



# Helping America prepare for and live in retirement

We protect people, businesses  
and futures with extraordinary care





## **A message from NACo CEO/Executive Director, Matthew Chase**

The National Association of Counties (NACo) is passionate about advancing excellence in public service to help people and places thrive across America. We pursue our mission by strengthening the leadership skills, knowledge and wellness of our nearly 40,000 county elected officials and more than 3.6 million county workforce. The most important asset across America's county governments are our people, with an amazing diversity of heritage, experience and talent.

That's why since 1981, we have partnered with Nationwide Retirement Solutions to help enhance the overall financial wellness and retirement security of our nation's county workforce and their families. Nationwide continues to innovate and create new and improved solutions that allow county employees to save extra money and plan effectively for their future. As a U.S. Based Mutual Company, Nationwide is one of the most progressive and caring corporate citizens in the country and their values align with those of NACo. They also have the proven experience, financial strength, corporate integrity and public sector focus that serves our state associations, county governments and county workforce best.

I encourage you to take advantage of the strength, resources, tools and services of our proud Partner, Nationwide Retirement Solutions. There is so much information in this brochure that can provide your county employees with sound financial strategies to a more secure financial retirement. Lastly, please share this information with other colleagues who may be able to add these services to their employee benefits.

We are steadfast in our pursuit to enrich our membership value exponentially, guided by the belief that stronger counties result in a stronger America.

With Respect,

Matt Chase, CEO/ Executive Director  
NACo



# It's the right time for the right partner

Nationwide goes above and beyond to do the right thing, at the right time – so participants get a better experience and you get a better partner.

We have a foundation and heritage you can trust and a customized approach that meets participants where they are. We know it's not just about what we do — it's how we do it.

BETTER PARTICIPANT EXPERIENCES	ADMINISTRATIVE SIMPLICITY	VALUES THAT TRANSLATE TO SERVICE
We offer a variety of tools and solutions to educate your participants and give them the right information to drive retirement readiness. Our solutions are both simple and comprehensive; this helps your employees know where they're going.	We provide thought leadership and serve as your partner by breaking down challenges and offering clear solutions.	We're a U.S.-based company that's more than just a business. We're committed to creating a brighter future for our communities.

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Better Participant Experiences

## We help your employees prepare

We help drive retirement readiness, providing employees resources and comprehensive plan support.

### We offer support every step of the way

The decisions your employees make about their retirement plans today will impact them for years to come. That's why they need support as they prepare — from their initial enrollment all the way through retirement.

### We provide a consultative and simplified enrollment process

- Online enrollment — a secure process to help enable fraud protection
- Auto enrollment
- Annual increase of participant contributions
- Virtual and in-person meetings

# A connected experience to help improve employee outcomes

## Interactive tools

Simple, meaningful, useful online tools to enable employees to take their best next step

## Participant Engagement Program

Personalized, proactive financial wellness and retirement readiness communications



## Guidance

Provided over the phone, in group settings or online by our licensed financial professionals to enhance financial wellness at no extra cost

## Our Participant Engagement Program works



**28%**

INCREASE IN  
CONVERSATIONS HELD<sup>1</sup>



**18%**

INCREASE IN  
CONTRIBUTIONS<sup>1</sup>



**22%**

INCREASE IN  
ROLLED-IN ASSETS<sup>1</sup>

The Participant Engagement Program drives employees to the My Interactive Retirement Planner tool to generate their personalized Retirement Readiness score and report. Those employees are 56% more confident that they'll reach their goals.<sup>2</sup>

<sup>1</sup> Results are from Jan. 2019 through Dec. 2019 and include all 7600+ plans in the Program. Lift is generated by looking at Treated vs. Control groups.

# Our Retirement Readiness experience helps your employees determine if they're on track

Retirement Readiness is a big-picture assessment of how likely one is to reach their retirement goals. It takes into account:

Planned retirement date

Resources for retirement income

How much one is saving

The long-term investment strategy

We can help your employees understand their retirement outlook in just minutes. When they log on to their account and answer a few simple questions, they'll receive a personalized snapshot of their projected retirement readiness.



## Where they stand

Quick, personalized retirement readiness snapshot

## The full picture

With **My Interactive Retirement Planner<sup>SM</sup>**, they can add more details and refine goals

## Actions to consider

Options for ways to help close retirement income gaps

The experience is simple, actionable and personalized. They can even download their personalized Retirement Readiness Report for future reference.

