

# Staying in the Plan offers long-term benefits

It may be tempting to take your money when you move on from this job, but the retirement plan that got you this far can help you keep building your future through lower-cost, you-focused options, features and services.

## Competitive fees

Your Plan Sponsor negotiates lower fees than you might get on your own. You also avoid the added direct expense a financial professional may charge for many services the Plan offers at no extra cost.

## Simplicity

By rolling your eligible outside retirement assets into your retirement plan account, you may make it easier to manage your investments.<sup>1</sup>

## Helpful people

Receive award-winning service,<sup>2</sup> investment education and personalized support through retirement — at no additional cost.

## Decreased tax burden

The Plan may allow you to defer sick, vacation and back pay. Doing so can help you smooth or delay the tax impact over several years.

## Flexible payout options

Receive money at regular intervals and amounts, or just when you need it. You should discuss payout options with your tax advisor before making any decisions.

<sup>1</sup> Qualified retirement plans, deferred compensation plans and IRAs are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.

<sup>2</sup> DALBAR Plan Participant Service Award winner in 2014, 2015, 2016 and 2017.

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.

Investing involves market risk, including possible loss of principal. No investment strategy or program — including asset allocation and diversification — can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience. Information provided by Retirement Specialists is for educational purposes only and not intended as tax, legal or investment advice.

## Confident Plan oversight

The Plan is required by law to ensure that it operates solely for the benefit of participants and their beneficiaries. To help meet that commitment, investment options are regularly reviewed for a variety of factors so Plan Sponsors can determine whether they are suitable and appropriate for the Plan.

## Intuitive online tools and resources

You have a suite of tools and educational resources at your fingertips, available anytime and on any device — at no additional cost.

## Timely communications

You get the right information at the right time so you can make informed decisions about your account.

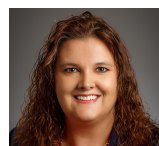
## Community matters

Consider the company you partner with to manage your retirement assets. Nationwide is committed to giving back to the communities we serve. We enhance that commitment through the time, money and energy our associates personally invest in helping their communities each day.

## Let's talk about how you can benefit by staying in the Plan.



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