

# GET STARTED IN THREE STEPS



## Find your comfort zone.

Consider your interest and confidence levels, then choose the investment strategy that's right for your unique situation.



## Choose what's right for you.

Choose your funds and think about how much you want to contribute.



## Enroll in the plan.

Follow the instructions on the enrollment packet, which will be provided by your Retirement Specialist. Complete and turn in any applicable forms.

### Still need more information about retirement?

Planning shouldn't be overwhelming, and we have the just the resource to help. Learn more about smart preparation in *Planning for Retirement 101*, a guide available from your Retirement Specialist. Request a copy today.

## Questions?

### Just call us at 1-877-NRSforU (1-877-677-3678).

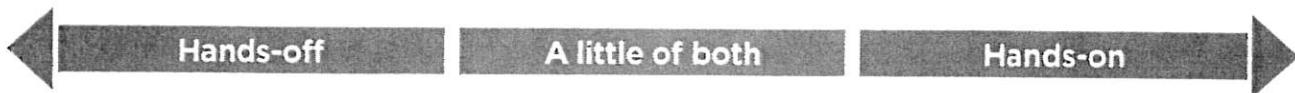
Investment options and enrollment shouldn't be overwhelming. That's why we're here: to give you the information you need to feel confident about your retirement decisions. You can also visit us on the Web at [NRSforU.com](http://NRSforU.com).



## STEP ONE

### Find your comfort zone.

As mentioned in *Planning for Retirement 101*, everyone is different when it comes to managing their deferred comp accounts. Consider your interest and confidence levels when choosing your strategy. What's your preference?



#### Nationwide ProAccount®

A convenient, professionally managed option in which your investments are actively selected for you by a professional money manager based on information you provide about your goals, time horizon and risk tolerance.

**To enroll**, ask for a Nationwide ProAccount® enrollment kit to sign up for or learn more about this option.

*Investment advice for Nationwide ProAccount is provided to plan participants by Nationwide Investment Advisors, LLC, an SEC-registered investment adviser. Nationwide Investment Advisors, LLC, has hired Wilshire Associates Incorporated as the Independent Financial Expert for ProAccount.*

*The fee for this service is up to 1% of your average daily account balance.*

#### A little of both

#### Target Date Funds<sup>1</sup>/Investor Profile Funds<sup>2</sup>

**Target Date Funds** are managed with your specific date in mind (usually retirement or when you will begin making withdrawals). The mix is periodically adjusted to balance risk and return and become more conservative as the chosen date approaches.

**Investor Profile Funds** are managed with your specific risk level in mind. Asset mixes range from Conservative to Aggressive and are rebalanced periodically to maintain the appropriate risk level.

Like other funds, target date funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

#### Hands-on

#### The Plan's Available Investments/Self-directed Option

**The Plan's Available Investments** allow you to hand-select and manage your investments based on your risk tolerance or another strategy

**A Self-directed Option** may also be available. This provides you with expanded investment options if you're looking for a greater role in managing your account. You'll need to review your account on a regular basis to make sure that your selections are still in line with your goals.

*Brokerage services for the Self-directed Brokerage Account (SDBA) are provided by Charles Schwab & Co., Inc.*

<sup>1</sup> Target Maturity 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, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Like other funds, target date funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

<sup>2</sup> The Nationwide Investor Destinations funds can be selected based on your personal objectives and risk tolerance and are designed to provide asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Included in the Investor Destination fund total operating expenses (found in the prospectus) are a proportional share of the underlying fund expenses. Please see fund prospectuses for further fee and expense details.



## Choose the investment options that are right for you.

If you chose "Hands-off," ask for a Nationwide ProAccount enrollment kit and plan from there. If you chose "A little of both," check out the Asset Allocation section below for Target Date fund and Investor Profile fund ideas. If you chose "Hands-on," you can take a look at the investments in solid colors on pages 4-5 to create your own asset mix.

