



Nationwide®

Retirement Solutions corporate capabilities

It's the right time for the right partner

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NOT FOR DISTRIBUTION TO THE PUBLIC

Welcome

Thank you for considering Nationwide®.

You have many choices when it comes to selecting a group retirement plan provider.

When you select Nationwide, you're choosing a company with a foundation and heritage that you can trust and a customized approach that meets your employees where they are.

It's not just about what we do. It's about how we do it.



We help participants optimize their financial health and drive retirement readiness through:

- Personalized service and support
- Tools and education
- Intuitive account management



We're committed to making plan management simpler and customized to your needs. You will be supported by an innovative retirement plan, including:

- A comprehensive support model
- Payroll integration
- Commitment to data security



Established in 1926, Nationwide is a strong and stable mutual company. We deliver extraordinary care by:

- Going above and beyond for clients and customers
- Enabling our associates to focus on doing what's right for clients and customers
- Investing time, talent and treasure in our communities

Personalized service and support

When your employees have retirement questions, we'll have the answers—even on the weekend.

Licensed contact center specialists are available at our two U.S.-based locations:

- 8 a.m. to 11 p.m. ET weekdays
- 9 a.m. to 6 p.m. ET Saturday



We have received the DALBAR Plan Participant Service Award each year since 2014 and the Customer Experience Excellence Award annually since it was introduced by DALBAR three years ago.

Our Retirement Resource Group® offers employees support through a comprehensive financial review.



Internal retirement specialists

Our specialists provide employees personalized education on their group retirement plan, including enrollment, asset allocation and investment education.



Financial needs analysts

Experienced financial analysts help evaluate an employee's total financial picture and create customized plans to help them prepare for and live in retirement.



Asset consolidation team

Dedicated specialists help employees roll over funds, such as those in IRAs or other retirement plans.

Retirement Resource Group includes Retirement Specialists and Personal Retirement Counselors. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, OH. The information they provide is for educational purposes only and is not legal, tax or investment advice. Personal Retirement Counselors are registered representatives of Nationwide Securities, LLC., member FINRA, SIPC. DBA Nationwide Advisory Services, LLC. in AR, CA, FL, NY, TX, and WY. Securities and Investment Advisory Services offered through Nationwide Securities, LLC, member FINRA, SIPC, and a Registered Investment Advisor. DBA Nationwide Advisory Services, LLC in AR, CA, FL, NY, TX and WY. Representative of Nationwide Life Insurance Company, affiliated companies and other companies.

Enabling your employees to prepare

We help promote retirement readiness by providing employees with resources and comprehensive plan support.

We offer support every step of the way

The decisions your employees make about their retirement plans today will impact them for years to come. That's why they need support as they prepare — from their initial enrollment all the way through retirement.

We provide a consultative and simplified enrollment process.



Online enrollment:

Resources for helping your employees enroll are available 24/7. Even when we aren't on site or meeting with employees virtually, we provide an easily accessible enrollment process.



Auto enrollment:

A list of employees, their eligibility dates and your enrollment percentage parameters are all that is needed for an automatic enrollment process.



Annual increase of participant contributions:

No need to revisit this issue every work anniversary. You can set a default increase amount, and individuals can make changes as they see fit.



Virtual and in-person meetings:

We take an individualized approach to help your employees have confidence in meeting their retirement-related goals.

Helping improve employee experiences through a connected experience

Interactive tools

Simple, meaningful, useful online tools to enable employees to take their best next steps

Participant Engagement Program

Personalized, proactive financial wellness and retirement readiness communications and education, including web resources and webinars from the Nationwide Retirement Institute®

