

A better retirement begins with a plan.

For Plan Sponsor Use Only



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For Plan Sponsor Use Only

Governmental Retirement Plans

Employees are not prepared

457(b) solutions

Nationwide Freedom SeriesSM

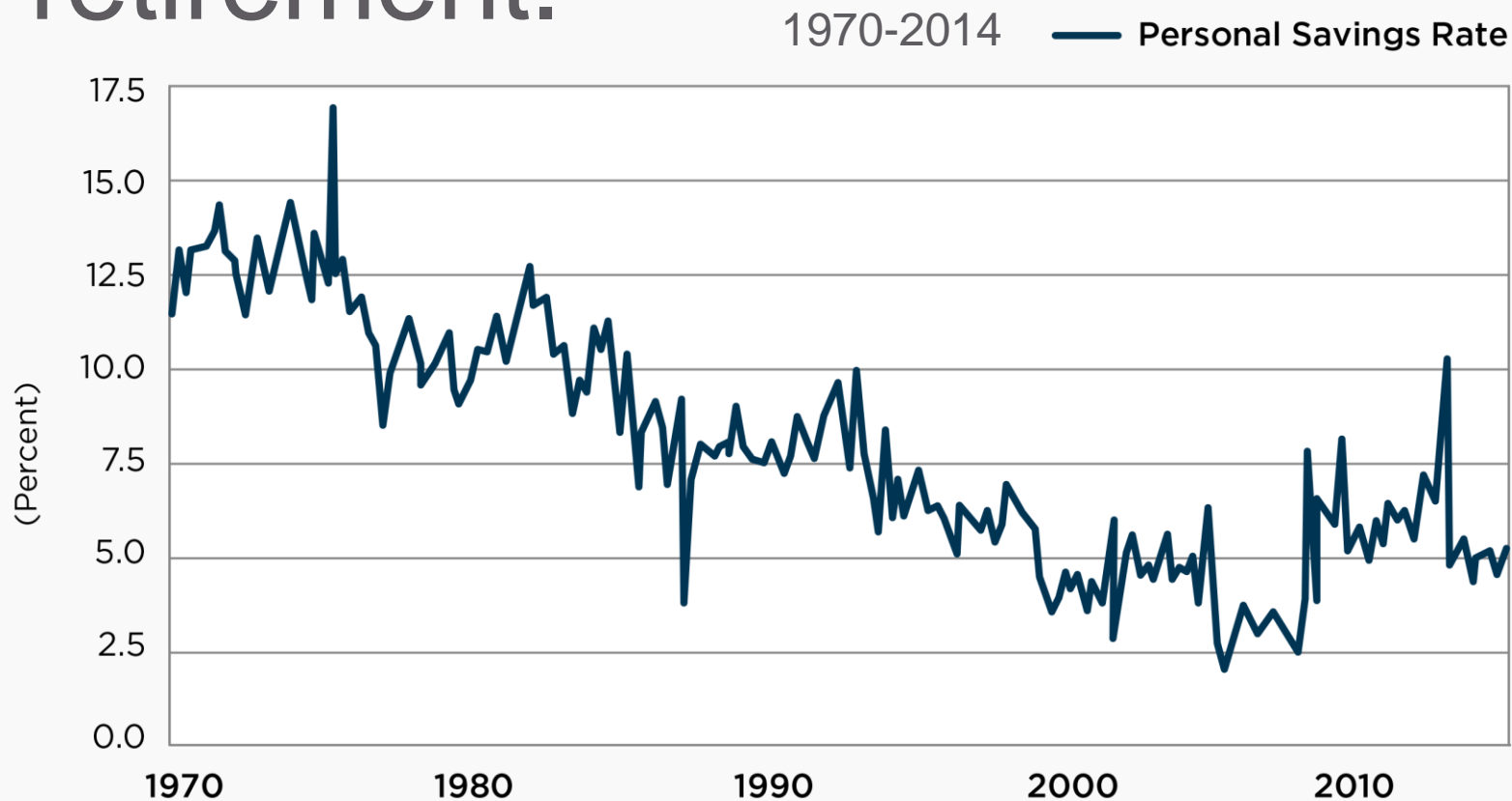
Why Nationwide[®]

Most employees are not prepared for retirement



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People are saving less for retirement.



Source: U.S. Department of Commerce: Bureau of Economic Analysis, St. Louis Federal Reserve.

Lack of retirement readiness impacts employers and employees



84% of American workers report being **financially stressed**¹



56% of workers say they are going to have to **work longer**²



57% of employees age 55+ have not used a **retirement calculator**³



Delayed retirement **costs \$10,000 to \$50,000 per employee** per year beyond normal retirement age⁴

¹ Financial Finesse survey (February 2012).

² U.S. Workers Delaying Retirement, The Conference Board (May 2011).

³ Society of Human Resource Management (September 2011).

⁴ Estimate based on research from Financial Finesse, Finedco and other industry experts.

