



Nationwide Retirement  
Flexible Advantage®

Retirement plan

# A retirement program based on flexibility

APPROVED FOR FINANCIAL PROFESSIONAL USE WITH PLAN SPONSORS



# Why is flexibility so important?

With Nationwide Retirement Flexible Advantage<sup>®</sup>, you have the features and options available to create a program that may be suitable for you and your employees. Plus, your financial professional is there to help ensure it's working toward your goals.

## Program features

- More than 1,500 unique investment options — a broad mix to help manage results for your employees
- Target maturity funds from multiple fund families allow participants to select funds based on their retirement year and adjust as needed
- Lifestyle/risk-based funds allow participants to select funds based on a risk profile and life stage and to select a new one as needed
- Multiple fixed options, including the Nationwide Fixed Select Contract<sup>®</sup> and The Best of America<sup>®</sup> Retirement Advisor Fixed Contract

Target maturity funds are designed for people who plan to begin withdrawing money during or near a specific target date, such as at retirement. These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. The funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. In addition to the expenses of the target maturity funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal value of the fund is not guaranteed at any time, including the target date.

## Nationwide Retirement Flexible Advantage also offers these attractive features:

- Nationwide ClearCredit<sup>®</sup>, a unique feature that:
  - Allows participants to directly benefit from any mutual fund service fee payments
  - Reduces the asset fee paid by participants based on their investment decisions
  - Credits participants on a daily basis via fee reduction
- Fund Window — participants can select from the full menu of mutual funds at no extra charge without additional liability for you
- Self-directed brokerage account — participants can add virtually any mutual fund and individual stock to their retirement plan portfolio
- Professionally managed accounts<sup>1</sup> — for those participants who want a hands-off approach to managing their account
- 3(21) or 3(38) investment fiduciary service from Wilshire Associates or IRON Financial; IRON is a Centre for Fiduciary Excellence (CEFEX)-certified investment management firm

## Enrollment and education to support participants when they need it

- My Interactive Retirement Planner<sup>™</sup>, which allows employees to set a goal, track progress and consider actions to help improve their outlook — all in just 10 minutes
- Pre-enrollment campaigns to create interest and educate your employees
- Multiple enrollment options, including online and on-site with a dedicated Education & Enrollment Specialist
- Educational materials, including books, payroll stuffers, presentations and posters
- Post-enrollment education modules on various topics of interest to your employees; includes promotional materials, online modules and presentations by your financial professional or Nationwide representative

Learn more about Nationwide Retirement Flexible Advantage<sup>®</sup>.



1-888-262-401k (4015)



[nationwide.com/retirementplans](http://nationwide.com/retirementplans)

<sup>1</sup> Offerings may not be available for use with all broker/dealers.

**For more information about the available underlying investment options, please consult a fund prospectus. Carefully consider the investment objectives, risks, charges and expenses. Prospectuses contain this and other important information and should be read carefully before investing. To request a copy, call 1-888-867-5175 or visit the plan's website.**

# Get the flexibility you deserve with Nationwide Retirement Flexible Advantage®.



1-888-262-401K (4015)



[nationwide.com/retirementplans](https://nationwide.com/retirementplans)



**Nationwide®**  
is on your side

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

The following competing funds cannot be offered with the Nationwide Fixed Select Contract: stable value collective funds (including the Invesco Stable Value Fund), other fixed annuity products, money market funds, and certain bond and index funds.

Restrictions may apply to exchanges if the Plan is utilizing a third-party money manager. Transfers out of this contract to other funding providers are also subject to certain limitations. Specific information regarding these restrictions, as well as other fees and charges, are detailed in your contract.

Prudently managing Fund Window investment options may require investment expertise and/or professional management advice. In addition, some of these investment options may have higher Nationwide asset fees than the designated investment options. Nationwide does not make recommendations or give investment advice.

Nationwide ClearCredit reduces the asset fee based on payments from funds for participants who have invested in those funds.

Neither Nationwide nor its affiliates are related to or affiliated with IRON Financial or Wilshire Associates.

RIA Managed Account Services is a separate financial processing service offered by Nationwide through its affiliate, RIA Services Inc., that allows sponsors of plans funded with the Nationwide Group Retirement Series to make investment advisory services available to participants. The plan sponsor must determine whether this service is appropriate for participants and consistent with the terms of the plan and has exclusive responsibility for the selection of any investment advisory firm.

Self-directed brokerage services are available through TD Ameritrade Corporate Services, Division of Ameritrade Inc., a registered broker/dealer not affiliated with Nationwide.

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The Nationwide Group Retirement Series includes unregistered group fixed and trust programs. The unregistered group fixed programs are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: One Nationwide Plaza, Columbus, OH 43215-2220.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide Fixed Select Contract, Nationwide Retirement Flexible Advantage and Nationwide ClearCredit are service marks of Nationwide Mutual Insurance Company. The Best of America and My Interactive Retirement Planner are service marks of Nationwide Life Insurance Company. © 2020 Nationwide

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