### Asset Allocation Funds

*Asset Allocation funds are designed to provide diversification across several types of investment and asset classes, primarily by investing in mixture of funds. This mixture takes into account either the target date the investor would like to retire, or the investor's tolerance for risk. Unlike a balanced fund, which does not adjust its asset mix in consideration of age or risk tolerance, asset allocation funds are routinely adjusted in response to market conditions.*

#### Target Date Funds<sup>1</sup>

Fund Name	Class	Ticker
<input type="checkbox"/> Nationwide Destination 2015 Fund	Institutional Service Class	NWESX
<input type="checkbox"/> Nationwide Destination 2020 Fund	Institutional Service Class	NWFSX
<input type="checkbox"/> Nationwide Destination 2025 Fund	Institutional Service Class	NWHSX
<input type="checkbox"/> Nationwide Destination 2030 Fund	Institutional Service Class	NWISX
<input type="checkbox"/> Nationwide Destination 2035 Fund	Institutional Service Class	NWL\$X
<input type="checkbox"/> Nationwide Destination 2040 Fund	Institutional Service Class	NWMSX
<input type="checkbox"/> Nationwide Destination 2045 Fund	Institutional Service Class	NWNSX
<input type="checkbox"/> Nationwide Destination 2050 Fund	Institutional Service Class	NWOSX
<input type="checkbox"/> Nationwide Destination 2055 Fund	Institutional Service Class	NTDSX
<input type="checkbox"/> Nationwide Retirement Income Fund	Institutional Service Class	NWRSX

#### Investor Profile Funds<sup>2</sup>

Fund Name	Class	Ticker
<input type="checkbox"/> Nationwide Investor Destinations Aggressive Fund	Service Class	NDASX
<input type="checkbox"/> Nationwide Investor Destinations Moderately Aggressive Fund	Service Class	NDMSX
<input type="checkbox"/> Nationwide Investor Destinations Moderate Fund	Service Class	NSDMX
<input type="checkbox"/> Nationwide Investor Destinations Moderately Conservative Fund	Service Class	NSDCX
<input type="checkbox"/> Nationwide Investor Destinations Conservative Fund	Service Class	NDCSX

**Fund prospectuses can be obtained by calling 1-877-NRSforU. Before investing, carefully consider the fund's investment objectives, risks, and charges and expenses. The fund prospectus contains this and other important information. Read the prospectuses carefully before investing.**

Ticker symbols are provided to help you research mutual funds. Information related to pricing or performance of these funds published in publicly available media such as newspapers and Websites will be different than performance data and pricing specific to your employer-sponsored retirement plan. This is partially due to the additional fees and expenses associated with your plan. You should avoid making a direct comparison between a publicly available fund and a fund offered to you within your plan. A ticker symbol listed as "N/A" indicates the investment option is not a publicly traded mutual fund. To find pricing or performance related information specific to your account visit the Investment Info tab on your plan's Website at [NRSforU.com](http://NRSforU.com).



## STEP TWO

### International Funds

These funds include stock in companies located outside of the United States. These stocks may trade on either the U.S. or foreign stock exchanges and are generally considered higher-risk investments. Additional risks include currency fluctuations, political instability, differences in accounting standards and foreign regulations.

Fund Name	Class	Ticker
<input type="checkbox"/> Invesco International Growth Fund	Class R5	AIEVX
<input type="checkbox"/> Nationwide International Index Fund	Class A	GIIAX
<input type="checkbox"/> Nationwide International Value Fund	Institutional Service Class	NWVSX
<input type="checkbox"/> Oppenheimer Global Fund	Class A	OPPAX

### Small-cap Funds

Small-cap refers to companies with market values under \$2 billion. Small companies can often grow much faster than big companies, but their stocks also tend to be more risky.

Fund Name	Class	Ticker
<input type="checkbox"/> Brown Capital Management Small Company Fund	Investor Class	BCSIX
<input type="checkbox"/> Nationwide Small Cap Index Fund	Class A	GMRAX
<input type="checkbox"/> Nationwide Small Company Growth Fund	Institutional Service Class	NWSIX
<input type="checkbox"/> Nationwide U.S. Small Cap Value Fund	Institutional Service Class	NWUSX
<input type="checkbox"/> NVIT Multi-Manager Small Company Fund <sup>3</sup>	Class I	N/A

### Mid-cap Funds

Mid-cap refers to companies with market values (or capitalization) between \$2 and \$10 billion. These stocks are typically more volatile than large-cap stocks, but less risky than small-cap stocks.

