



Retirement Planning 101

Your guide to preparing for
a more secure retirement



Nationwide®

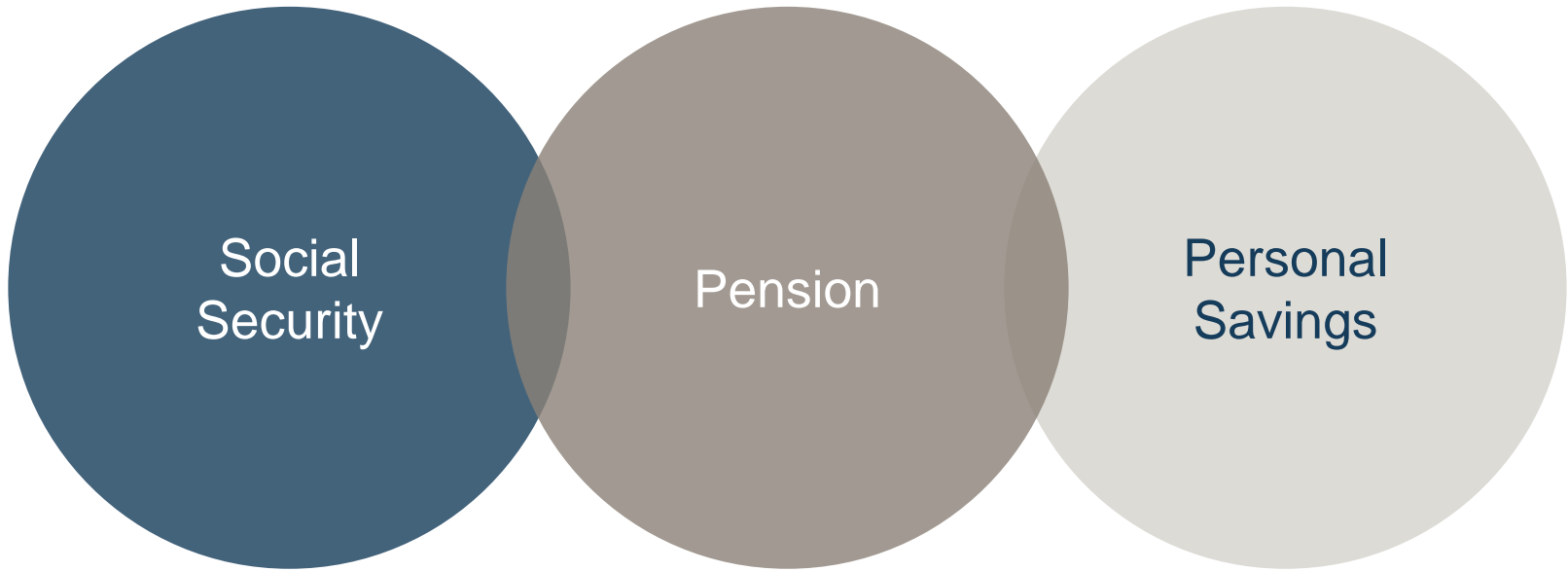
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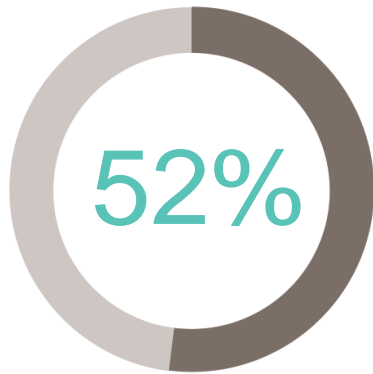
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Income sources in retirement



Retirement Realities

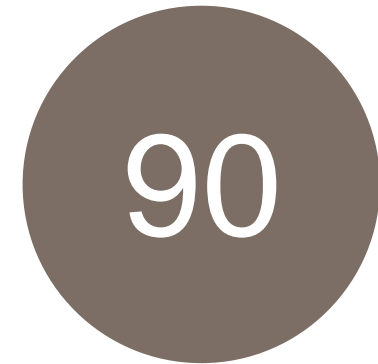


of households are “at risk” of not having enough to maintain their living standards in retirement.⁵