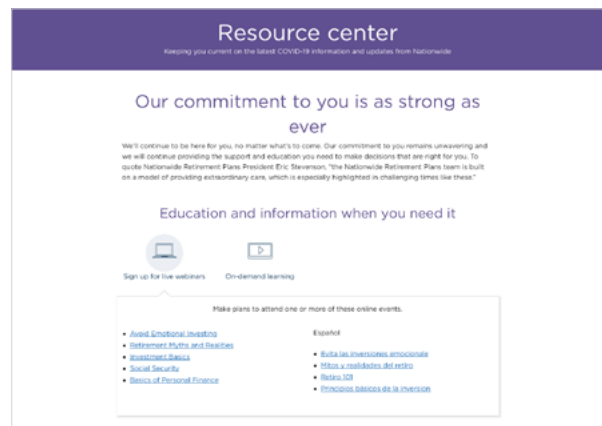


Personalized service and support

Provided at no extra cost over the phone, in group settings or online by our licensed financial professionals

We encourage your employees to sign up for live webinars

The Nationwide Resource Center offers constantly updated industry information and a schedule of webinars available to your employees, such as Avoiding Emotional Investing, Retirement Myths and Realities, and Basics of Personal Finance.



We understand your employees' needs

When it comes to retirement planning, your employees need to stay focused, regardless of which phase they are in. Our Participant Engagement Program ensures that your employees stay active year-round with frequent contact through emails and social media posts.

Retirement phase support



Employee

Deliver compelling information that explains the benefits of plan enrollment



New enrollee

Provide a personalized welcome experience to guide a strong start



Saver

Offer education and tools to help improve retirement readiness



Transitioner

Provide education to help with a successful transition into retirement



Retiree

Deliver continued support to help sustain plan effectiveness

Our Participant Engagement Program delivers results



51%

INCREASE IN
CONVERSATIONS HELD¹



27%

INCREASE IN
CONTRIBUTIONS¹



35%

INCREASE IN
ROLLED-IN ASSETS¹

¹ Nationwide results: 2021 year-end results across 7,600+ plans. Lift is based on comparison to control group.

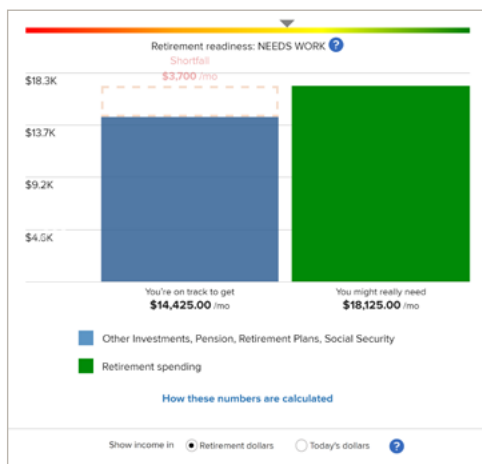
Helping your employees determine whether they're on track toward retirement readiness

Our Retirement Readiness experience is a big-picture assessment of how likely one is to reach their retirement goals. It takes into account:



We can help your employees understand their retirement outlook in just minutes. When they log in to their account and answer a few simple questions, they'll receive a personalized snapshot of their projected retirement readiness.

Where they stand



Employees get a quick, personalized retirement readiness snapshot.

The full picture

With **My Interactive Retirement Planner**SM, they can add more details and refine goals.

Actions to consider

Employees learn ways they can work to close a retirement income gap.

The experience is simple, actionable and personalized.

Employees can download a personalized Retirement Readiness report for future reference.

The Participant Engagement Program guides employees to the My Interactive Retirement Planner tool to generate their personalized Retirement Readiness score and report.

Those enrolled in PEP were 35% more likely to use the My Interactive Retirement Planner.¹

¹ Nationwide results: 2021 year-end results across 7,600+ plans. Lift is based on comparison to control group.

Helping drive participant engagement with mobile-responsive online education

Participants can access up-to-date retirement account information anytime and anywhere using our mobile-responsive website.

