

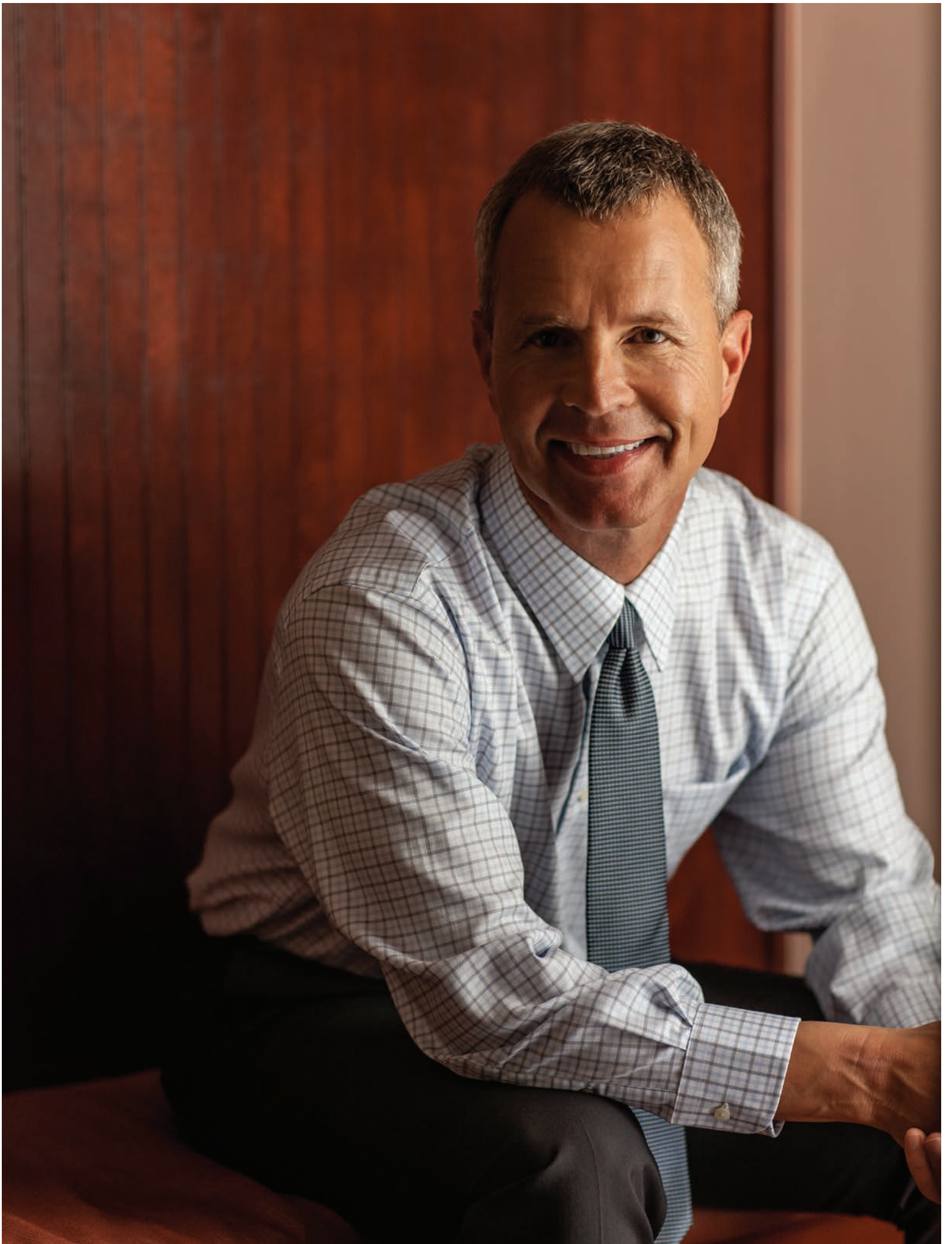


Governmental 401(a)  
Plan Benefits

Guide

Better retirement  
begins with a plan.

For Plan Sponsor Use Only



---

# Why consider a 401(a) plan for your employees?

---

Setting up retirement plans for your employees can be very challenging. The good news is that Nationwide can help. We understand the advantages of adding a governmental 401(a) plan to complement your 457(b) plan and will work with you to design a unique retirement plan solution that benefits you and your employees.

A 401(a) is a tax-deferred defined contribution plan. Once eligible, your employees can receive employer contributions in this plan. Combining a Nationwide 401(a) plan with a 457(b) plan will allow your employees to do more to prepare for their retirement than they are able to do with a standalone 457(b) plan.