\$245,000

Amount a 65-year-old couple can expect in total out-of-pocket health care expenses through retirement.⁶



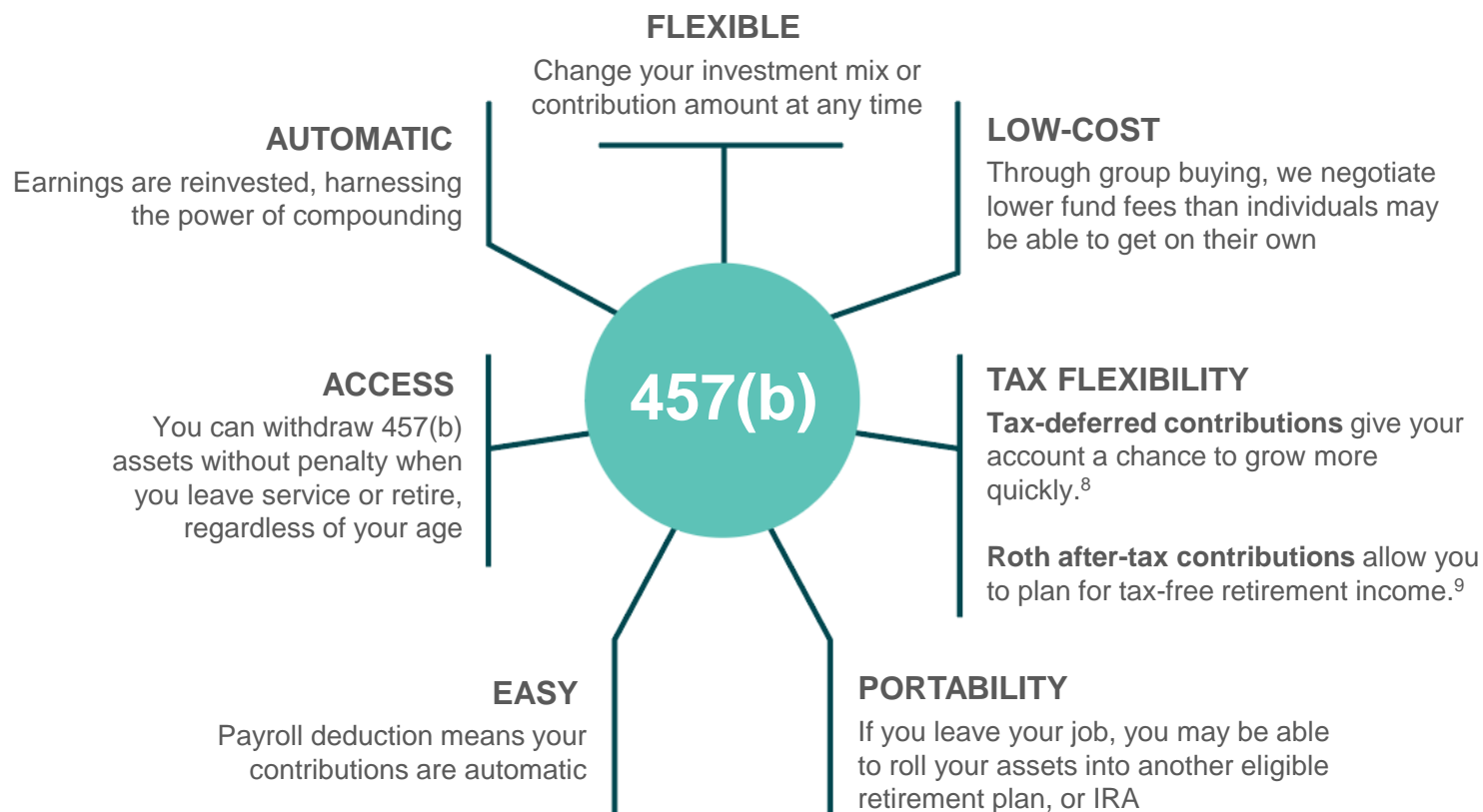
Age that an estimated one-in-four 65-year-olds today will reach. One-in-ten are expected to live past 95.⁷

⁵ National Retirement Risk Index, Center for Retirement Research at Boston College (September 2016).