Employees are not prepared

Lack confidence



More than 60% of plan participants say they lack confidence in their ability to make the right investment decisions

Charles Schwab, 401(k) Participant Survey (Koski Research), August 2014.

Governmental Retirement Plans

Employees are not prepared

457(b) solutions

Nationwide Freedom SeriesSM




Why Nationwide

Plan sponsors can address this need



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is on your side

Why consider a plan?

-  Allows you to customize your employee benefits
-  Assists Employees in funding their retirement
-  Can Act as a recruiting and retention tool



Definition

What is a 457(b) plan?
Deferred compensation plan established by an eligible employer that allows employees to defer income

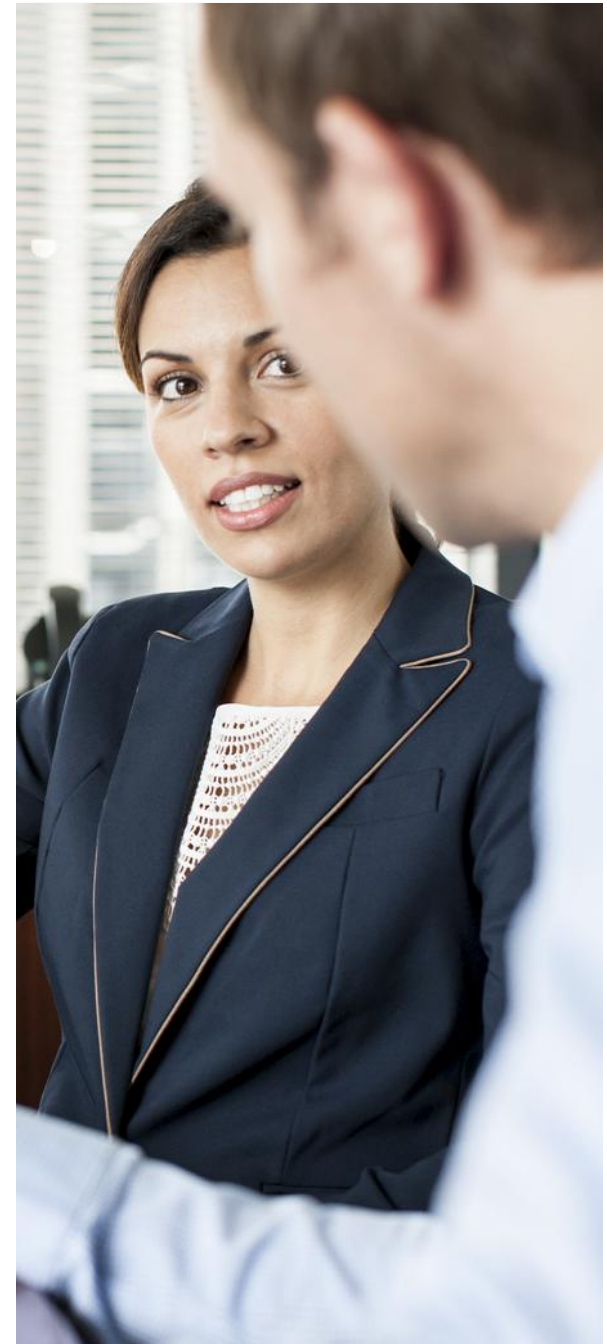
Eligibility

- All employees and independent contractors
- Employer may restrict eligibility in plan document
 - Certain categories
 - Employment status



