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[1] "Taking the mystery out of retirement planning," Department of Labor (November 2020).
[2] "How much should public employees save for retirement," National Public Pension Coalition (December 2016). The percentage is based on an average individual qualifying for full public pension benefits.
[3] "Retirement," USA.gov (January 2020). The percentage is based on an average individual qualifying for full Social Security retirement benefits.
[4] "Public pension eligibility," Ballotpedia (accessed Oct. 11, 2021).
[5] "Retirement Planning Needs of Private- and Public-Sector Employees More Similar Than Different," PlanSponsor (Oct. 27, 2020).

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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

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NRM-19251M1.1 (11/21)

Take control of your financial future today

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Why join the retirement plan?

If you plan to rely solely on your pension and Social Security benefits for income, you could face a potential gap in your budget.

Your income gap could be up to 20% at retirement. Here's why:

80% to 90%
Amount of your income at retirement that experts say you may need to maintain your standard of living in retirement[1]

70%
Amount of income at retirement that your pension and Social Security benefits (if any) may provide[2,3]

59
Age at which most public employees retire[4]; first responders tend to retire around age 55, well before the age to qualify for Social Security benefits[5]

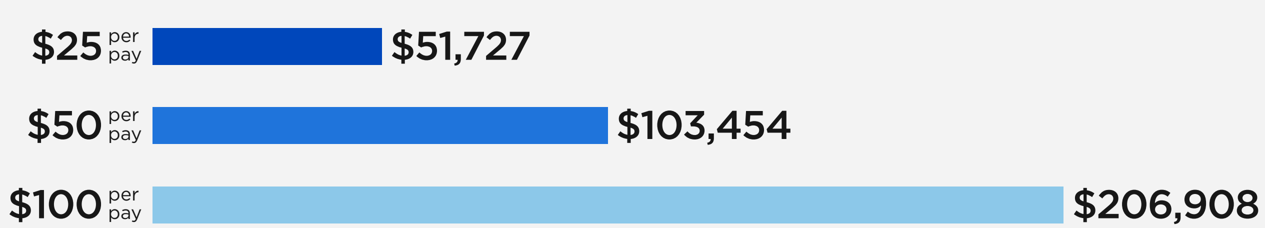
Potentially making that gap even larger are other factors such as:

- Out-of-pocket medical costs
- Inflation
- Not qualifying for full benefits
- Outliving your resources
- Needing long-term care
- Planning for major trips and other activities

Your deferred compensation plan was built for this.

When you join the plan, you can begin to fill the potential gap between the retirement benefits you can expect and the income you might need.

You could grow quite a gap filler after 25 years of investing through your retirement plan.



This hypothetical illustration shows how much various deferral amounts per biweekly paycheck for 25 years could accumulate, given an 8% annual rate of return for an investor. This example is not a yield projection for any specific investment. If fees, taxes and expenses were reflected, the return would be less.

Why join now?

The secret ingredient of long-term savings is time.

The more time you give your savings to potentially grow, the easier it is to contribute enough per pay period to potentially meet your future needs.

How much should you save?

While this decision is unique to each employee, we offer two online tools that can help you decide:

Paycheck Impact Calculator

See how your take-home pay would be affected by various contribution amounts.

My Interactive Retirement Planner℠

Test several scenarios to discover how different contribution amounts could grow over time.

How do you want to handle investment decisions?

Option 1: Do it myself

Investigate the Plan's investment options and fees and then pick the right mix for your investment strategy.

Option 2: Help me do it

Use **My Investment Planner**℠ to find options that might fit your investing style and tolerance for risk.

We make getting started easy!

Gather these three items:

1. **Social Security number**
2. **Employer name**
3. **Annual salary**

For personal assistance, contact your Nationwide® Retirement Specialist.

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