## Government agencies select 401(a) plans for their employees for a variety of reasons:

- 1 Allows you to build a customized retirement plan:** Because of the flexibility in design allowed by 401(a) guidelines, we can create a 401(a) plan that's just right for your organization. Working with Nationwide, you can be confident you are partnering with an experienced, stable provider.
- 2 Enables your employees to build their retirement savings:** As 401(a) plan sponsors, your employees have the ability to save larger amounts for their retirement because your employer contributions will not be counted toward the limits on employee deferrals to your 457(b) plan.
- 3 Can act as a retention tool:** With a 401(a) plan, you can design the plan to benefit all employees or only benefit a certain group of employees. Adding a 401(a) plan may help to retain employees.

---

# We support you and your employees every step of the way.

---

Nationwide offers the services and tools public-sector employers need to create and manage 401(a) plans for their employees. You will have the confidence that comes from working with an experienced and financially strong provider and the peace of mind that your employees are planning properly for their retirement.

## OUR ARRAY OF PLAN SERVICES INCLUDE >>



### Customized plan design

- We work with you to build solutions based on your organization's specific needs.
- You can use the plan to extend different levels of benefits to distinct employee groups.



### On Your Side<sup>®</sup> support

- Our dedicated field representatives provide you with legislative reports, market news, reporting tools and more.
- We help you help your employees understand their options and make decisions that help prepare them for retirement.



### Employee education and support services

- We work with participants to teach them how to prepare properly for retirement.
- Our services include recordkeeping and support through educational seminars, enrollment meetings, personal retirement consultation services and online interactive planning tools on our website.



---

# Look to us for the people, experience and commitment to help you succeed.

---

Nationwide has been delivering on our commitment to public-sector employees for more than 40 years.

**#1**  
provider of public sector  
retirement plans<sup>1</sup>

Serves  
**2 million**  
participants<sup>1</sup>

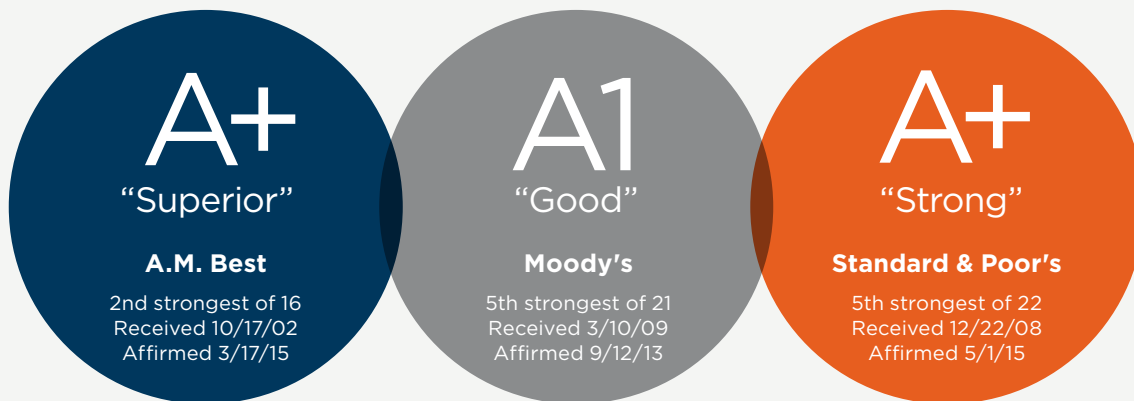
Administers nearly  
**8,000**  
public-sector  
retirement plans of  
all sizes<sup>1</sup>

<sup>1</sup> As of March, 2015.

---

## FINANCIAL STRENGTH RATINGS

---



---

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are only updated when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

---

We are Nationwide. And we want to help you and your employees prepare for and live in retirement.

---



Contact your Nationwide representative at 1-855-463-4977 for more information.



Neither Nationwide nor any of its representatives give legal or tax advice.

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice. Please consult with your tax or legal advisor before making any decisions about plan matters.

Nationwide, through its affiliated retirement plan service and product providers, has endorsement relationships with the National Association of Counties and the International Association of Fire Fighters-Financial Corporation. More information about the endorsement relationships may be found online at [www.nrsforu.com](http://www.nrsforu.com).

Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA.

The unregistered group variable and fixed annuity is issued by Nationwide Life Insurance Company, Columbus, OH. Contract number NRC-0105AO, NRC-0105OR, NRC-0106AO, NRC-0106OR. In Oklahoma only: NRC-0105OK, NRC-0106OK.

Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2015 Nationwide

FOR PLAN SPONSOR ONLY

NRM-12788AO.1 (10/15)