<sup>2</sup> Results are from Jan. 2019 through Dec. 2019 and include all 7600+ plans in the Program. Lift is generated by looking at Treated vs. Control groups.

# Drive participant engagement with mobile-responsive online education

Participants can securely access up-to-date retirement account information anytime and anywhere using our mobile-responsive website.

## Our online learning center features:

- Education
- Calculators
- Videos
- Tools
- Presentations
- Relevant articles



## No. 1-ranked mobile website

in DALBAR's review of Retirement Plan Providers for six consecutive years (2014-2019)

Earned DALBAR's Communication Seal for plan participants' online experience consistently since 2016

## Mobile-optimized website

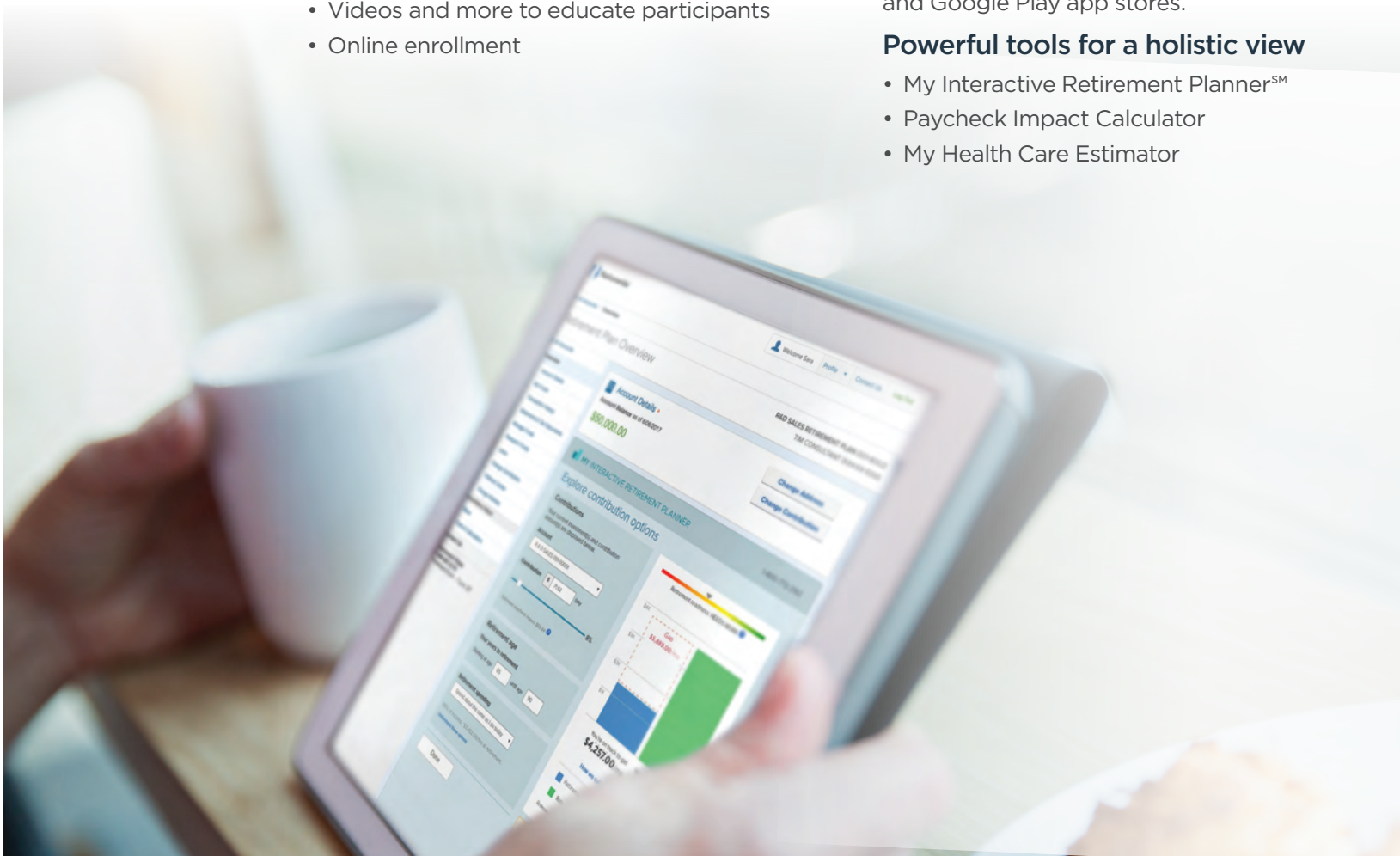
- Full functionality on any device
- Videos and more to educate participants
- Online enrollment

## Mobile app

Available for download in Apple and Google Play app stores.