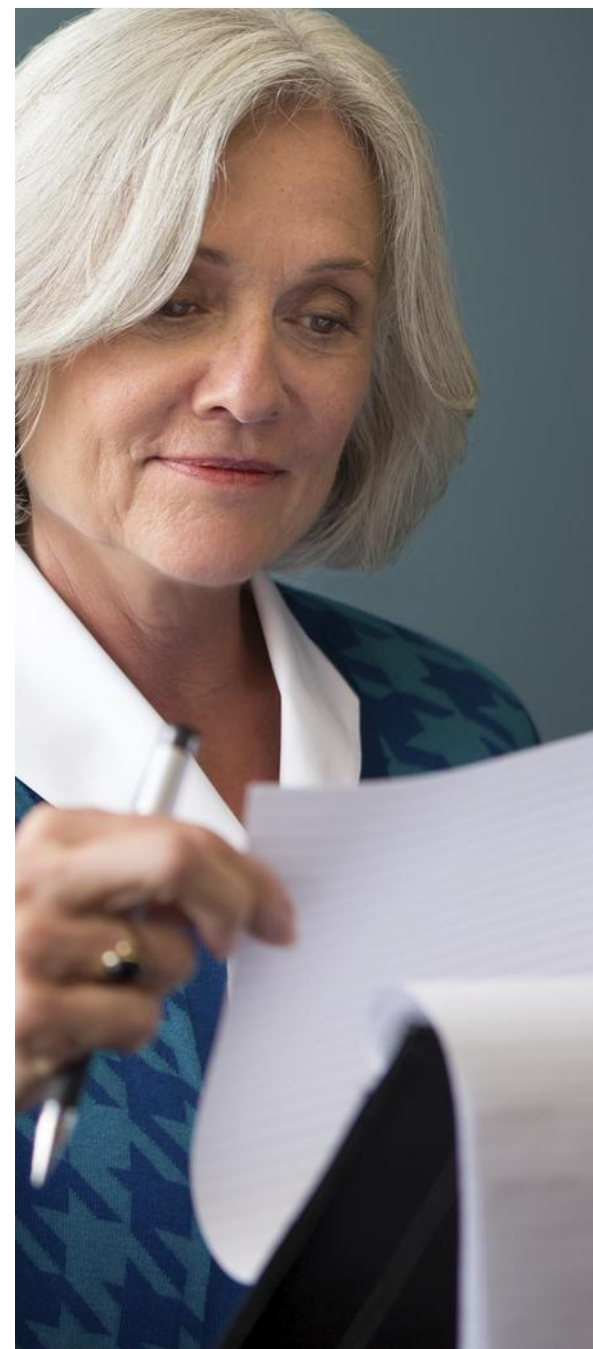
Contributions

- Employee
 - Elective or mandatory salary deferrals (Traditional or Roth)
- Employer
 - Reduce deferral limits
 - Matching/non-elective
 - Optional sick, vacation and back pay contributions



Deferral limits

- The lesser of 100% of compensation or IRS annual dollar limit
- Age 50 annual catch-up provision (\$6,000 for the current year)
- Special three-year catch-up provision (\$36,000 for the current year; certain restrictions apply)





Employee contributions
are 100% vested

Employer vesting of
contributions varies by
plan

Distributions

- Taxed as ordinary income
- No 10% excise tax unless withdrawal is from money rolled over from another qualified plan or IRA
- Minimum distributions are required on the later of age 70½ or the participant's retirement



Governmental Retirement Plans

Employees aren't prepared

457(b) solutions

Nationwide Freedom SeriesSM

About Nationwide

Nationwide Freedom SeriesSM



Nationwide[®]
is on your side

Nationwide Freedom SeriesSM: The next level in plan design

Nationwide
FreedomSM

Nationwide
FreedomProSM

Nationwide
FreedomPro+SM

Investment Fiduciary Services from Morningstar

- Monitoring and due diligence of investment options
- A diversified investment menu from an objective third party
- Quarterly plan performance and annual summary report
- Sample Investment Policy Statement

Nationwide FreedomSM

Complete freedom to manage your offering without any Investment Fiduciary Services provided

Administration fee⁵: 70 / 80 bps

Nationwide Fixed Account

40+ Investment choices across a diverse set of asset classes

Minimum asset requirement: \$0

Minimum contribution: \$10/pay

⁵ Current plans that have the Passage Series may have a maximum fee of 95 bps.

Nationwide FreedomProSM

Investment Fiduciary Services provided
by Morningstar Associates

Administration fee⁵: 70 / 80 bps

Nationwide Fixed Account

30+ Investment choices across
a diverse set of asset classes

Minimum asset requirement: \$0

Minimum contribution: \$10/pay

⁵ Current plans that have the Passage Series may have a maximum fee of 95 bps.

Nationwide FreedomPro+SM

Investment Fiduciary Services provided
by Morningstar Associates

No administration fee

Nationwide Fixed Account

**30+ Investment choices across
a diverse set of asset classes**

Minimum contribution: \$10/pay

Plan must meet one of the following requirements:

**New Plans - 100 Eligible
employees or \$1M with another
provider**

**Plans converting – \$500,000
assets under management**

Governmental Retirement Plans

Employees are not prepared

457(b) and 401(a) solutions

Nationwide Freedom SeriesSM

Why Nationwide

Why Nationwide



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Commitment

VOTED
TOP 10

Most Trusted Company
for Privacy⁶

#1

MARKET SHARE

in 457 plans administered⁷

40+

YEARS

of experience in the public sector

MORE THAN
2 million

participants⁷

\$100

BILLION

of assets under administration⁷

MORE THAN
99%

Case retention rate since 2000⁷

⁶ Source: The Ponemon Institute

⁷ As of March 2015

We surround and support you and your employees every step of the way



We surround your plan with industry expertise



We support your participants to help them reach their retirement goals

How we help plan sponsors



A team of Nationwide representatives



Fiduciary education modules



Plan sponsor phone support



Mobile responsive website (www.nrsforu.com)



Quarterly market updates

Superior engagement results

Annual Deferral Amount

Nationwide:

\$4,924

+28%

Industry Average:

\$3,833

Account Balance

Nationwide:

\$56,243

+6%

Industry Average:

\$53,000

Averages Sources: NAGDCA Defined Contribution Plan Survey Report, March 2014
and Nationwide Internal Sales and Actuarial Reports, December 2014

Questions?

Contact your Nationwide Representative.



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