It's the right time for the right retirement plan partner

Nationwide®

It’s the right time for the right partner

Thank you for considering Nationwide as your workplace retirement plan provider. We know you have many choices.

Nationwide goes above and beyond to do the right thing at the right time so participants get better experiences and you get a better partner.

We have a foundation and heritage you can trust and a cost-competitive, customized approach that meets your employees where they are.

BETTER PARTICIPANT EXPERIENCES

We help participants optimize their financial health and drive retirement readiness.

+

ADMINISTRATIVE SIMPLICITY

We're committed to making plan management simpler and customized to your needs. You will be supported by an innovative retirement plan with comprehensive support and innovative technology.

+

VALUES THAT TRANSLATE TO SERVICE

Established in 1926, Nationwide is a strong and stable mutual company owned by our members. We deliver extraordinary care by going above and beyond for our partners and participants.

Delivering the right thing at the right time for better employee experiences

Supporting participants in their retirement planning through a personalized online experience.

From day one, the participant is in the driver's seat when it comes to making timely, informed decisions.

- Eligibility notifications
- Customized plan information and enrollment site
- Full or quick online enrollment
- Welcome email
- Intuitive account management
- REALtirement℠ mobile app

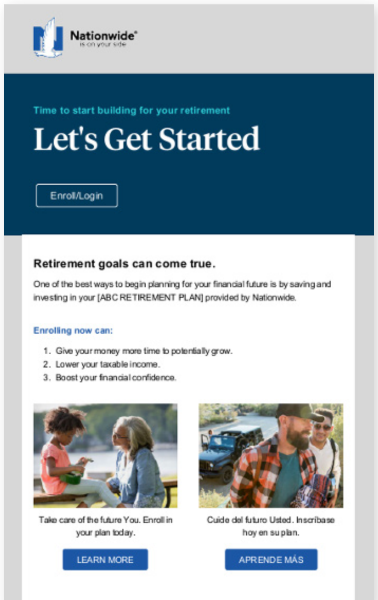
Improving financial wellness through personalized education and guidance

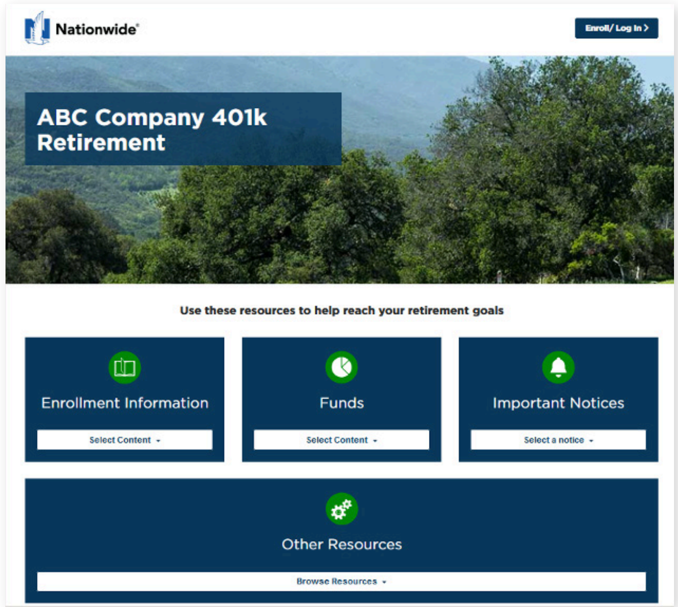
Virtual, on-demand and 1:1 options are available to help improve retirement readiness and holistic financial wellness based on individual needs and situations.

