Participant enrollment education

Build a brighter financial future

Learn more about the benefits of enrolling in your retirement plan

Why should I join the Plan?

You will probably need more retirement income than Social Security can provide.

Contributing regularly can help you accumulate additional savings to retire on your terms.

Will you **outlive your savings?**

Male	Female
83	86

Estimated age that a healthy 65-year-old male and female will reach.[1]

How will you **pay your health care expenses?**

$351,000

The amount a 65-year-old couple can expect in total out-of-pocket health care expenses through retirement.[2]

Can you live on **less than half of what you earn today?**

40%

The amount of pre-retirement income that Social Security may replace.[3]

[1] "What is Your Life Expectancy at 65 (and How Should it Impact Your Retirement Plan)?" Kay Dee Cole, Clarity Wealth Development, Clarity-WealthDevelopment.com (March 7, 2024).

[2] "Health care costs climb for retirees. See how much they need to save, even with Medicare," Medora Lee, USA Today (Feb. 19, 2024).

[3] "Retirement Ready — Fact Sheet for Workers Ages 61-69," Social Security Administration, ssa.gov (February 2023).

What are the benefits of participation?

Easy

Once you enroll, contributions are automatic via payroll deduction.

Growth potential

Earnings are automatically reinvested, allowing for additional growth.

Retirement Plan

Tax advantages

Invest pretax income to give your account a chance to grow more quickly. You will pay ordinary income taxes when you take withdrawals.

Tax-free retirement income

Make Roth after-tax contributions now and, subject to certain conditions, your withdrawals could be tax-free. Under current tax law, withdrawals from a Roth account would be tax-free as long as you're at least 59½ and do not take withdrawals for at least 5 years after your first contribution is made to the Roth account.

Portability

If you leave your job, you may be able to roll your assets into another eligible retirement plan or IRA.

Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.

Learn more about the benefits of retirement plan participation at **nationwide.com/REALtirement.**

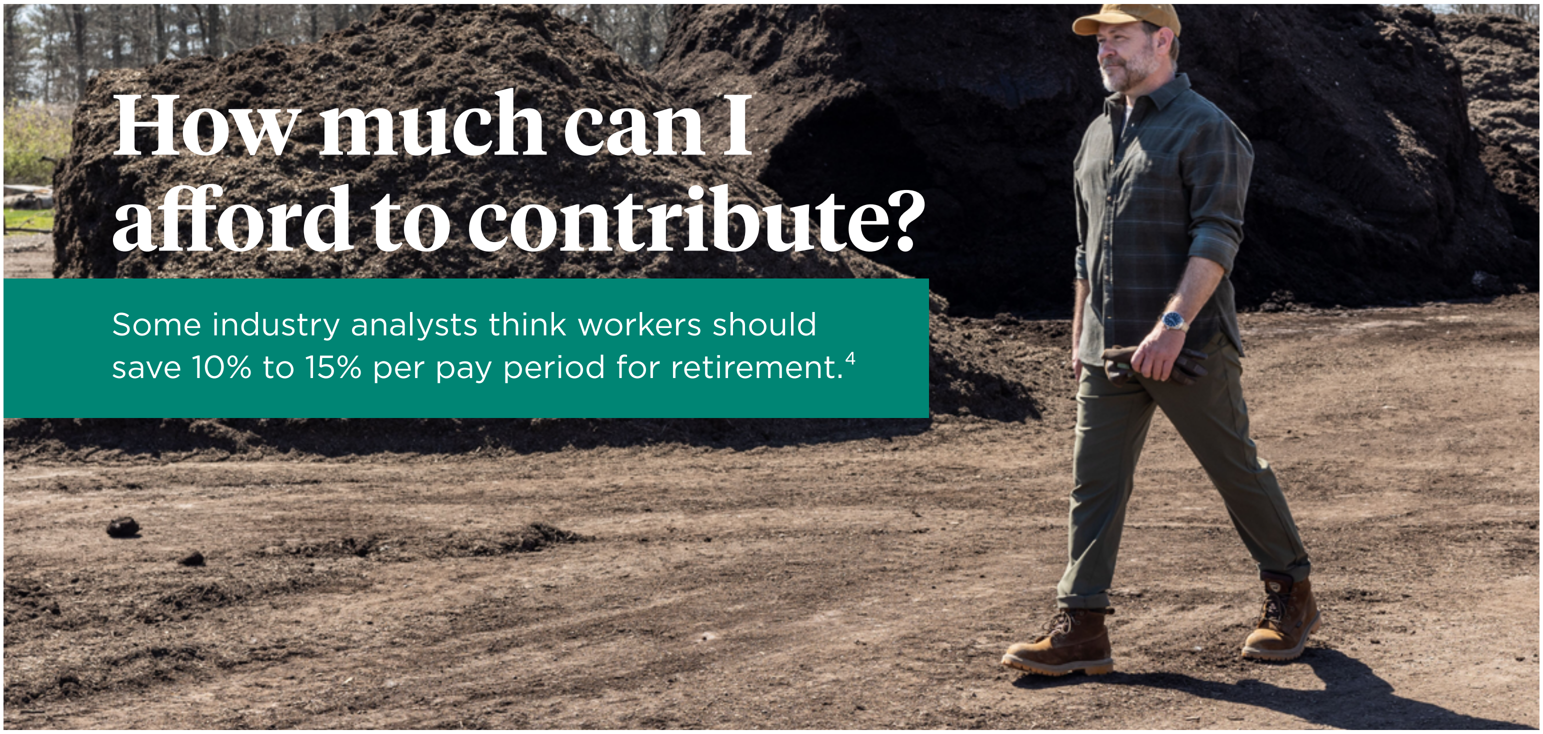
Why start now?