Mobile-optimized website

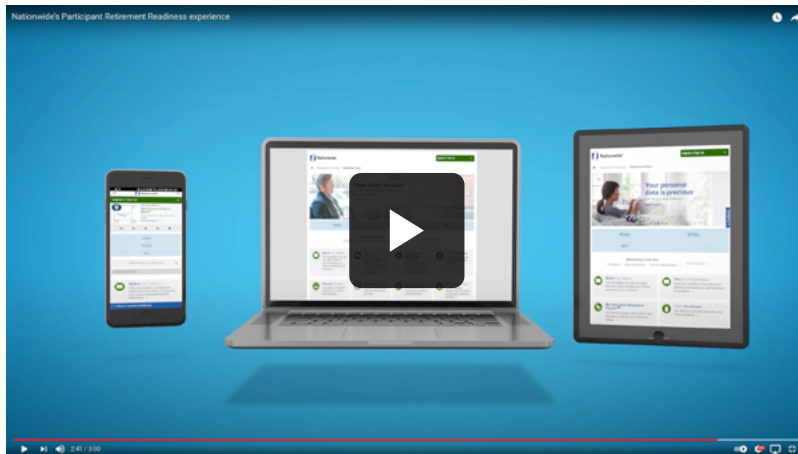
- Full functionality on any device
- Videos and other resources to educate participants
- Online enrollment

Mobile app

Available for download in Apple and Google Play app stores

Powerful tools for a holistic view

- My Interactive Retirement PlannerSM
- Paycheck Impact Calculator
- My Health Care Estimator[®]



Participant website:
nationwide.com/myretirement

Guest access:
Username: demoflex
Password: Password1!



No. 1-ranked mobile website

in DALBAR's review of retirement plan providers for eight consecutive years (2014-2021)

Earned DALBAR's Communications Seal for plan participants' online experience consistently since 2016

Helping your employees get REAL about their finances and retirement

The Nationwide REALtirementSM Experience

Your Enrollment and Education Specialist will work with you to offer [presentations](#)—virtually or in person—to help educate your employees on retirement planning and saving.

GETTING STARTED	EARLY SAVERS	MID-CAREER SAVERS	APPROACHING RETIREMENT	LIVING IN RETIREMENT
Basics of Personal Finance				
Cyber Security Basics				
Investment Basics				
Online Resources				
Retirement 101				
	Avoiding Emotional Investing			
	Smart Ways to Help Save, Grow and Protect Your Money			
	Retirement Myths and Realities			
	Women and Retirement			
	Contributing to Your Retirement Account			
	Health Savings Account			
	Investment Types and Risks			
		Health Care		
		Social Security		
			Approaching and Living in Retirement	

Helping participants think more broadly about their personal financial health

The mission of Nationwide Retirement Institute®:

To provide practical thought leadership and actionable solutions to help improve financial health and retirement outcomes.



Helping meet employee needs through our extensive investment solutions

Our platform is about more than mutual funds. In 1982, we first introduced the concept of offering multiple funds from some of the nation's best-known fund families all in one customized package. And that was just the beginning.

OUR OFFERINGS:

- More than 1,700 investment options from known and respected brands
- No proprietary requirements
- Two fixed options: **Nationwide Fixed Select Contract[®]** and **The Best of America[®] Retirement Advisor Fixed Contract**
- Professionally managed accounts,² including Nationwide ProAccount[®]
- Nationwide ClearCredit[®], which reduces the asset fee based on payments from funds for participants who have invested in those funds



BlackRock



² The plan sponsor, and not Nationwide, selects the registered investment advisor used in conjunction with managed accounts. The plan sponsor must determine whether this service is appropriate for participants. Additional fees apply for this service.

The representative list of fund families shown above and Nationwide are not affiliated entities.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

Nationwide Investment Advisors LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser and a Nationwide affiliate.

NIA has retained Wilshire[®] as an Independent Financial Expert for Nationwide ProAccount. Wilshire provides investment allocation portfolios based on participant ages and their personal tolerance for investment risk.