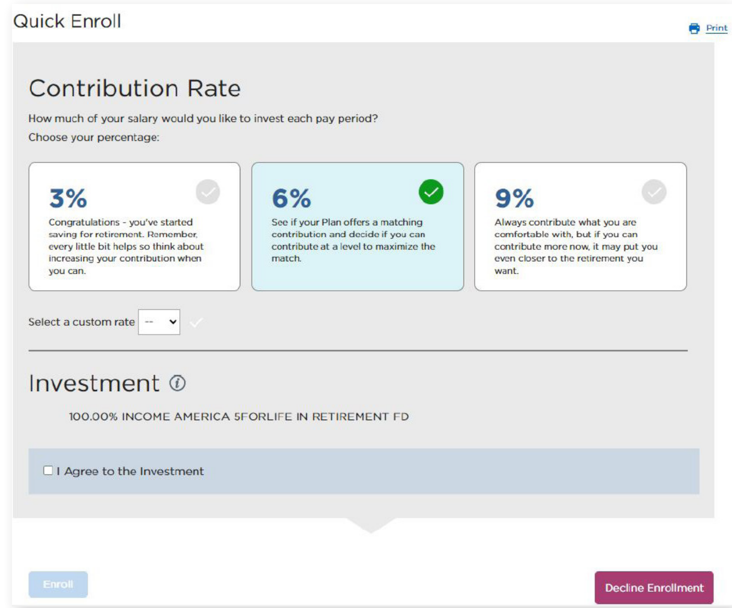
- My Retirement Goals tool
- Personalized Financial Wellness Center to better gauge wealth management opportunities
- Life stage engagement emails
- On-demand educational modules
- U.S. based service center
- Retirement Resource Group®

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.

Supporting participants in their retirement planning through a personalized online experience.