⁶ Health Care Costs for Couples in Retirement Rise to an Estimated \$245,000, Retirement Health Care Cost Estimate, Fidelity Investments (October 2015). Estimate based on a hypothetical couple retiring in 2015, 65-years-old, with average life expectancies of 85 for a male and 87 for a female.

⁷ Data compiled by the Social Security Administration (accessed October 2016). Average life expectancy for a male is 85 years; for a female, 87.

Consider deferred compensation



⁸ Under current tax law, you would pay ordinary income taxes when you take withdrawals.

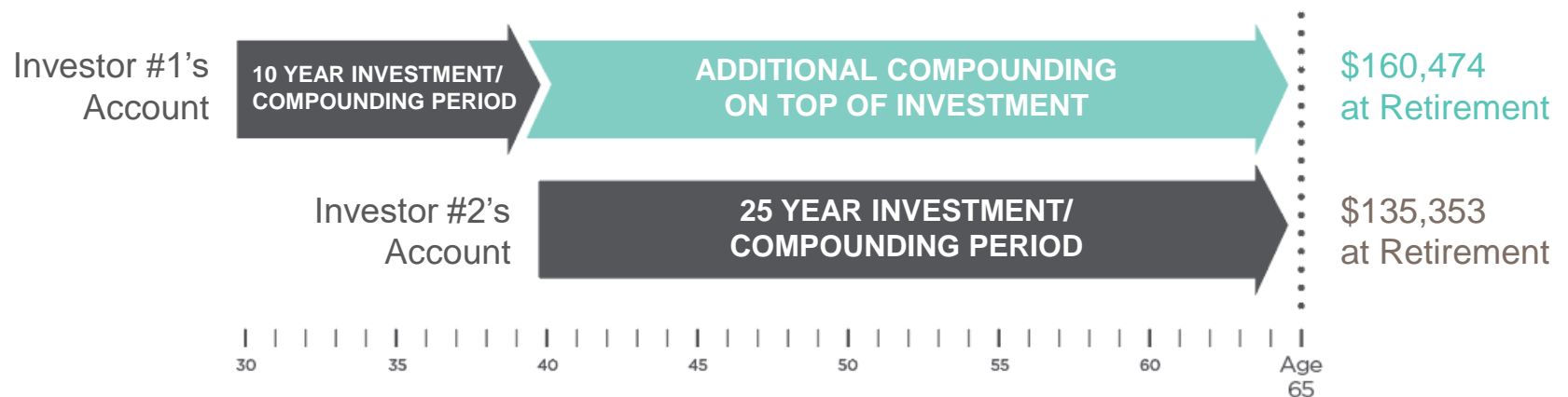
⁹ Withdrawals would be tax-free as long as you're at least 59½, and do not take withdrawals from your designated Roth account for at least five years after your first contribution is made to your Plan.

Learn how much you may need with My Interactive Retirement Planner

In 10 minutes, you can have a basic strategy for reaching your goals.

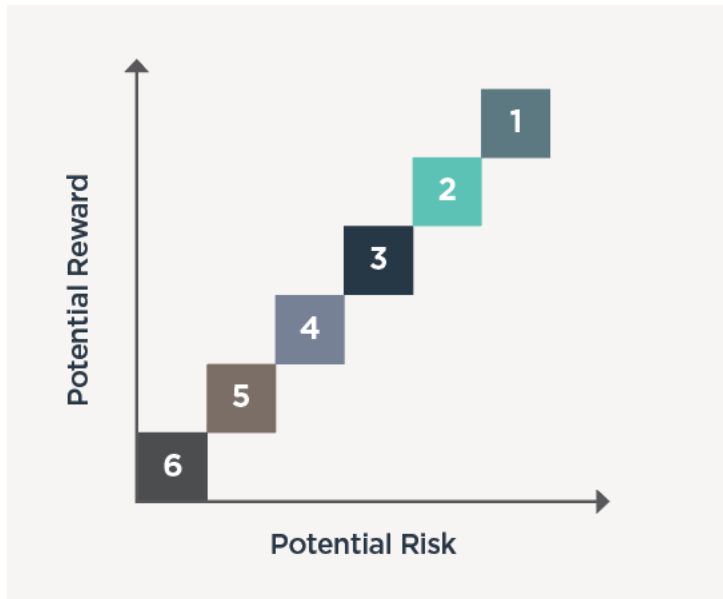


Starting early may take less to reach your goal



This illustration is a hypothetical compounding calculation assuming a 7% annual rate of return. It is not intended to serve as a projection or prediction of the investment results of any specific investment. Investments are not guaranteed. Depending on your underlying investments, your return may be higher or lower. Interest compounded annually based on beginning-year contributions. No taxes or fees are reflected in this example, which would lower the results displayed.

