



Nationwide[®]
is on your side

Retirement Plans

401(a) enrollment guide

An opportunity to maximize
your retirement future

Nationwide[®] 401(a) defined contribution plan



You have another way to prepare for retirement

As a public employee serving your community, there are times when it's important to think about yourself and how you will achieve a secure and independent retirement.

Planning for retirement is a big responsibility. Your employer is now offering a 401(a) plan that helps you plan for retirement with your investment elections in the plan. Now is the time to take advantage of this important employee benefit.

Retirement planning: it's important to do it well



Nearly half of nonretired workers are “very worried” **about outliving their savings.**¹



36% of workers have less than \$1,000 currently saved for retirement.²



Inflation historically has **cut buying power in half** every 20 years.³



A 65 year-old couple may face an **estimated \$360,000 in health care costs** over 20 years.⁴

¹ Wells Fargo/Gallup Investor and Retirement Optimism Index, (July 2014).

² Employee Benefit Research Institute.

³ Inflationdata.com. http://inflationdata.com/Inflation/Inflation_Rate/Long_Term_Inflation.asp.

⁴ *Amount of Savings Needed for Health Expenses for People Eligible for Medicare: More Rare Good News*, by Paul Fronstin, Ph.D., Dallas Salisbury, and Jack VanDerhei, Ph.D., EBRI. (October 2013).

Your 401(a) plan helps you build and manage for retirement

What is a 401(a)?

A 401(a) defined contribution plan is a retirement plan set up by an employer that allows contributions to an employee's retirement account by the employee, the employer or both.

Advantages of your 401(a) plan:



Maximize your savings potential

- Contributions don't count toward your 457(b) plan's deferral limits



Control how your money is invested

- Decide which investment options best fit your needs



Benefit from tax advantages

- Your taxable income doesn't increase⁵
- Earnings may grow tax-deferred until they are withdrawn⁶



Enjoy personalized attention

- Turn to Nationwide Retirement Specialists when you need guidance, either on the phone or in person⁷
- Get 24x7 access to your account, on the Web and your mobile device

⁵ Depending on your plan's features, employee contributions, if allowed, may be made pre- or after-tax.

⁶ Distributions made prior to 59½ may be subject to a 10% excise tax. All taxable distributions at any age are subject to ordinary income tax, and surrender charges may apply.

⁷ Plan Service Representatives are available to help you at any time and do not work on commission. The information they provide is for educational purposes only and is not intended as investment advice.



How a 401(a) plan works

Depending on the terms of your employer's plan, contributions may be in the form of:

1. Discretionary or required employer contributions
 2. Employee mandatory contributions
 3. Employee voluntary after tax contributions
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There are several ways to take money out

- When you're ready to retire, you have a number of distribution options
 - Retirement Specialists are available to help you make the decision that suits you best
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Broad range of investment options

- You select investments that match your time horizon and risk tolerance
 - You can make changes to your allocations as your time horizon or risk tolerance changes, or as you approach retirement
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Please note: Other important features and benefits may apply to your 401(a) plan. Please refer to the Summary of Plan Provisions and other materials made available to you for additional information.

Building a portfolio that's right for you

There's more than one way to get to retirement. Some people know exactly what they want when it comes to managing their retirement plan account. Others want simple choices or need regular help.

It's important to identify a personal investing style that can help you reach your specific goals.

If your plan allows, you may choose one or more of these styles:

Do it for me⁸

You would rather focus your time on activities other than investing and prefer more of a hands-off approach to managing your money

Help me do it⁸

You want a simpler way to diversify your portfolio but want to maintain some control over managing your account

I'll do it myself⁸


You are interested in learning about the investment markets and have confidence in your ability to make choices that are right for you



The table on the next page illustrates the type of asset allocation options that may be available in your plan, depending on your level of interest in managing your 401(a) plan.

⁸ Must be allowed by your Plan Sponsor

⁹ 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 costs and expenses of the underlying funds. Target Maturity funds are designed for people who plan to withdraw funds during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. As a result, the funds become more conservative as they approach retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market. A target date fund's principal value is not guaranteed at any time, including the target date designated in the fund's name.