Fund Name	Class	Ticker
<input type="checkbox"/> JP Morgan Mid Cap Value Fund	Class A	JAMCX
<input type="checkbox"/> Nationwide Mid Cap Market Index Fund	Class A	GMXAX
<input type="checkbox"/> Neuberger Berman Genesis Fund	Trust Class	NBGEX
<input type="checkbox"/> Wells Fargo Advantage Discovery Fund	Administrator Class	WFDDX

### Large-cap Funds

Large-cap refers to companies with market values (or capitalization) greater than \$10 billion. Because these tend to be large, established corporations, their stocks generally offer lower risk than stocks from mid and small cap companies.

Fund Name	Class	Ticker
<input type="checkbox"/> American Century Value Fund	Investor Class	TWVLX
<input type="checkbox"/> American Funds Investment Company of America	Class A	AIVSX
<input type="checkbox"/> Dreyfus Appreciation Fund	Investor Class	DGAGX
<input type="checkbox"/> Edgar Lomax Value Fund	N/A	LOMAX
<input type="checkbox"/> Fidelity Contrafund	N/A	FCNTX
<input type="checkbox"/> Fidelity OTC Fund	N/A	FOCPX
<input type="checkbox"/> Invesco Growth & Income Fund	Class A	ACGIX
<input type="checkbox"/> Nationwide Fund	Institutional Service Class	MUIFX
<input type="checkbox"/> Nationwide Growth Fund	Institutional Service Class	NGISX
<input type="checkbox"/> Nationwide Large Cap Growth Portfolio	N/A	N/A
<input type="checkbox"/> Nationwide S&P 500 Index Fund	Institutional Service Class	GRISX
<input type="checkbox"/> Neuberger Berman Socially Responsive Fund	Investor Class	NBSRX
<input type="checkbox"/> SEI Institutional Managed Trust S&P 500 Index Fund	Class E	TRQIX
<input type="checkbox"/> T. Rowe Price Growth Stock Fund	Advisor Class	TRSAX

<sup>3</sup> The Nationwide Variable Investment Trust (NVIT) Multi-Manager Small Company Fund – Class I is an option within a group variable annuity contract. It is not publicly traded fund and does not have a ticker symbol.

## Balanced Funds

Balanced funds typically invest in a combination of stocks (which tend to be higher risk), bonds (which tend to be more stable), and, occasionally, short-term investments. This is similar to an asset allocation approach, but the asset mix is never adjusted in response to the investor's age or risk tolerance. This fund is aimed at preserving proportionate levels of risk, safety and gains.

Fund Name	Class	Ticker
<input type="checkbox"/> Fidelity Puritan Fund	N/A	FPURX

## Bond Funds

Bond funds are made up of bonds purchased from a government entity or corporation who agrees to pay back the original amount paid along with interest on a specified date. Many bonds are generally more stable than stocks and provide a more steady flow of income. However, they also typically provide a lower rate of return. High-yield bond securities are typically subject to greater risk and price volatility than funds which invest in higher rated securities.

Fund Name	Class	Ticker
<input type="checkbox"/> Federated U.S. Government Securities Fund 2-5 Year	Institutional Class	FIGTX
<input type="checkbox"/> Nationwide Bond Index Fund	Class A	GBIAX
<input type="checkbox"/> PIMCO Total Return Fund	Class A	PTTAX
<input type="checkbox"/> Waddell & Reed Advisor High-Income Fund	Class Y	WYHIX

## Short-term Investments (fixed accounts/cash)

Short-term investments are sometimes referred to as cash equivalents because they can be easily sold (converted to cash) without affecting their value. While these short-term investments are generally less risky than stocks or bonds, their returns are also usually much lower and may not keep pace with inflation. A variety of investment types can be generally categorized as short-term investments, including certificates of deposit (CDs), money-market accounts (MMAs), and treasury bills (T-bills).

Fund Name	Class	Ticker
<input type="checkbox"/> Invesco Short-Term Investment Trust Treasury Portfolio	Institutional Class	TRPXX
<input type="checkbox"/> Morley Stable Value Retirement Fund <sup>4</sup>	N/A	N/A
<input type="checkbox"/> Nationwide Fixed Annuity Contract <sup>5</sup>	N/A	N/A
<input type="checkbox"/> Nationwide Money Market Fund <sup>6</sup>	Prime Shares	MIFXX

Fund prospectuses can be obtained by calling 1-877-NRSforU. Before investing, carefully consider the fund's investment objectives, risks, and charges and expenses. The fund prospectus contains this and other important information. Read the prospectuses carefully before investing.