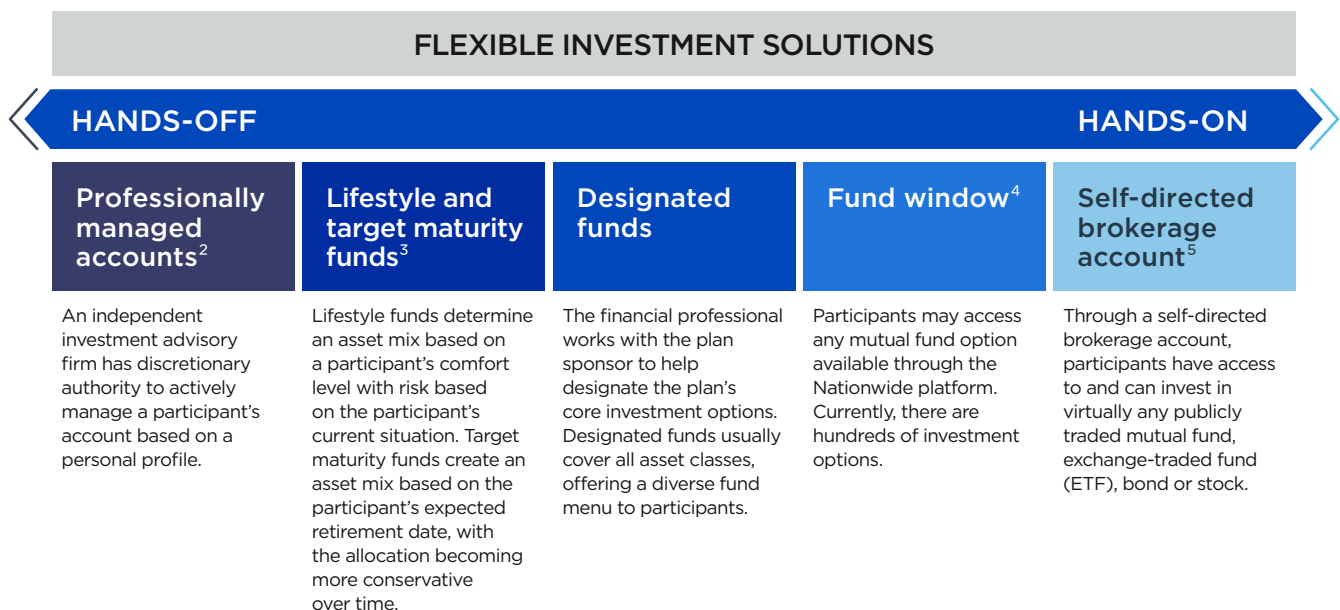
NIA assesses participants an asset-based fee for the managed account services.

Retirement products are offered by Nationwide Trust Company, FSB or Nationwide Life Insurance Company.

Wilshire is a registered service mark of Wilshire Associates, which is not an affiliate of Nationwide or NIA.

Offering strategies for many types of investors

Your employees have different degrees of knowledge and interest in investment management. That’s why we encourage you to consider offering options for both “hands-off” and “hands-on” investors. These options come with no additional expenses to you as the plan sponsor.



² The plan sponsor, and not Nationwide, selects the registered investment advisor used in conjunction with managed accounts. The plan sponsor must determine whether this service is appropriate for participants. Additional fees apply for this service.

³ Target maturity funds and lifestyle funds are designed to provide diversification and asset allocation across several investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the target maturity funds and lifestyle funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

⁴ Fund window investment options may require investment expertise and/or professional management advice to prudently manage. In addition, some of these investment options may have higher Nationwide asset fees than the designated investment options. Nationwide does not make recommendations or give investment advice.

⁵ The self-directed brokerage account available is Schwab Personal Choice Retirement Account® (PCRA), offered through Charles Schwab & Co. Inc. (member SIPC), a registered broker-dealer not affiliated with Nationwide.

Helping simplify retirement plan management

We provide thought leadership, breaking down challenges and offering clear solutions.