## Powerful tools for a holistic view

- My Interactive Retirement Planner<sup>SM</sup>
- Paycheck Impact Calculator
- My Health Care Estimator



# Help your employees get REAL about their finances and retirement

## The Nationwide REALtirement Experience

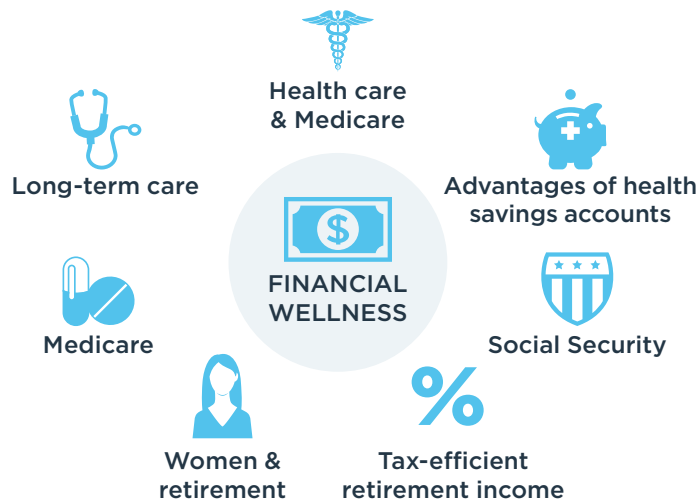
Your Enrollment and Education Specialist will work with you to offer presentations — virtually or in person — to help educate your employees on financial planning and saving.

GETTING STARTED	EARLY SAVERS	MID-CAREER SAVERS	APPROACHING RETIREMENT	LIVING IN RETIREMENT
Basics of Personal Finance				
Cyber Security Basics				
Investment Basics				
Online Resources				
Retirement 101				
	Avoiding Emotional Investing			
	Smart Ways to Help Save, Grow and Protect Your Money			
	Retirement Myths and Realities			
	Women and Retirement			
	Contributing to Your Retirement Account			
	Health Savings Account			
	Investment Types and Risks			
		Health Care		
		Social Security		
			Approaching and Living in Retirement	

# We help participants think more broadly about their personal financial wellness

The **Nationwide Retirement Institute®** mission:

Providing practical thought leadership and actionable solutions to improve financial health and retirement outcomes.



## Highest tier of service center support

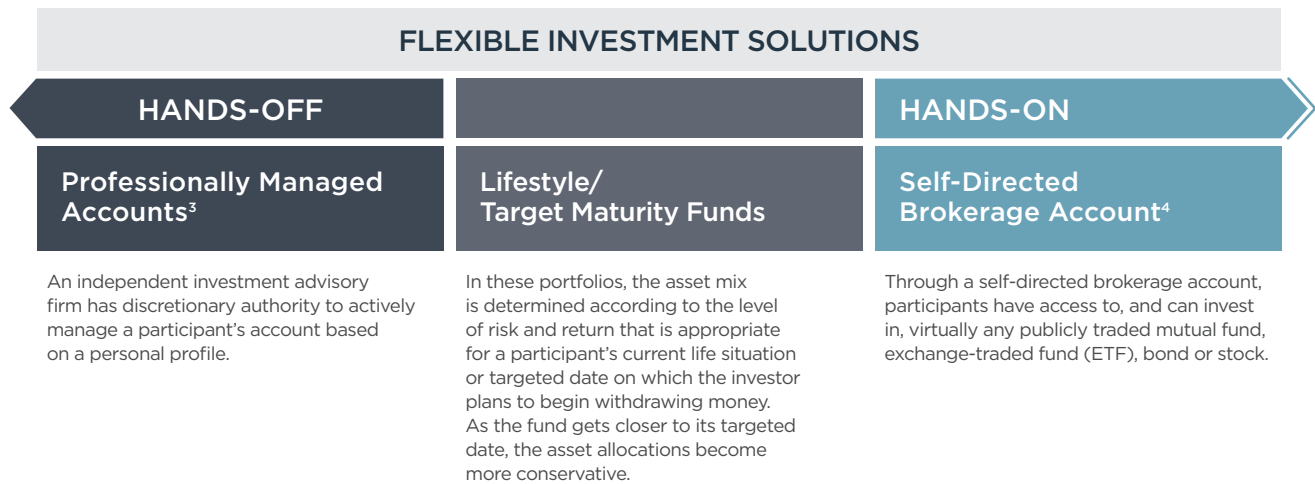
Winner of DALBAR's Plan Participant Service Award for seven consecutive years.<sup>3</sup>