The earlier you start saving, the less it may cost per pay period to reach your goal.

That's because per-pay-period contributions combined with any earnings get continually reinvested. This process is called compounding, and it uses time to help your money make money for you. Like all investing strategies, compounding is not guaranteed to provide enough money through retirement. However, the longer the time until you want to start withdrawing your money, the greater the potential for your regular contributions and their earnings to grow.

Michael	Ashley	Courtney
Starts saving at age 35	Starts saving at age 21	Starts saving at age 21
Contributes for 32 years	Contributes for 14 years	Contributes for 46 years
$57.69/week	$57.69/week	$57.69/week
7% hypothetical growth rate	7% hypothetical growth rate	7% hypothetical growth rate
Total contribution = $96,000	**Total contribution = $42,000**	**Total contribution = $138,000**
Age 67 $342,306	Age 67 $610,377	Age 67 $952,682

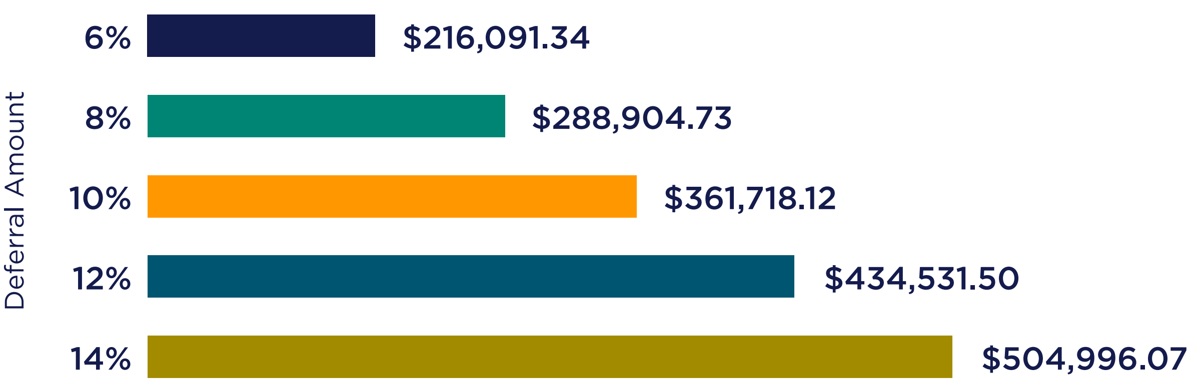
This illustration is a hypothetical compounding calculation assuming a rate of return of 7%, compounded annually. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less.