Learn the language of investing



- 1 International stock funds**
- 2 Small-cap stock funds**
- 3 Mid-cap stock funds**
- 4 Large-cap stock funds**
- 5 Bond funds**
- 6 Capital preservation funds**

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

Find your comfort zone



Help me do it



Do it myself



Do it for me



Consider an asset allocation fund or target date fund

Features and Benefits	Help me do it	
	Asset Allocation Fund	Target-Date Fund
Simplifies investment decisions by allowing participant to select one fund based on goals and needs	✓	✓
Provides asset diversification by investing in a broad variety of asset classes in a single fund	✓	✓
Attempts to maximize return at a risk level that is comfortable for you	✓	✓
Manages investment mix to maintain the level of market volatility and risk described by the fund's name	✓	
Manages investment mix to become gradually more conservative as the retirement date described by the fund's name approaches		✓
Potentially lowers overall cost by having some underlying assets in lower-cost index funds	✓	✓

In addition to these funds' costs, an investor pays a proportionate share of the underlying funds' costs.

Asset allocation funds periodically reallocate assets to maintain their stated approach to investing: from conservative to aggressive.

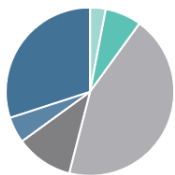
Target date funds typically reallocate equity exposure to a higher percentage of fixed investments over time. A target date fund's principal value is not guaranteed at any time, including the target date, and is not guaranteed to provide enough income through retirement.

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Take control and do it yourself

	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
International	30%	24%	19%	14%	9%
Small-cap	5%	5%	4%	2%	1%
Mid-cap	11%	9%	7%	6%	4%
Large-cap	44%	37%	30%	23%	16%
Bonds	7%	18%	28%	38%	40%
Short-term Investments	3%	7%	12%	17%	30%



Aggressive

Appropriate for an investor with both a high tolerance for risk and a long time horizon.



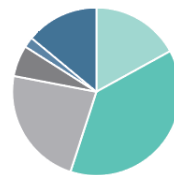
Moderately Aggressive

Designed for an investor with a high tolerance for risk and a longer time horizon.



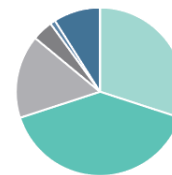
Moderate

Best suits an investor who seeks relatively stable growth and a low level of income.



Moderately Conservative

Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio.



Conservative

Designed for an investor with a low risk tolerance and/or a short time horizon.



Choose confidence, choose professional account management

What you get with Nationwide ProAccount:

- Experienced investment manager with the time and knowledge to make informed investment decisions for the portfolios
- Investment management based on your age and risk tolerance
- Periodic adjustments as market conditions change
- Oversight by Nationwide Investment Advisors, LLC (NIA)
- Ongoing support and communications

There is an annual fee for Nationwide ProAccount. The fee is listed in the Participant Agreement and is calculated daily, based on the market value of your assets, and deducted from your account at the end of each quarter. If you change your mind, you don't have to pay a fee to cancel the service.

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

Is Nationwide ProAccount right for you?

If you answer Yes to any of the following questions, then ProAccount may be a good choice.

- Do you sometimes find yourself overwhelmed by choosing investments and maybe even a little intimidated by the process?
- Would you feel more confident knowing that a respected investment management firm was managing your portfolio?
- Would it give you more confidence to know that professionals are making adjustments to your portfolio as needed to keep it in line with your objectives?

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Nationwide can **help**

To schedule an appointment,
scan this code:

Contact:

Colleen Heptig
Retirement Specialist
704-775-0760
heptigc@nationwide.com

Set up a phone appointment:
<https://heptigphoneappointments.timetap.com>