<sup>3</sup> DALBAR Plan Participant Service Award, 2014-2021



# We offer strategies for many types of investors

We understand that your employees will have different degrees of knowledge and interest in investment management. That's why we encourage you to consider offering options for both "hands-off" and "hands-on" investors — with no additional expenses to you as the plan sponsor.



Lifestyle funds — also known as target risk funds — are asset allocation funds that are managed based on different levels of risk, from conservative to aggressive.

Target maturity funds — also known as target date funds — are asset allocation funds that are based on a targeted date as to when an investor plans to begin to withdraw money. These funds target the year of retirement, and the asset allocations become more conservative as retirement nears.

Target maturity funds and lifestyle 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 and lifestyle funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Fund Window investment options may require investment expertise and/or professional management advice to prudently manage. 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.

# Our service model is built around you

1

**KNOWING  
YOU AND  
YOUR NEEDS**

2

**MAKING  
IT SIMPLE  
FOR YOU**

3

**BEING  
YOUR  
ADVOCATE**

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Because we do this every day, we provide streamlined support to you and your staff with confidence and commitment.

We attract, hire and maintain an experienced, knowledgeable staff to best serve you.

## **A dedicated point of contact**

We assign every new plan an implementation specialist who will assist you throughout the setup process.

Once you're set up, you'll have a personal primary contact, backed by a team of professionals, to provide consistency as we help manage your plan.

## **Education and certifications for the individuals who service your plan**

- More than 100 service associates have completed a designation from ASPPA or LOMA
- More than 300 are currently pursuing an industry designation

# A support system created to make retirement plan management easier

## Payroll integration

Nationwide offers several secure methods for payroll integration.

### Payroll management

We partner with more than 40 payroll providers to offer an easy-to-use, full-service solution that provides secure payroll integration. Our Payroll 180/360 solution uses a secure connection between payroll provider and Nationwide to transmit contribution, salary and census information, plus receive timely deferral notices.

If you don't have a payroll provider, we offer FastPay, an easy online solution to submit payroll and contribution files.

### Contribution process flexibility

This feature allows us to initiate automated clearinghouse debits from the employer's bank to fund contributions and send data files back to the payroll provider when a participant changes a deferral amount or initiates a loan.

## Online tools

### Online document vault

Nationwide provides self-service for plans to access important plan documents such as summary plan descriptions, QDIA notice, safe harbor notices, etc.

### Notice delivery

We give you and your participants a paperless statement delivery experience and the option for a paperless disclosure delivery.

### Our mobile-responsive website will help you monitor and manage your retirement plan, including:

- View balances at participant, plan or fund level
- Process contributions and loans
- Obtain reports

# We provide a holistic approach to securing your data

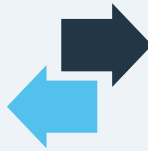
## THREE KEY AREAS FOR FRAUD DETECTION AND PREVENTION

### PEOPLE



- Over 200 dedicated associates for data protection
- 24/7 Security Command Center
- Daily IT and Ops briefings
- Industry partnerships for threat intelligence

### PROCESS



- Specialized security questions
- Attribute & analytics red flag monitoring
- Electronic statements, paperless distributions
- FraudShare — LIMRA/LOMA/SRI Founders Council<sup>4</sup>
- Precautionary bank analytics

### TECHNOLOGY



- Identity verifications
- Multiple firewalls
- E-Fraud validation
- Pindrop® Phoneprinting™
- Proactive distribution alerts
- Participant “Account Lock” distribution holds



<sup>4</sup> LIMRA - Life Insurance Marketing & Research; LOMA - Life Office Management Association; SRI - Secure Retirement Institute

## Start with a strong foundation

We are a U.S.-based company with more than 46 years of experience helping America's workers prepare for and live in retirement.