Knowing your team members and the role each one plays can help you successfully offer a retirement plan.

PLAN SPONSOR		
NATIONWIDE	FINANCIAL PROFESSIONAL	PLAN ADMINISTRATOR
<ul style="list-style-type: none">• Provides access to a platform of investments and performs recordkeeping• Distributes quarterly statements and newsletters• Delivers notification of legislative issues and regulatory updates• Delivers enrollment and education to your employees	<ul style="list-style-type: none">• Maintains the client relationship• May help determine investment selection criteria⁶• Revisits investment options for suitability of the plan• Participates in plan reviews and committee meetings with you, your administrator and Nationwide• Provides fiduciary and educational resources in a variety of formats for you and your employees	<ul style="list-style-type: none">• Provides customized plan design• Provides service and ongoing plan administration• Offers compliance services and files IRS documents• Administers loans and benefit payments

⁶ This offering may not be approved for use by all broker/dealers. Some financial professionals may not offer this service or act in a fiduciary capacity.

Deploying a service model built around you



Because we do this every day, we know how to provide streamlined support to you and your staff with confidence and commitment.

We attract, hire and maintain an experienced, knowledgeable staff to best serve you.

A dedicated point of contact

With Nationwide, you have a personal, primary contact who serves as your Relationship Manager and is backed by a team of professionals, allowing us to provide depth and consistency as we service your plan.

Education and certifications for the individuals who service your plan

Your service team includes hundreds of associates who are highly credentialed, many of whom have completed designations from ASPPA, LOMA and other industry entities.

Making retirement plan management easier through attentive support

Payroll integration

Nationwide offers several methods for payroll integration.

Payroll management

We partner with more than 40 payroll providers to offer an easy-to-use, full-service solution that includes convenient integration. Our Payroll 180/360 solution uses a connection between your payroll provider and Nationwide to transmit contribution, salary and census information and timely deferral notices.

We also offer FastPay, an easy online solution to submit payroll and contribution files.

Contribution process flexibility

We initiate automated clearinghouse (ACH) debits for fund contributions and send data files back to the payroll provider when a participant changes a deferral amount or initiates a loan.

Online tools

Online document vault⁷

Nationwide provides self-service for plans to access important plan documents, such as summary plan descriptions, qualified default investment alternative notices, safe harbor notices, etc.

Notice delivery

Our Payroll 180/360 solution offers a simple way to connect your payroll provider and Nationwide for a paperless disclosure delivery.

Our mobile-responsive website will help you monitor and manage your retirement plan, including:

- View balances at the participant, plan or fund level
- Process contributions and loans
- Obtain reports

Plan sponsor website:



nationwide.com/planlogin

Guest access:



username: demosponsor

password: 1nationwide

⁷ This information is available after the third-party administrator (TPA) uploads the data.

Safeguarding participant data and assets

At Nationwide®, we relentlessly focus on plan security and protecting participants' data, privacy and assets.

- Our holistic approach to security and protection layers people, processes and technology to help keep your plan and participant data safe.
- Our cybersecurity practices meet the recommendations outlined by the U.S. Department of Labor.
- We use technologies that are designed to identify fraud early on. Upon identification of potential fraud, Nationwide places fraud controls on the participant's account to mitigate the risk of money being withdrawn.

