

We service
more than
2.7 million
participants⁶

We manage and
administer more than
\$152 billion
in retirement assets⁶

Your plan is backed by our strength and stability

Nationwide® began in 1926, when we made a commitment to Ohio farmers. Since then, we've kept our focus on our members and doing what's right for them. As a mutual company, we believe people are our greatest strength, our largest investment and the inspiration for everything we do. Over the decades, we've stood the test of time and have grown to be a strong and stable company that our customers can count on.

FINANCIAL STRENGTH RATINGS

A+

AM BEST

received 10/17/2002
affirmed 12/17/2019

A1

MOODY'S

received 3/10/2009
affirmed 11/7/2017

A+

STANDARD & POOR'S

received 12/22/2008
affirmed 9/16/2019

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

⁶ Nationwide (December 2019).



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We're more than just a business

We have a history of community engagement and philanthropy.



The Nationwide Foundation supports Feeding America, its National Produce Program and 23 of its member food banks across the nation, granting more than **\$18.2 million** since 2000. Last year, Nationwide associates raised nearly 3.1 million meals⁷ for Feeding America food banks.



For more than 60 years, Nationwide has been working with Nationwide Children's Hospital to help ensure every child has access to quality medical care. In 2014, the Nationwide Foundation established the Nationwide Foundation Pediatric Innovation Fund to support research and innovative projects. The Foundation has given **\$10 million** to the fund annually reaching a total investment of \$60 million in 2019. Combined with the Foundation's gift in 2006, this brings the Foundation's support of Nationwide Children's hospital to \$110 million.



**American
Red Cross**

Giving blood has been a tradition at Nationwide since 1944. And today, we work with blood partners across the country, giving around 15,000 pints annually. As a founding member of the Annual Disaster Giving Program, the Nationwide Foundation helps the Red Cross with immediate resources to respond to disasters. Since 2000, the Nationwide Foundation has contributed **\$19.9 million** to American Red Cross disaster relief.



Our associates have been giving to United Way since our first workplace campaign in 1951. The Nationwide Foundation began matching their contributions dollar for dollar in the 1960s. Last year, our associates, agents and retirees contributed more than **\$7.7 million** through our campaign.

106,163 volunteer hours recorded by
Nationwide associates in 2019



More than **\$499 million** contributed to nonprofit organizations by
the Nationwide Foundation since 2000

⁷ The number of meals calculated by Nationwide is based on annual cash and food donations made between 2000 and 2019 to Feeding America member food banks using their local meal conversion rate.



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Employee-focused culture



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We have an employee-focused culture

Our great culture fosters engaged associates. This leads to better service for your plan and participants.

#73

on FORTUNE 100 list⁸



TOP
100

companies for Latinos¹⁵



⁸ Based on revenue, Fortune magazine (May 2019).

⁹ <http://fortune.com/best-workplaces-for-diversity/>

¹⁰ <http://fortune.com/2017/02/09/best-workplaces-giving-back/>

¹¹ <http://fortune.com/best-companies/>

¹² <http://fortune.com/worlds-most-admired-companies/nationwide/>

¹³ <http://www.gallup.com/events/178865/gallup-great-workplace-award-current-previous-winners.aspx>

¹⁴ <http://www.catalyst.org/catalyst-award-winners>

¹⁵ <http://latinomagazine.com/spring2016/latino-100.html>

¹⁶ <https://www.usveteransmagazine.com/recognition-lists/>



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We can help you make your plan a success

We look forward to our partnership and to helping you prepare your employees for retirement.



or visit nationwide.com/retirementplans



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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 discuss their specific situation with their financial professional.

Nationwide Investment Advisors LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser and a Nationwide affiliate. 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 or Nationwide Life Insurance Company. Wilshire is a registered service mark of Wilshire Associates, which is not an affiliate of Nationwide or NIA.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

Target maturity funds, also known as target date funds, are designed for people who plan to begin withdrawing money during or near a specific target date, such as retirement. These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. The funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. In addition to the expenses of the target maturity funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal value of the fund is not guaranteed at any time, including the target date.

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