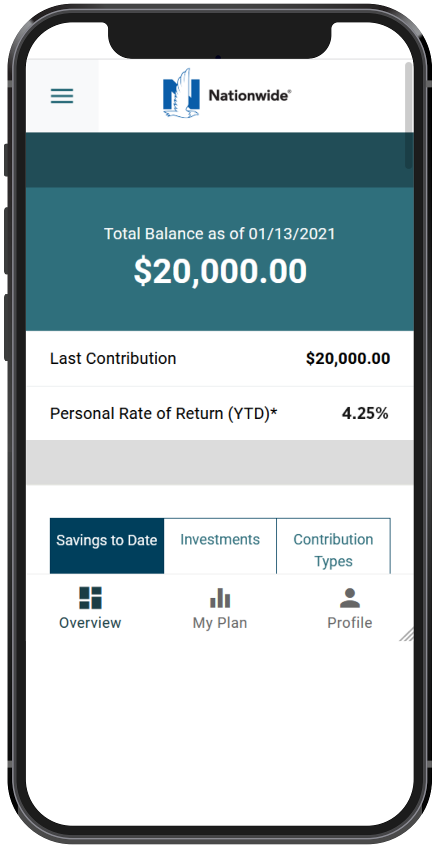


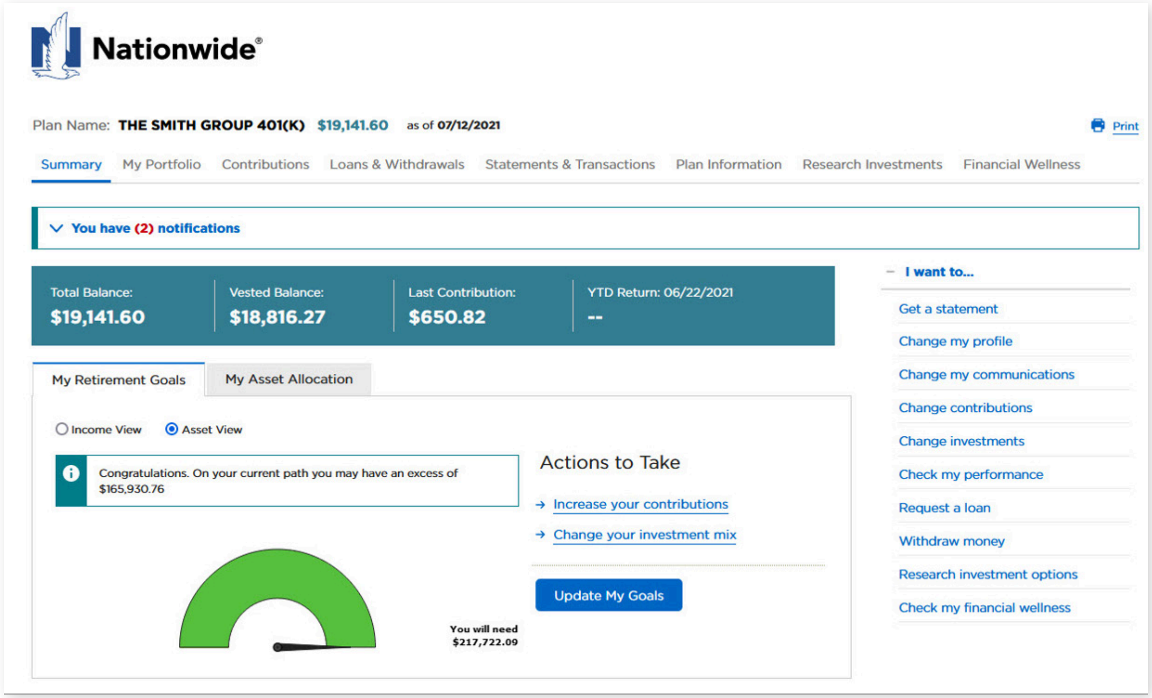


Eligibility notification → Customized plan enrollment site → Full or quick enrollment options →

BETTER PARTICIPANT EXPERIENCES

Supporting participants in their retirement planning through a personalized online experience.



