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.¹

**Helpful people**

Receive award-winning service,² 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.

**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.

¹ 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 Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.


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

Contact your Nationwide Retirement Specialist:
Rick Watson
916-633-0010
rick.watson@nationwide.com

Contact your Nationwide Retirement Specialist:
Retirement Readiness Group
888-401-5272
nrsforu@nationwide.com

sacappointments.checkappointments.com

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, FSB, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA, Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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