Let your investment style guide your investment approach

Do it for me¹⁰

Hire a professional to manage your account

With a managed account service, your investments are actively selected for you by a professional investment management firm based on information you provide about your time horizon and risk tolerance.

For a nominal cost, the firm will select the funds for your retirement account and manage your asset allocation for you. Note that even with professional management, there is no guarantee that your investment objectives will be met.

Help me do it

Contribute to a Target Date fund

A Target Date fund is designed to invest for a specific date (usually when you expect to begin taking withdrawals) and automatically adjusts the investment mix to become more conservative as the date approaches.⁹

Choose Asset Allocation funds

Asset allocation funds build a portfolio designed to invest for a specific risk level from conservative to aggressive and then rebalance periodically to maintain their risk level.

I'll do it myself

Build your own portfolio

You can create your own mix of investments from the available options within your plan, and then manage your portfolio and rebalance your account.

To see if these investment management options are offered in your 401(a) plan, please refer to the Summary of Plan Provisions.

Managing your account

Over time, your life is likely to change in a number of ways, which could have an impact on your asset allocation or how you want to leave money to your beneficiaries. That's why it's so important to regularly review your 401(a) account.



Rebalance periodically

Review your portfolio periodically to keep it in harmony with your goals.

Rebalancing may help your account perform better over the long term, and it's easy to do. Simply follow the steps when you log into your account online.¹⁰



Combine eligible accounts

If you've had several employers, you may have multiple retirement plans.

Your 401(a) plan may permit you to consolidate these assets into your 401(a) account, making them potentially easier to manage.



Keep beneficiary designations up to date

It's important to update your beneficiary designations after major life events occur, such as when you marry, start a family, the death of an existing beneficiary or in the event that you get divorced.

If you're married but want someone other than your spouse to be your beneficiary, your spouse must sign a written waiver.

You may wish to consult with a qualified advisor to ensure you are comfortable with who will receive your assets.



Choose distribution options that fit your needs

Your plan is intended for long-term investment. There are a number of ways to access your money when you leave your job or retire.

Typically these options include full or partial lump sum distributions, systematic withdrawals or lifetime payouts.¹¹

Refer to the Summary of Plan Provisions for a complete explanation of your distribution options.

¹⁰ There is no guarantee that rebalancing will ensure a profit or protect against loss.

¹¹ 10% premature distribution excise tax may apply to taxable distributions before age 59½.



Helpful tips

Once you're participating in your 401(a) defined contribution plan, use the following checklist to keep your account up-to-date and your retirement plan on track.



Remember what matters

Planning for retirement means taking care of yourself, your life and your legacy. Being prepared is important in so many ways.



Think about investment basics

Remember to be patient and let time help your money grow.



Refresh your strategy

Review your asset allocation periodically to make sure it's still in line with your long-term financial goals.



Keep up-to-date

Visit your plan's website and use My Interactive Retirement PlannerSM. Don't forget to update beneficiary designations as needed.



How to get started

1.

Visit your employer's retirement plan website to complete the Asset Allocation Questionnaire to determine your investment style.

2.

Complete the enclosed Participation Agreement. Select your investment options, and make sure your investment allocations add up to 100%.

3.

Be sure to designate your beneficiaries.

4.

Sign the form and return it either to your employer or your Nationwide Retirement Specialist.

Please note: Your employer has selected special features and benefits for your 401(a) defined contribution plan. These features are described more fully in the enclosed Plan Overview and Summary of Plan Provisions. Not all features addressed in this brochure may be available under your plan.

[DOCUMENTS]



Talk to your Nationwide Retirement Specialist
or call 1-855-463-4977.



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For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus by calling 1-800-626-3112 or visiting nationwide.com. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Retirement Plan Representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.

Information provided by representatives is for educational purposes only and is not intended as investment advice. Federal income tax laws are complex and subject to change. The information in this enrollment guide is based on current interpretations of the law and is not guaranteed. Neither Nationwide nor its representatives give legal or tax advice. Please consult your attorney or tax advisor for answers to specific questions.

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