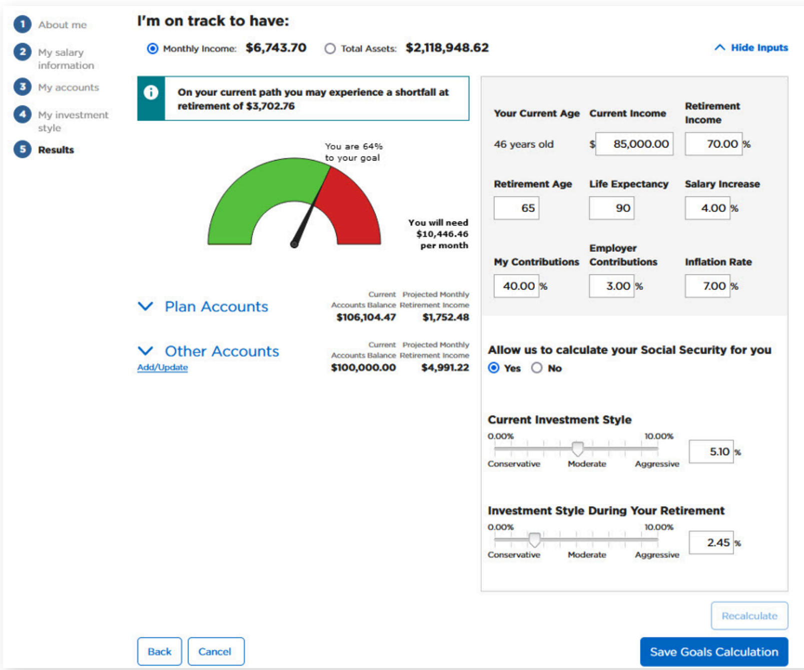


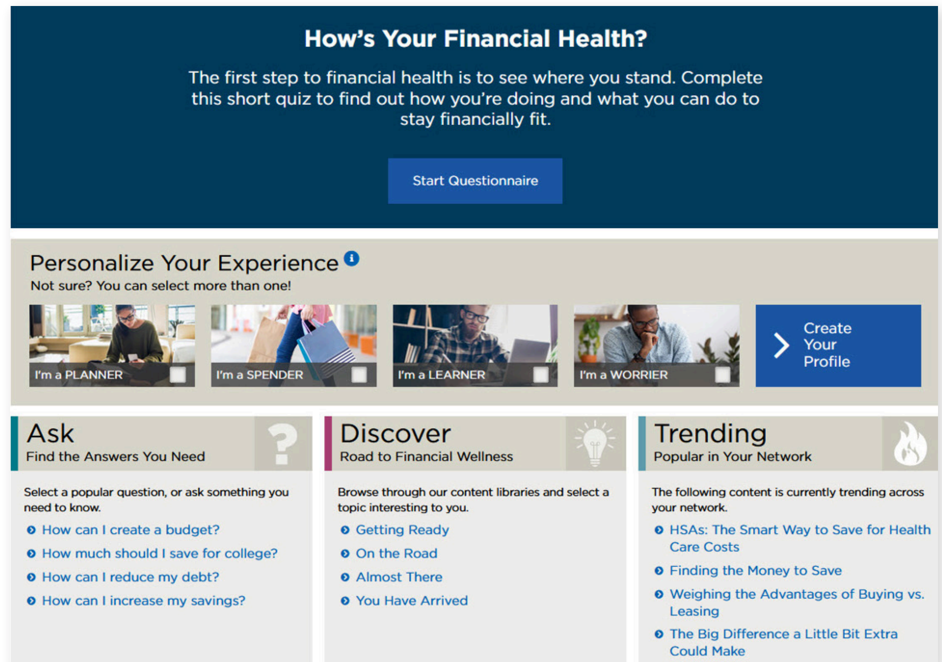
Mobile App

Intuitive account management

BETTER PARTICIPANT EXPERIENCES

Helping to improve participant financial wellness

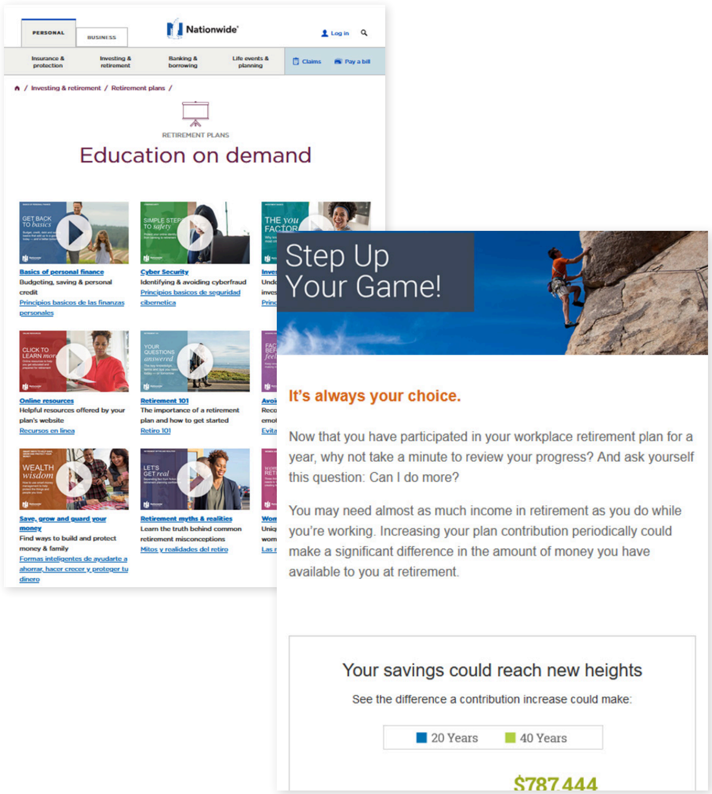




Interactive retirement planner

Personalized financial wellness center

Helping to improve participant financial wellness



Winner of DALBAR's Plan Participant Service Award for the past seven years (2014 – 2020)

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

8 a.m. to 11 p.m. EST weekdays & 9 a.m. to 6 p.m. EST saturdays

Our Retirement Resource Group is an extension of your team, helping you stay in front of employees with education and support.

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 IRAs or other retirement plans.

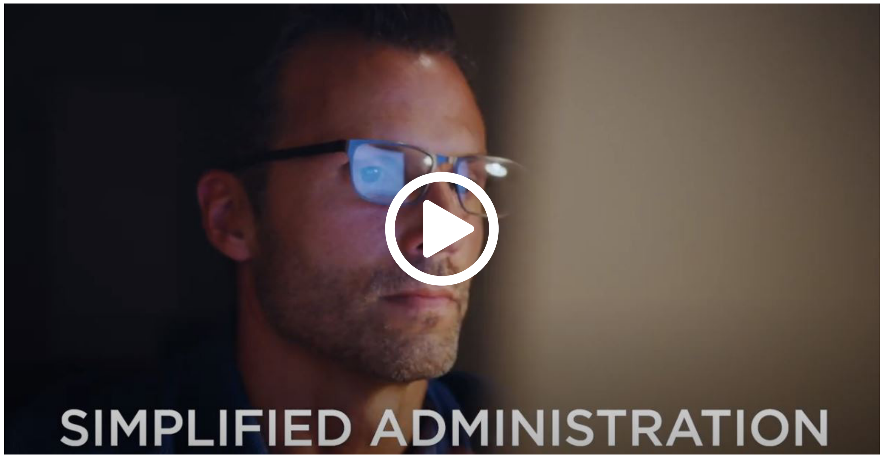
Ongoing engagement & education → U.S.-based, 1:1 support →