Nationwide Retirement Solutions, Inc. and its affiliates (Nationwide) offer a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit NRSforU.com.

4 This fund is a non-annuity fund and may not be available in your plan. Please contact the Public Sector Service Center at NRSforU.com or 1-877-NRSforU or your Retirement Specialist for details. Because the value of securities held by stable value funds will fluctuate, there is risk that an investor will lose money investing in stable value funds.

5 Guarantees are subject to the claims paying ability of Nationwide Life Insurance Company and/or Nationwide Life and Annuity Insurance Company.

6 These funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it's possible to lose money by investing in money market funds.



## STEP THREE

### Enroll in the plan.

Ask your Retirement Specialist for an enrollment packet today. It includes everything you need to complete and mail your applicable forms. If you need further help, just use the contact information below to get the answers you need.

### Keeping up and getting help is easy.

#### Easy 24/7 Web access at [NRSforU.com](http://NRSforU.com)

Account actions include:

- Set up Web access to your account
- Find out your account balance
- Make deferral/allocation changes
- Exchange funds or restructure your account
- View fund pricing and performance
- Change your personal information and password

Online planning tools include:

- *On Your Side* Interactive Retirement Planner<sup>SM</sup>
- Account growth estimator
- Take-home pay calculator
- Asset allocation tool

#### Easy phone access at 1-877-NRSforU (1-877-677-3678)

Nationwide Retirement Specialists are available 8:30 a.m. to 6:30 p.m. EST and Customer Service Reps are available 8 a.m. to 11 p.m. EST:

- To take your questions over the phone
- Set up a one-on-one appointment

The automated Voice Response Unit (VRU) is available 24/7.

Account actions include:

- Find out your account balance
- Make deferral/allocation changes
- Exchange funds or restructure your account
- Change future allocations
- Change your PIN

### Questions?

### Just call us at 1-877-NRSforU (1-877-677-3678).

Investment options and enrollment shouldn't be overwhelming. That's why we're here: to give you the information you need to feel confident about your retirement decisions. You can also visit us on the Web at [NRSforU.com](http://NRSforU.com).

Information provided by Nationwide representatives is for educational purposes only and is not intended as investment advice. Investors must ultimately rely on their own judgement, or that of their investment professional, in making suitability determinations. Neither Nationwide nor its representatives give tax or legal advice.

## Frequently asked questions about contributions.

### What's the minimum I need to contribute to be in the plan?

\$10.00 per pay

### What's the maximum I can contribute?

Unless you qualify for one of the "catch-up" provisions discussed later, the maximum that you can contribute to the Plan is 100% of your includible compensation or the applicable dollar amount for the year found in Internal Revenue Code Section 457(e)(15), whichever is less. This calendar year, the maximum applicable deferral amount is \$17,500.

### If I'm participating in another 457(b) plan, what's the maximum I can contribute then?

If you are a member of another plan governed by Section 457(b) of the Internal Revenue Code, your total deferrals to all Section 457 plans combined, not including catch-up deferrals, may not exceed \$17,500 this calendar year.

### What's the maximum contribution limit for me if I'm currently in a 401(k) and/or 403(b) plan?

If you are currently participating in another elective deferral plan that is not a 457(b) plan, such as a 401(k) plan or 403(b) plan, the maximum deferrals to your 457(b) plan are not affected by the deferral limits for those other non-457(b) plans.

### If I'm close to retirement, is there a way to contribute more?

If you are within three years of the year in which you will attain Normal Retirement Age under the Plan, and are making the maximum contribution to your plan, you may be eligible for a catch-up contribution through the Special 457 Catch-up provision. If you have not contributed the maximum in the past, you may be able to increase your deferral amount to up to two times the maximum contribution limit (for example, this calendar year you may be able to contribute as much as \$35,000). Important: Special 457 Catch-up cannot be used in the same year as Age 50 Catch-up.

### If I'm not so close to retirement, can I still contribute more?

If you are 50 years or older, you may use the Age 50 Catch-up provision. With the Age 50 Catch-up provision you can contribute an additional \$5,500 this calendar year over the normal deferral limit. Important: Age 50 Catch-up cannot be used in the same year as the Special 457 Catch-up.

