



# What makes the Nationwide 457(b) Plan a right choice for you?



## Flexibility

- **Easy enrollment** over the phone, online or in-person
- **Increase, decrease or stop deferrals**, according to your needs
- **No coordination of contributions** with other qualified plan types<sup>1</sup>
  - Contribute up to the maximum to your 457(b) and a 403(b) or 401(k) account
- **No-penalty withdrawals** after separation from service, regardless of age
- **Purchase pension plan service credit** using 457(b) assets, if the pension plan allows
- **Plan allows consolidation of outside retirement assets**<sup>2</sup> from qualified plans and IRAs



## Interactivity

- **Access your account.** Anytime. Any where. Any device.
- **My Interactive Retirement Planner**<sup>SM</sup>
- **Support as you plan** for retirement healthcare costs and Social Security benefits
- **Web-based Learning Center** to help you feel more confident about your retirement decision through the Plan
- **Appointments with an Internal Retirement Specialist**
  - Easily scheduled at [retirementspecialists.myretirementappt.com](https://retirementspecialists.myretirementappt.com)



## Investment options

- **Fixed account**<sup>3</sup> offering a competitive yield
- **Broad spectrum of funds** selected specifically for long-term investors
- **Professional managed account solution**<sup>3</sup> for “do it for me” participants<sup>4</sup>



## People

- **Personal Retirement Counselors** who deliver financial needs analysis
- **Local Specialists** present educational workshops on topics related to your needs
- **Flexible Customer Service** availability during the day, night and even on Saturday

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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 work with their financial professional to discuss their specific situation.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Assets rolled into a 457(b) plan from a qualified plan or IRA may be subject to a 10% tax penalty if withdrawn prior to age 59½.

Nationwide representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

Nationwide Fixed Account offered through Nationwide Life Insurance Company. Guarantees are subject to the claims-paying ability of Nationwide Life.

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<sup>1</sup> Contributions among 457(b) plans must be coordinated to a single maximum limit

<sup>2</sup> There are generally several considerations relevant to evaluating whether you might rollover outside assets or leave the money where it is currently invested. Talk to your Retirement Specialist for more information.

<sup>3</sup> If applicable to your plan

<sup>4</sup> Available through most Nationwide plans



For help as you set up your 457(b) deferred compensation plan, visit your plan website or contact your Nationwide® Retirement Specialist today.

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Contact your Nationwide® Retirement Specialist:  
Colleen Heptig  
704-775-0760  
heptigc@nationwide.com

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

<http://heptigphoneappointments.timetap.com>

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