We recordkeep  
approximately  
**35,000**  
plans<sup>5</sup>

We service  
more than  
**2.7 million**  
participants<sup>5</sup>

We manage and  
administer more than  
**\$152 billion**  
in retirement assets<sup>5</sup>

### Your plan is backed by our strength and stability

Nationwide® began in 1926, when we made a commitment to Ohio farmers. Since then, we've kept our focus on our members and doing what's right for them. As a mutual company, we believe people are our greatest strength, our largest investment and the inspiration for everything we do. Over the decades, we've stood the test of time and have grown to be a strong and stable company that our customers can count on.

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#### FINANCIAL STRENGTH RATINGS

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**A+**

**AM BEST**

received 10/17/2002  
affirmed 12/17/2019

**A1**

**MOODY'S**

received 3/10/2009  
affirmed 5/27/2020

**A+**

**STANDARD & POOR'S**

received 12/22/2008  
affirmed 6/23/2020

<sup>5</sup> Nationwide statistics as of Sept. 30, 2020.



# We're more than just a business

We have a history of community engagement and philanthropy.



The Nationwide Foundation supports Feeding America, its National Produce Program and 23 of its member food banks across the nation, granting more than **\$18.2 million** since 2000. Last year, Nationwide associates raised nearly 3.1 million meals<sup>6</sup> for Feeding America food banks.



**American Red Cross**

Giving blood has been a tradition at Nationwide since 1944. And today, we work with blood partners across the country, giving around 15,000 pints annually. As a founding member of the Annual Disaster Giving Program, the Nationwide Foundation helps the Red Cross with immediate resources to respond to disasters. Since 2000, the Nationwide Foundation has contributed **\$19.9 million** to American Red Cross disaster relief.

106,163

volunteer hours  
recorded by Nationwide  
associates in 2019



For more than 60 years, Nationwide has been working with Nationwide Children's Hospital to help ensure every child has access to quality medical care. In 2014, the Nationwide Foundation established the Nationwide Foundation Pediatric Innovation Fund to support research and innovative projects. The Foundation has given **\$10 million** to the fund annually reaching a total investment of \$60 million in 2019. Combined with the Foundation's gift in 2006, this brings the Foundation's support of Nationwide Children's hospital to \$110 million.



Our associates have been giving to United Way since our first workplace campaign in 1951. The Nationwide Foundation began matching their contributions dollar for dollar in the 1960s. Last year, our associates, agents and retirees contributed more than **\$7.7 million** through our campaign.



More than

**\$499 million**

contributed to nonprofit organizations by  
the Nationwide Foundation since 2000

<sup>6</sup> The number of meals calculated by Nationwide is based on annual cash and food donations made between 2000 and 2019 to Feeding America member food banks using their local meal conversion rate.

# We have an employee-focused culture

Our great culture fosters engaged associates. This leads to better service for your plan and participants.

**#74**

on FORTUNE 100 list<sup>7</sup>



**FORTUNE**<sup>10</sup>  
**100**  
**BEST**  
COMPANIES  
TO WORK FOR  
2020



**FORTUNE**<sup>11</sup>  
WORLD'S MOST  
**ADMIRED**  
COMPANIES  
2017

**GALLUP** GREAT  
WORKPLACE  
AWARD<sup>12</sup>



**TOP**  
**100**

companies for Latinos<sup>14</sup>



<sup>7</sup> Based on revenue, Fortune magazine (May 2020).

<sup>8</sup> <https://fortune.com/best-workplaces-for-diversity/2019/search/>

<sup>9</sup> <http://fortune.com/2017/02/09/best-workplaces-giving-back>

<sup>10</sup> <https://www.greatplacetowork.com/best-workplaces/100-best/2020>

<sup>11</sup> <https://fortune.com/worlds-most-admired-companies/2017/nationwide/>

<sup>12</sup> <https://www.gallup.com/workplace/290909/2020-gallup-exceptional-workplace-award-recipients.aspx>

<sup>13</sup> <https://www.catalyst.org/solution/catalyst-award-winners/>

<sup>14</sup> <http://latinomagazine.com/spring2016/latino-100.html>

<sup>15</sup> <https://www.usveteransmagazine.com/recognition-lists>

# We can help you make your plan a success

We look forward to our partnership and to helping you prepare your employees for retirement.

To learn more, please contact:

**David Belnick**  
Endorsement Partner Director

 (410) 790-5440

 Belnid1@nationwide.com



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

Target maturity funds, also known as target date 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.

My Interactive Retirement Planner<sup>SM</sup> is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

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

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities 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: Columbus, Ohio.

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