### Can I roll over my balance from another plan into this one?

Yes, the Plan accepts eligible rollover distributions from other eligible retirement plans. In addition, plan-to-plan transfers from another governmental 457(b) plan are permitted under this Plan, if the other governmental 457(b) plan permits such transfers. There are differences between deferred compensation plans, individual retirement accounts, and qualified plans, including fees and when you can access funds. There may be sales charges or other fees when you move money out of your current account. You should consider all factors before making a decision. Assets rolled over from a qualified plan, DROP plan or IRA may be subject to a 10% penalty tax if withdrawn prior to age 59½.

### Can I ever stop my payroll deferrals?

You may stop payroll deferrals to your plan at any time.

### Are there any fees I need to be aware of?

There is an Administrative Plan fee applied to certain investment options. The maximum is 0.95% and may be lower depending on your plan and the options you select. Fees and expenses of the underlying fund options also apply, and may be found in the fund prospectus(es).

### How often can I change my payroll deferral amount?

Changing of contributions could depend on Plan Sponsor.

### How often can I change my investment options?

You may make changes to your fund selections at any time. However, each mutual fund has specific rules and guidelines that may restrict frequent transactions in and out of that fund. These rules and guidelines are generally included in the prospectus of each mutual fund. You can obtain prospectus(es) from the Fund Performance section of our Website or by contacting a Nationwide representative. Additionally, to protect the interests of all participants, your plan may impose plan level restrictions that restrict frequent trading.

### What is the Roth contribution option?

You can designate all or part of your contributions as after-tax Roth 457 contributions. That allows you to pay taxes on your contributions now, based on your current tax bracket, and avoid taxes later if certain conditions are met.

For comparison: regular contributions are pretax, which means you will pay taxes upon withdrawal, within the tax bracket you're at during the time of withdrawal.

## Frequently asked questions about distributions.

### Can I withdraw my funds before I retire?

Because your funds receive the benefit of tax-deferred status, there are limits to when you can withdraw them. If you are still employed, you can withdraw money from your plan:

- If you experience an unforeseeable emergency that is approved by the Plan
- If your account balance is \$5,000 or less and you have not deferred into the Plan for at least two years, and you have not made prior withdrawals of this type
- If you have reached age 70½
- Loans are not available to all plans.

### Are there any penalties when I withdraw my money after I leave my job?

There are no penalties from the amount withdrawn from your 457 (b) account. However, if you take distributions before age 59½ from a rollover account from a qualified plan such as a 401(k) or an IRA, you may be subject to early withdrawal penalties.

### Will I have to pay taxes on the funds I withdraw?

When you withdraw your funds or start to receive distributions, they are considered taxable income. This means you will have to pay taxes on them and you will need to complete federal and state income tax withholding forms for the year the withdrawal/distributions are made. The benefit payments made to you are reported on Form 1099R.

*Neither Nationwide nor its representatives give tax or legal advice. Please consult with a tax or legal advisor for such advice.*

### When I retire or leave my job, what are my options?

If you choose to leave your employment, or your employment ends because of retirement or permanent disability, there are many options available to you. Contact a Nationwide representative to discuss the details.

You can either leave your money where it is or select from the following payout options:

- Taking it in a lump sum
- Making systematic withdrawals
- Annuity payout options
- Rolling your money over to another plan or into an IRA

### Do I have to withdraw my money right away when I retire?

No, if you are not ready to take any portion of your account now, you can leave it invested where it has the potential to continue to grow.

### When must I begin withdrawing my money?

You must begin taking a Required Minimum Distribution, as defined by the Internal Revenue Service, no later than April 1st of the year following the year you turn 70½ or separate from employment, whichever is later.

### How soon do I need to notify someone so my distributions can start?

If you are planning to stop working, contact a Nationwide Representative as soon as possible to receive assistance in planning your distributions.

### How do I receive my distribution?

You can either receive it as a direct deposit into a savings or checking account, or through the mail. If you choose direct deposit you will receive your initial payments through the mail until your account is set up and your bank account information is confirmed.

### Can I change how often I receive my distribution?

Yes, if you decide you want to change the frequency of your payments, simply fill out a new Benefit Payment Election form with your preferred payment schedule. If you elect an annuity payout option, other restrictions apply.