BETTER PARTICIPANT EXPERIENCES

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.

Build your business with our extraordinary financial professional experience

Choosing a retirement plan from Nationwide arms you with award-winning[1] service and support, investment flexibility and innovative digital solutions. We are committed to the retirement plans business and will go above and beyond so you get a better partner and your participants get a better experience.



AWARD-WINNING SERVICE & SUPPORT

INVESTMENT FLEXIBILITY AND MORNINGSTAR(R) MONITORING

INNOVATIVE DIGITAL SOLUTIONS

ADMINISTRATIVE SIMPLICITY

1 DALBAR Plan Participant Service Award, 2014-2020

Award-winning service & support

- Dedicated relationship management and education & enrollment support
- Simplified plan management for an efficient practice
- Access to professional insights and consultation from our Advanced Consulting Group and Nationwide Retirement Institute
- Consultative prospecting support through our Business Builder program
- Industry thought leadership, continuing education and market commentary from The Advisor Advocate(R)
- Business branding consultation through social selling and website strategy

ADMINISTRATIVE SIMPLICITY

Investment Flexibility and Morningstar Monitoring

- Open architecture with access to 1,700+ funds
- Target date solutions from industry leaders
- Income America™ 5forLife, a guaranteed retirement income solution
- Customizable asset allocation models
- Easy fund monitoring with Plan Investments Plus
- Access to the Nationwide Fixed Select Contract®
- Added value with the Nationwide® HSA
- Managed Account offering from Nationwide ProAccount(R)
- ERISA 3(38) and 3(21) fiduciary solutions

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.

We offer strategies for many types of investors

We understand that your employees will 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 — with no additional expenses to you as the plan sponsor.

FLEXIBLE INVESTMENT SOLUTIONS				
HANDS-OFF				HANDS-ON
Professionally Managed Accounts[3]	**Lifestyle/ Target Maturity Funds**	**Designated Funds**	**Fund Window**	**Self-Directed Brokerage Account**[4]
An independent investment advisory firm has discretionary authority to actively manage a participant's account based on a personal profile.	In these portfolios, the asset mix is determined according to the level of risk and return that is appropriate for a participant's current life situation or targeted date on which the investor plans to begin withdrawing money. As the fund gets closer to its targeted date, the asset allocations become more conservative.	The financial advisor works with the plan sponsor to help designate the plan's core investment options. Designated funds usually cover all asset classes — offering a diverse fund menu to participants.	Participants may access any investment option available through the Nationwide platform — currently hundreds of investment options.	Through a self-directed brokerage account, participants have access to, and can invest in, virtually any publicly traded mutual fund, exchange-traded fund (ETF), bond or stock.

Lifestyle funds — also known as target risk funds — are asset allocation funds that are managed based on different levels of risk, from conservative to aggressive.