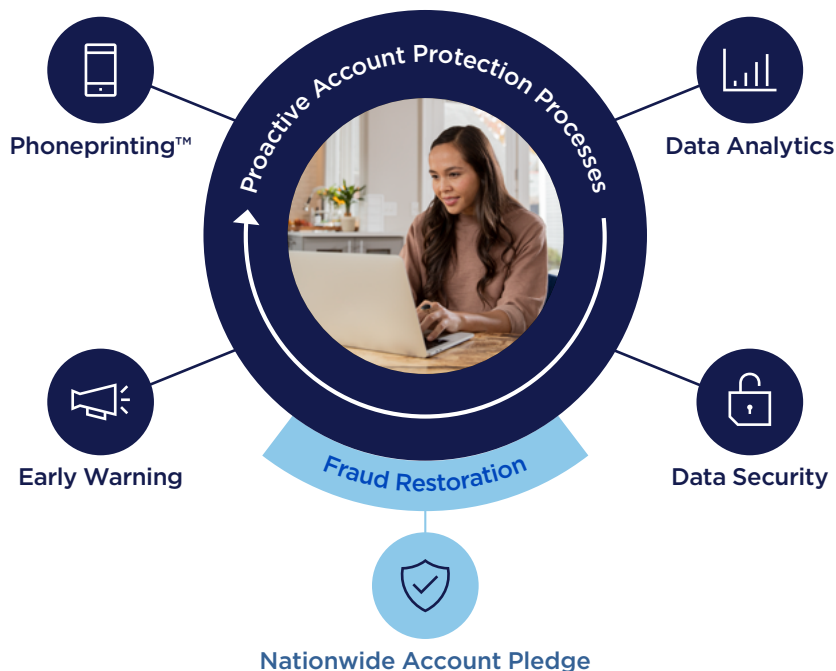
Nationwide employs powerful weapons to help protect participants from being defrauded.

Phoneprinting™ technology analyzes each call, using more than 1,000 attributes that look at things such as device, behavior and voice to help determine whether it is potentially risky or fraudulent, so our associates can take additional steps to protect a participant's account.

- Early Warning technology allows us to collaborate with banks to complete various validations before we process the transaction. This technology helps ensure that distributions are being sent to the participant.
- Nationwide Account Pledge is our commitment to protect participants if fraud happens.⁸ For more information about our pledge, visit nationwidefinancial.com/accountpledge.

We focus on fraud prevention; server safeguards; and secured files, buildings and networks.

Our analytics are designed to identify potential fraud and wall it off when possible.



⁸ Nationwide Account Pledge is subject to certain limitations and restrictions.

Helping you manage fiduciary obligations your way

Whether you're comfortable managing fiduciary responsibilities yourself, you'd rather have some help, or you'd like to have someone manage them for you, Nationwide can provide access to these services through our national partners.

INVESTMENT SELECTION AND MONITORING		PLAN ADMINISTRATION
3(38) INVESTMENT MANAGER	3(21)(A)(II) INVESTMENT ADVISOR	3(16) PLAN ADMINISTRATOR
<p>A registered investment adviser, bank or insurance company selected by the named fiduciary acts as an investment manager.</p> <p>The investment manager assumes fiduciary responsibility over available investment options, including analysis, selection and monitoring.</p>	<p>An advisor or advisory firm provides investment advice about available investment options.</p> <p>A named fiduciary or trustee accepts or rejects advice from the investment advisor, retaining fiduciary responsibility for monitoring and replacing the investment options.</p>	<p>This independent individual or group is employed by the plan sponsor to fulfill and assume fiduciary responsibility for plan administration, managing notice deliveries and more.</p>

Note: The named plan fiduciary or trustee retains fiduciary responsibility for prudent selection and monitoring of the 3(38) investment manager, 3(21) investment advisor and 3(16) plan administrator, when selected. 3(38), 3(21)(A)(ii) and 3(16) are as defined in the Employee Retirement Income Security Act of 1974 (ERISA).

Starting with a strong foundation

We are a U.S.-based company with decades of experience in helping America's workers prepare for and live in retirement.

We serve as a provider for approximately

33,000

plans⁹

We service more than

2.5 million

participants⁹

We manage and administer more than

\$193 billion

in retirement assets⁹

Your plan is backed by our strength and stability

Nationwide[®] began in 1926 with a commitment to America's farmers. Since then, we've kept our focus on our members and doing what's right for them. As a mutual company, we believe people are our greatest strength, our largest investment, and the inspiration for everything we do. Over the decades, we've grown to be a strong and stable presence, a Fortune 100 company offering a range of financial services, committed as ever to the members who make us strong.