How much can I afford to contribute?

Some industry analysts think workers should save 10% to 15% per pay period for retirement.[4]

FUTURE ACCOUNT VALUE AT 30 YEARS



Before you decide, consider using our Paycheck Impact Calculator, a tool that can help you see how your pretax contribution may reduce your take-home pay. You can find the calculator at nationwide.com/REALtirement.

Remember that if you choose to make a Roth contribution, your paycheck impact is the same as your deferral per pay period.

[4] "Here's how much you need to save to retire with $1 million if you're making $120,000 a year," by Emily Lorsch, CNBC, HYPERLINK "https://www.cnbc.com/2023/10/27/how-much-to-save-to-retire-with-1-million-if-you-earn-120000-a-year.html"https://www.cnbc.com/2023/10/27/how-much-to-save-to-retire-with-1-million-if-you-earn-120000-a-year.htmlHow much to save to retire with $1 million if you earn $120,000 a year (cnbc.com) (Oct. 27, 2023).

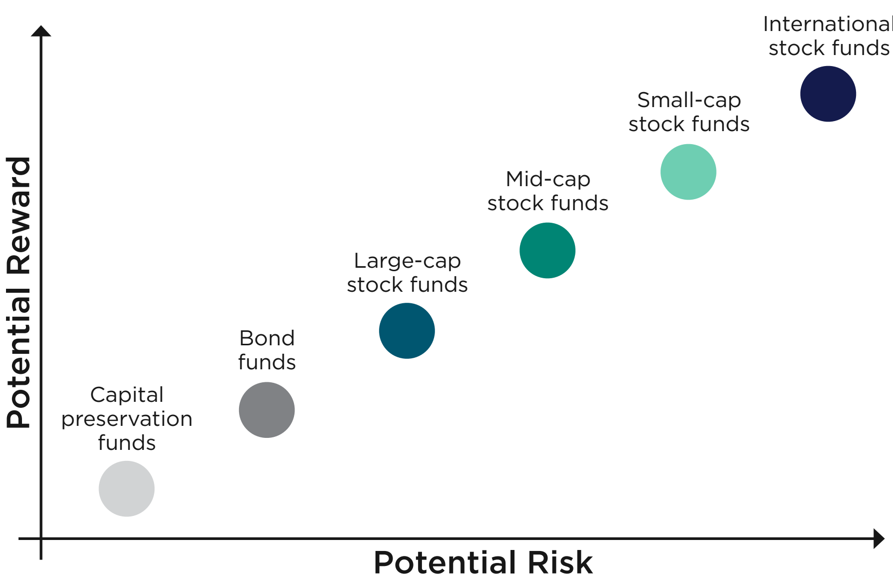
This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.

What funds should I invest in?

That's a question only you can answer.

The core investment options in the retirement plan are mutual funds, which are portfolios of underlying stocks, bonds, and other investment options. Each fund is managed by a professional money manager and has a stated objective or investment style. Select funds that have a mix of asset classes which meet your personal criteria and that match your comfort level with market risk.

To learn more about investing, visit **nationwide.com/REALtirement.**



Every investment has a risk level associated with it. That risk level generally corresponds with the likelihood of a reward, based on time and market conditions. The higher the risk, the greater the potential for growth, but at a higher risk of losing value. The lower the risk, the less the potential for return, but at a lower risk of losing value.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience.

International stock funds involve risks such as currency fluctuation, political instability, foreign regulations, differences in accounting, and limited availability of information.

Small-cap stock funds may have less liquidity, be subject to greater price volatility, and involve greater market risk than the overall market.

Mid-cap stock funds may have less liquidity than funds investing in larger, established companies, and may be subject to greater price volatility and risk than the overall stock market.

Large-cap stock funds tend to be dominated by well-established companies that may have less room to grow and thus may not have the same growth potential as mid- or small-cap funds.

Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund.

Capital preservation fund returns may not keep pace with inflation and may produce a negative rate of return when fund expenses are factored in.

