



RETIREMENT 101

What's your plan for preparing financially for retirement?

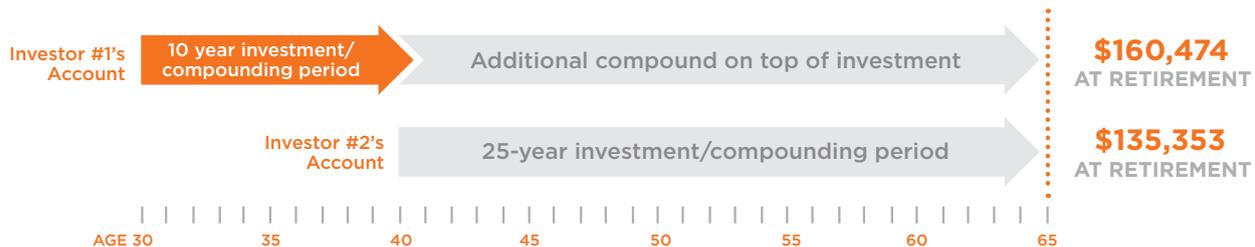
You may need resources beyond a pension and any Social Security benefits to meet your retirement income needs. The sooner you start, the easier saving for retirement may be. Time lets you invest less per pay earlier to potentially achieve the same or better results over the long term.

Your employer knows that saving more for retirement is important; that's why they sponsor a 457(b) deferred compensation plan — and encourage you to enroll in it. We can explain the various options available to you.



Why start now?

Because time lets you invest less while potentially earning more.



This illustration is a hypothetical compounding calculation assuming a 7% annual rate of return. It is not intended to serve as a projection or prediction of the investment results of any specific investment. Investments are not guaranteed. Depending on your underlying investments, your return may be higher or lower. Interest compounded annually based on beginning-year contributions. No taxes or fees are reflected in this example, which would lower the results displayed. Source: Nationwide Financial® (2008).

¹ *NRRI Update Shows Half Still Falling Short*; Alicia H. Munnell, Wenliang Hou and Anthony Webb; Center for Retirement Research at Boston College; Issue Brief 14-20 (December 2014).

Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Neither Nationwide nor any of its representatives give investment, legal or tax advice. Please consult your own counsel before making decisions about retirement plan participation.



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