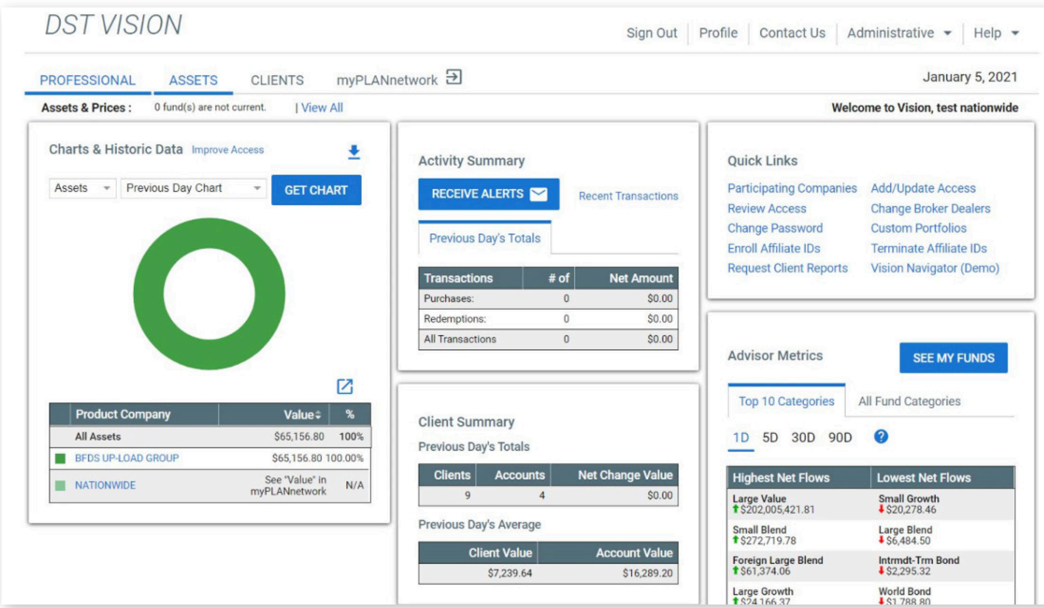
Target maturity funds — also known as target date funds — are asset allocation funds that are based on a targeted date as to when an investor plans to begin to withdraw money. These funds target the year of retirement, and the asset allocations become more conservative as retirement nears.

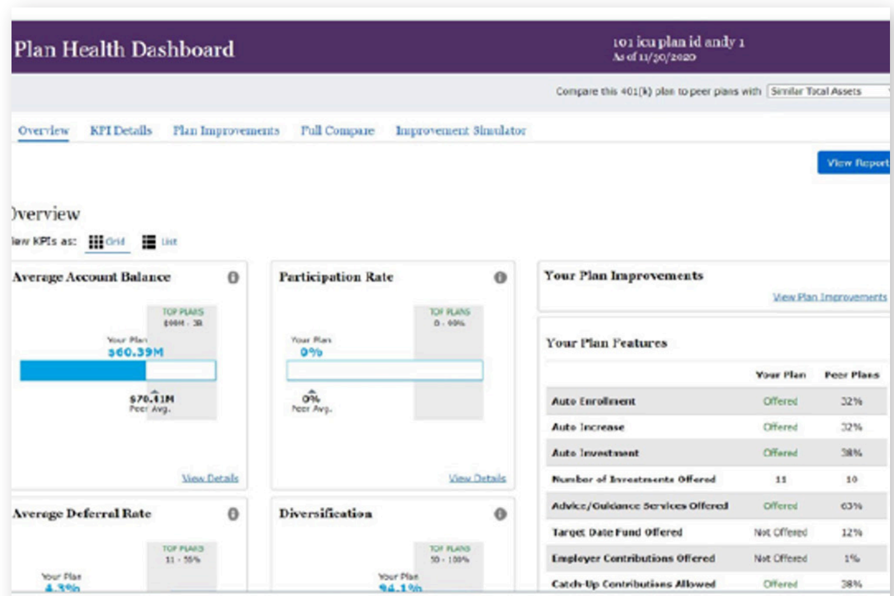
Target maturity funds and lifestyle funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the target maturity funds and lifestyle funds, an investor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

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.