Use this Investor Profile Questionnaire to help you decide how to invest your Plan account.

1. Your current age is:

- ○ Over 70 (1 point)
- ○ 60-70 (8 points)
- ○ 50-59 (15 points)
- ○ 35-49 (22 points)
- ○ 34 or younger (29 points)

2. When do you anticipate taking regular cash distributions from your account?

- ○ Less than 5 years (1 point)
- ○ 5 to 9 years (5 points)
- ○ 10 to 15 years (15 points)
- ○ More than 15 years, or I do not anticipate taking cash distributions (22 points)

3. In addition to your current employer-sponsored retirement plan, do you have other retirement plan benefits such as a defined benefit pension or defined contribution profit-sharing plan?

- ○ No (7 points)
- ○ Yes (0 points)

4. If $100,000 was invested at the beginning of the year, which example best describes your tolerance for risk?

- ○ Portfolio A — $95,000-$115,000 (1 point)
- ○ Portfolio B — $90,000-$125,000 (3 points)
- ○ Portfolio C — $85,000-$140,000 (6 points)
- ○ Portfolio D — $80,000-$150,000 (8 points)

5. While riskier than bond investments, stock investments offer the potential of higher long-term investment returns. What is your feeling about investing a portion of your money in stock investments?

- ○ I am concerned that stock investments are too risky and I would prefer a higher allocation to bonds (1 point)
- ○ I understand there is additional risk with stock investments and I would consider a more balanced allocation to stocks and bonds (3 points)
- ○ I understand there may be some additional risks in stock investing, but the opportunity to achieve long-term growth with a higher allocation to equities is worth serious consideration (6 points)
- ○ I understand the risks but recognize there are growth opportunities in stock markets, and I would like to maximize those opportunities (8 points)

6. Given the volatility of the capital markets, your account value will fluctuate over time. The 3 choices below show potential account value ranges after a 3-year investment period. If you were to invest $50,000, which portfolio would you select?

- ○ Account value range of $48,000-$53,000 (2 points)
- ○ Account value range of $45,000-$58,000 (3 points)
- ○ Account value range of $40,000-$60,000 (6 points)

Take your total points from the questionnaire and look for the profile that best describes you.

67 and above	53 - 66	32 - 52	22 - 31	21 and below
Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative

Sample investment option allocations based on the Investor Profile results:

	Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative
International	32%	24%	20%	14%	8%
Small-cap	4%	4%	2%	2%	2%
Mid-cap	8%	6%	4%	4%	2%
Large-cap	46%	41%	34%	25%	18%
Bonds	7%	17%	29%	38%	40%
Capital preservation	3%	8%	11%	17%	30%

Aggressive

Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.

Moderately aggressive

Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from his/her investable assets.

Moderate

Best suits an investor who seeks relatively stable growth and a low level of income. The investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. The main objective is to limit fluctuations to less than those of the overall stock market.

Moderately conservative

Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a Conservative profile.

Conservative

Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and to preserve capital while providing income. Fluctuations in the value of these portfolios tend to be minor.

