

From starting a career through enjoying retirement, the Plan offers long-term benefits



Easy

Once you enroll, contributions are automatic through payroll deduction. By rolling your eligible outside retirement assets into your retirement plan account, you could make it easier to manage your investments.¹

Low cost

Through group buying, we negotiate lower fund fees than individuals may be able to get on their own.

Automatic

Earnings are reinvested, harnessing the power of compounding.

Tax advantaged

Pre-tax contributions give your account a chance to grow more quickly.

Flexibility

Change your investment mix or contribution amount at any time.

Helpful people

Receive award-winning service,² investment education and personalized support through retirement — at no additional cost.

Intuitive online tools

You have a suite of tools and educational resources available anytime and on any device.

Continued education

You can join live or play on-demand educational webinars tailored for you and your interests, including Social Security, Women in Retirement and many more topics.

Timely communications

You regularly receive valuable information so you can make informed decisions about your account.

Access

When you leave your service or retire, you have the flexibility to choose from several payout options. Receive money at regular intervals and amounts, or take it only when you need it.



If you're retired, the plan and the people who got you this far can help you keep building your future.

¹ Qualified retirement plans, deferred compensation plans and IRAs are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.

² DALBAR Plan Participant Service Award winner, 2014 through 2021.

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.

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