Innovative digital solutions

- Access your book of business from one integrated website
- Customizable plan health dashboard and plan reporting
- Direct access to participant accounts, with the ability to see exactly what they see
- Active demo accounts
- REALtirement mobile app and financial wellness platform to better gauge wealth management opportunities
- Payroll integration

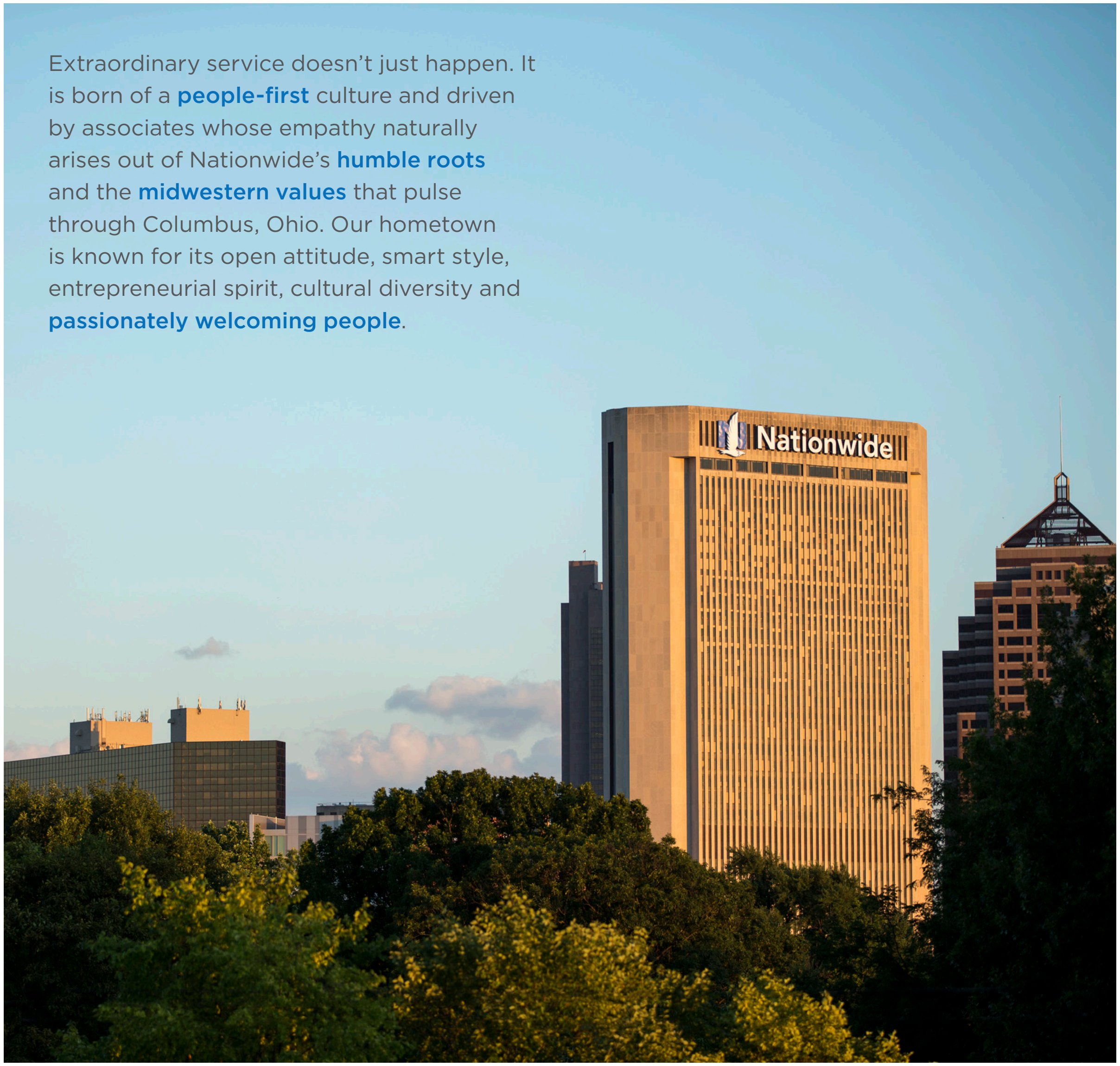




ADMINISTRATIVE SIMPLICITY

We deliver attentive, responsive service that provides extraordinary care

Extraordinary service doesn't just happen. It is born of a **people-first** culture and driven by associates whose empathy naturally arises out of Nationwide's **humble roots** and the **midwestern values** that pulse through Columbus, Ohio. Our hometown is known for its open attitude, smart style, entrepreneurial spirit, cultural diversity and **passionately welcoming people**.



