



Demand for guaranteed lifetime income is here

and Nationwide® is here to help.



Participants are concerned about running out of money in retirement, and we know they are looking to you for answers. This is why Nationwide offers in-plan guarantees that can help meet the needs of your plan demographic.

Our guaranteed lifetime income solutions can offer your Plan participants the following benefits:

Guaranteed income for life

- Participants can plan for retirement with the confidence that they'll receive lifetime income that isn't dependent on market conditions.

Growth potential

- Participants don't have to choose between growth and protection, thanks to investment glidepaths that offer growth potential to and through retirement.

Gain access to a simple experience

- Offered as investment options within a retirement plan, participants can simply select the solution as part of their overall retirement portfolio; we also offer access to helpful educational resources, income calculators, and more!

Greater flexibility

- Unlike some solutions in the market, our in-plan guarantees are free of surrender charges and offer participants full liquidity should they change their mind at any time without penalties (restrictions may apply)

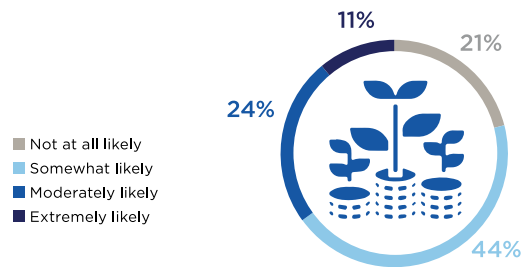
Both plan sponsors and participants agree that retirement income is vital for financial security, but many participants don't understand how to turn their retirement savings into income



88% of plan sponsors and participants agree that financial security involves being confident you won't outlive your income



4 in 10 participants are challenged with turning their retirement savings into income in retirement



Participants want to get started

8 in 10 participants report they are at least somewhat likely to roll over their current retirement savings into a guaranteed lifetime income investment option if it was available through their employer. This is even higher for participants ages 45-54 at 87%

Fast Facts from Nationwide Retirement Institute® 2021 In-Plan Lifetime Income Survey



Reach out to your Nationwide Representative to learn more about how a guaranteed lifetime income solution might be a good fit for your Plan.



The Income America Funds are Wilmington Trust, N.A. Collective Investment Funds (“WTNA Funds”), which are bank collective investment funds of the Wilmington Trust Collective Investment Trust; they are not mutual funds. Wilmington Trust, N.A. serves as the Trustee of the Wilmington Trust Collective Investment Trust and maintains ultimate fiduciary authority over the management of, and investments made in, the WTNA Funds. The WTNA Funds and units therein are exempt from registration under the Securities Act of 1933, as amended, and the Investment Company Act of 1940, as amended. Investments in the WTNA Funds are not deposits or obligations of or guaranteed by Wilmington Trust, and are not insured by the FDIC, the Federal Reserve, or any other governmental agency. The WTNA Funds are commingled investment vehicles, and as such, the values of the underlying investments will rise and fall according to market activity; it is possible to lose money by investing in the WTNA Funds. Participation in Collective Investment Trust Funds is limited primarily to qualified defined contribution plans and certain state or local government plans and is not available to IRAs, health and welfare plans, and certain Keogh plans. Collective Investment Trust Funds may be suitable investments for participants seeking to construct a well-diversified retirement savings program. Investors should consider the investment objectives, risks, charges and expenses of any pooled investment company carefully before investing. The Additional Fund Information and Principal Risk Definitions (PRD) contains this and other information about a Collective Investment Trust Fund and is available at www3.wilmingtontrust.com/content/dam/wtb-web/wtb-migration/pdfs/Principal_Risk_Definitions.pdf or ask for a copy by contacting Wilmington Trust, N.A. at (866) 427-6885.

The Income America 5ForLife target date portfolios include a group annuity contract, which provides a plan participant with guaranteed annual retirement income that is supported by a contract between the trustee and the issuing insurance companies. Guarantees are subject to the claims-paying ability of the issuing insurance companies.

This investment option may not be available in some states.

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