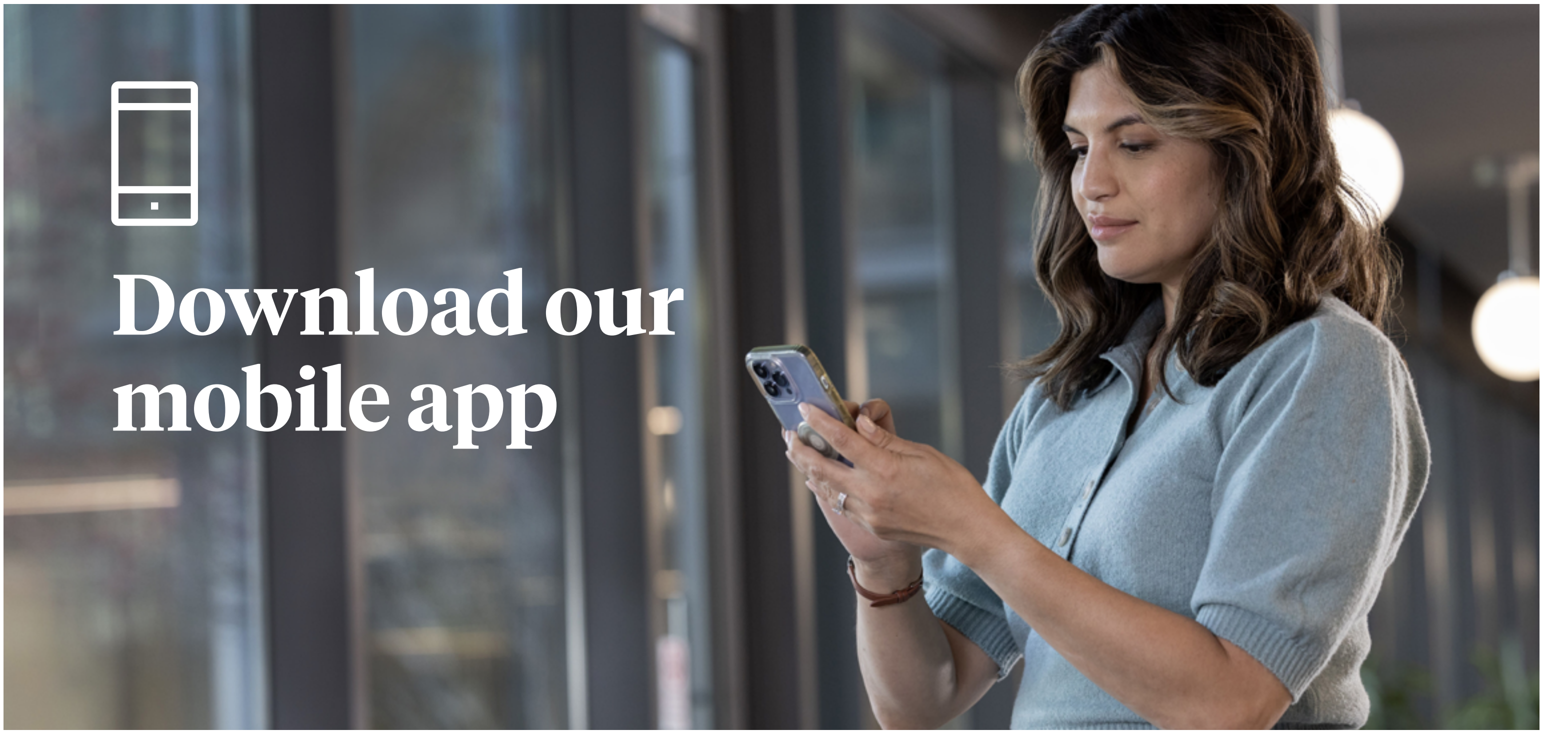
The Asset Allocation Tool is provided for educational purposes only. It is not intended to provide personalized investment advice. The tool, including the Investor Profile Questionnaire and Asset Mix Chart, is made available through license agreement between Wilshire Associates and Nationwide. The questionnaire does not consider all factors necessary in making an investment decision (e.g., personal and financial information and investment objective). In no way should the Asset Allocation Tool, the questionnaire, or the chart be viewed as investment advice or establishing any kind of advisory relationship with Wilshire Associates. Wilshire Associates does not endorse and/or recommend any specific financial product that may be used in conjunction with the asset allocation models that are presented. Please consult with your financial professional and obtain the financial product's prospectus (or its equivalent) and read it carefully prior to investing.

How can I find the help I may need?

Your Plan website is engineered for Retirement Readiness. Getting the help you need is as easy as 1, 2, 3!

1. Create your online account
2. Enroll in the Plan
3. Access the Plan resources

Log in to nationwide.com/REALtirement anytime, anywhere and from any device or call us at 1-800-772-2182.



Download our mobile app

The app is a convenient way to:

- Check your account balances and personal rate of return
- Assess and/or change investment options
- Research investment options
- Increase your contribution amount
- Check withdrawal or loan request statuses (Note: New withdrawal or loan requests cannot be initiated through our mobile app)
- Review and update beneficiaries

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