These values shape how we treat each other, our community and the people we serve. You can feel it in every interaction. Our associates do more to understand, empathize and support participants in moments that matter because that's who we are.

You can expect us to go above and beyond for you and your employees every day because deep down, **every moment matters**.

VALUES THAT TRANSLATE TO SERVICE

Extraordinary service 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
35,000
plans[1]

We service more than
2.5 million
participants[1]

We manage and administer more than
$172 billion
in retirement assets[1]

Your plan is backed by our **strength and stability**

Nationwide® began in 1926, when we made a commitment to Ohio 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 stood the test of time and have grown to be a strong and stable company that our customers can count on.

FINANCIAL STRENGTH RATINGS

A+
AM BEST
received 10/17/2002
affrmed 12/17/2020

A1
MOODY'S
received 3/10/2009
affirmed 5/27/2020

A+
STANDARD & POOR'S
received 12/22/2008
affirmed 5/7/2021

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.

[1] Nationwide (December 2020).

VALUES THAT TRANSLATE TO SERVICE

A culture of engaged employees that go above and beyond

Building, encouraging and maintaining a culture that demonstrates daily concern for the people who serve you leads to better service for your plan and participants.

#74
on FORTUNE 100 list[1]

FORTUNE 50 BEST WORKPLACES FOR DIVERSITY[2]

FORTUNE 100 BEST COMPANIES TO WORK FOR® 2020

50 BEST WORKPLACES FOR GIVING BACK

GALLUP® GREAT WORKPLACE AWARD[5]

CATALYST[6]
WORKPLACES THAT WORK FOR WOMEN

TOP 100
companies for Latinos[7]

U.S. VETERANS MAGAZINE BEST OF THE BEST 2020

[1] Based on revenue, Fortune magazine (May 2020).
[2] "The 100 Best Workplaces for Diversity," Fortune magazine, fortune.com/best-workplaces-for-diversity/ (2019).
[3] "100 Best Companies to Work For," Fortune magazine, fortune.com/best-companies/ (2020).
[4] "The 50 Best Workplaces for Giving Back," Fortune magazine, fortune.com/2017/02/09/best-workplaces-giving-back/ (Feb. 9, 2017).
[5] Gallup Exceptional Workplace Award, gallup.com/events/178865/gallup-great-workplace-award-current-previous-winners.aspx (March 18, 2020).
[6] Catalyst Award Winners, catalyst.org/catalyst-award-winners (2018).
[7] 2016 Latino 100, Latino magazine, latinomagazine.com/spring2016/latino-100.html (2016).
[8] "U.S. Veterans Magazine Announces its 2020 Best of the Best Results List," U.S. Veterans Magazine, usveteransmagazine.com/recognition-lists/ (Aug. 15, 2020).

VALUES THAT TRANSLATE TO SERVICE

A legacy 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 **$18.2 million** since 2000. In 2019, Nationwide associates raised nearly 3.1 million meals[1] for Feeding America food banks.

For more than 60 years, Nationwide has been working with Nationwide Children's Hospital to help ensure 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 $60 million in 2019. Combined with the Foundation's gift in 2006, this brings the Foundation's support of Nationwide Children's hospital to $110 million.

Giving blood has been a tradition at Nationwide since 1944. And today, we work with blood partners across the country, giving around 15,000 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. Since 2000, the Nationwide Foundation has contributed more than **$19.9 million** to American Red Cross disaster relief.

Our associates have been giving to United Way since our first workplace campaign in 1951. The Nationwide Foundation began matching their contributions dollar for dollar in the 1960s. Last year, our associates, agents and retirees contributed more than **$7.7 million** through our campaign.

106,163 volunteer hours recorded by Nationwide associates in 2019

More than **$499 million** contributed to nonprofit organizations by the Nationwide Foundation since 2000

[1] The number of meals calculated by Nationwide is based on annual cash and food donations made between 2000 and 2019 to Feeding America member food banks using their local meal conversion rate.

At Nationwide, we go above and beyond to do the right thing at the right time so you get a better partner and your participants get a better experience.

To learn more, contact your wholesaler or call 800-626-3112.

Nationwide®
is on your side

PNM-1692AO.12 (09/21)