

Everybody wants in

If you're not planning for retirement,
what are you waiting for?



Investing today to help take care of tomorrow can be one of the smartest decisions you'll ever make, and you won't have to give up the good things in life!

Prepare for your retirement



Nationwide[®]
On Your Side

Don't be a fish out of water — enroll in your retirement plan!

Did you know the money that goes into your retirement plan is taken out of your paycheck before it's taxed? That means, when you contribute, you may actually be lowering your tax bracket and possibly paying less federal tax.

More money goes into your plan than comes out of your pay!

You contribute	You invest	Biweekly pay reduced by	Annual income tax deferred	Example of pretax deferrals for someone making \$25,000 a year Results rounded to the nearest dollar, assuming a 25% marginal federal income tax bracket and biweekly pay periods. Neither the company nor its representatives give legal or tax advice. Please consult your attorney or tax advisor for answers to specific questions.
3%	\$29	\$22	\$187.50	
9%	\$87	\$65	\$562.50	

This chart is hypothetical in nature and is not intended to predict or project investment results.

Build a bigger snowball.

Investing in your retirement plan is like trying to build a snowman. You start with a small snowball, then roll it around to add the snow you need. After some time, you'll have a base big enough to work with.

Compounding interest is the financial term for "rolling the snowball around." Your account grows not only by your contributions, but also on any gains you may earn on your contributions. And the bigger your account gets, the more it can grow.

It can make a big difference over time. In fact, Albert Einstein is said to have called compounding "the most powerful force in the universe." So, don't miss out. Join us at your upcoming retirement plan meeting to learn more!

Just keep in mind that investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

Did you know?

How long will it take money to double if it earns an 8% return?

Answer: Nine years

Try it!

Divide 72 by a rate of return to see how long it will take the money to double.

$$72 \div 8 = \text{Nine years}$$

Let's try 6%:

$$72 \div 6 = 12 \text{ years}$$

Tax-deferred defined

Instead of paying tax on the returns of an investment now, they're delayed until withdrawals are made — generally in retirement.

Benefits:

- Retirement plan investments may grow unhindered by current taxes
- Investments are usually made when investors are employed and in a higher tax bracket while withdrawals are generally made once retired when income and tax brackets may be lower

Distributions from your retirement program are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal income tax penalty may apply. A 10% federal tax penalty may apply to amounts distributed from your plan which are attributed to an IRA or other qualified plan.

The choice is yours.

Your employer realizes you may or may not have the time, desire or expertise to manage your retirement account. Your company-sponsored retirement plan offers you different options so that you can pick what's right for you. Talk to your employer about options to:



Do it for me. Learn more about how an investment advisor can actively manage your retirement account for you. Your employer, not Nationwide®, has selected the registered investment advisor. Results are not guaranteed, so carefully consider all options before investing. Additional fees apply for this service.



Help me do it. Get help building and managing a portfolio with preset investment models based on your age and risk tolerance, the number of years until retirement and your retirement objectives.



I'll do it myself. Use tools and resources to help you build your own customized investment mix.

On Your Side® Interactive Retirement Planner

To learn more about how much you should invest towards retirement, check out the *On Your Side*® Interactive Retirement Planner at nationwide.com/myretirement. It's an innovative resource, created for employees, like you, to help you understand if you are on track for retirement.

In just 10 minutes, you can set a retirement goal, track your progress, get suggestions to improve your retirement outlook and model different investment savings and retirement scenarios based on feedback from the planner.



“ I used Nationwide’s Interactive Retirement Planner to see if I was on track for retirement. ”

Talk to your employer about how you can start planning for your retirement today. It could be one of the smartest decisions you'll ever make!

Why Nationwide®?

We're glad you asked.

As a stable, Midwestern company with more than 80 years of experience, we're conservative by nature. And, because we're in the business of offering annuities, life insurance, retirement plans and mutual funds, we know risk management and take many steps to protect our investors.

We're proud of the company we keep and the company we've built along the way. Nationwide is a FORTUNE 500¹ company with more than 30,000 associates, making us one of the largest financial services companies in America. Through the years, we've worked hard to build things you can rely on:

- Diversified sources of earnings and cash flows
- A strong balance sheet
- A sound and disciplined investment policy; and
- A long history of maintaining a quality investment portfolio

Spend some time with us and you'll quickly see a difference. Our conservative culture allows us to bring a unique brand of personalized service to our customers. We call it being On Your Side and it's what drives us to help you protect what matters most.

Welcome to the Nationwide family.

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

¹ Fortune Magazine (June 2012).

Federal income tax laws are complex and subject to change. This information is based on current interpretations of the law and is not guaranteed. Neither Nationwide® nor its agents or representatives give legal or tax advice. You should consult your attorney or tax advisor for answers to your specific tax questions.

Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank, Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation.

Nationwide, the Nationwide framemark, On Your Side Interactive Retirement Planner and On Your Side are service marks of Nationwide Mutual Insurance Company.

© 2007 – 2012 Nationwide Financial Services, Inc. All rights reserved.

PNM-0930AO.3 (07/12)



Nationwide®
On Your Side