Financial strength ratings

A+

AM BEST

received 10/17/2002
affirmed 12/22/2021

A1

MOODY'S

received 3/10/2009
affirmed 5/27/2020

A+

STANDARD & POOR'S

received 12/22/2008
affirmed 5/7/2021

Note: These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

⁹ Nationwide Financial (Dec.31, 2021).

We're more than just a business

We have a history of community engagement and philanthropy.



The Nationwide Foundation supports Feeding America, its National Produce Program and 23 of its member food banks across the nation, granting more than **\$1.5 million in 2021**.



For more than 60 years, Nationwide has been working with Nationwide Children's Hospital to help ensure that every child has access to quality medical care. In 2014, the Nationwide Foundation established the Nationwide Foundation Pediatric Innovation Fund to support research and innovative projects. The foundation has given \$10 million to the fund annually, reaching a total investment of **\$80 million** in 2021. We added to that **\$6.2 million** in fundraising efforts.



Giving blood has been a tradition at Nationwide since 1944. And today, we work with partners across the country, giving over **14,000 pints annually**. As a founding member of the Annual Disaster Giving Program, the Nationwide Foundation helps the Red Cross with immediate resources to respond to disasters. In 2021, the Nationwide Foundation supplied **\$1.75 million** in aid.



Our associates have been giving to United Way since our first workplace campaign in 1951. The Nationwide Foundation began matching associates' contributions dollar for dollar in the 1960s. Last year, our associates contributed more than **\$6.7 million** through our campaign.



More than **\$550 million** contributed to nonprofit organizations by the Nationwide Foundation since 2000

We have an employee-focused culture

Our great culture fosters engaged associates. This leads to better service for your plan and participants.

#76
on FORTUNE 100 list¹⁰



TOP 100
companies for Latinos¹⁶



¹⁰ Based on revenue, Fortune magazine (June 2, 2021).

¹¹ "The 100 Best Workplaces for Diversity," Fortune magazine, fortune.com/best-workplaces-for-diversity (2019).

¹² "100 Best Companies to Work For," Fortune magazine, fortune.com/best-companies/2021 (2021).

¹³ "The 50 Best Workplaces for Giving Back," fortune.com/2017/02/09/best-workplaces-giving-back (Feb. 9, 2017).

¹⁴ Gallup Exceptional Workplace Award, gallup.com/workplace/391211/announcing-2022-gallup-exceptional-workplace-award-winners.aspx (March 31, 2022).

¹⁵ Catalyst Award Winners, catalyst.org/catalyst-award-winners (2018).

¹⁶ 2016 Latino 100, latinomagazine.com/spring2016/latino-100.html (2016).

¹⁷ "U.S. Veterans Magazine Announces its 2021 Best of the Best Results Lists," usveteransmagazine.com/recognition-lists (Aug. 12, 2021).

Let us help you make your plan a success

We look forward to our partnership and to helping
you prepare your employees for retirement.



Call us at **1-800-626-3112**



Or visit nationwidefinancial.com/retirementplans





• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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, and there is no guarantee that investment objectives will be achieved. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

Target maturity funds, also known as target date funds, are designed for people who plan to begin withdrawing money during or near a specific target date, such as at retirement. These funds are designed to provide diversification and asset allocation across several investments and asset classes, primarily by investing in underlying funds. The funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. In addition to the expenses of the target maturity funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal value of the fund is not guaranteed at any time, including the target date.

My Interactive Retirement PlannerSM is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

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, Columbus, Ohio. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide Clear Credit, Nationwide Fixed Select Contract, Nationwide ProAccount, Nationwide Retirement Institute, Retirement Resource Group, REALtirement and My Health Care Estimator are service marks of Nationwide Mutual Insurance Company. My Interactive Retirement and The Best of America are service marks of Nationwide Life Insurance Company. © 2022 Nationwide

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