

Feel more confident about how your retirement account is invested.

Nationwide ProAccount[®] is a managed account service designed to help you feel more confident about investing for retirement.

Nationwide ProAccount offers:

- Professional investment management to research, select and monitor portfolios
- Personalized asset allocation based on your age and personal tolerance for risk
- Periodic adjustments to your account as market conditions change

Choose professional management
Choose confidence

Nationwide
ProAccount[®]



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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.

No investment strategy or program, including participation in Nationwide ProAccount, can guarantee a profit or avoid loss. Nationwide Investment Advisors, LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser.

NIA has retained Wilshire[®] as an Independent Financial Expert for Nationwide ProAccount. Wilshire provides investment allocation portfolios based on participant ages and their personal tolerance for investment risk.

NIA assesses participants an asset-based fee for the managed account services.

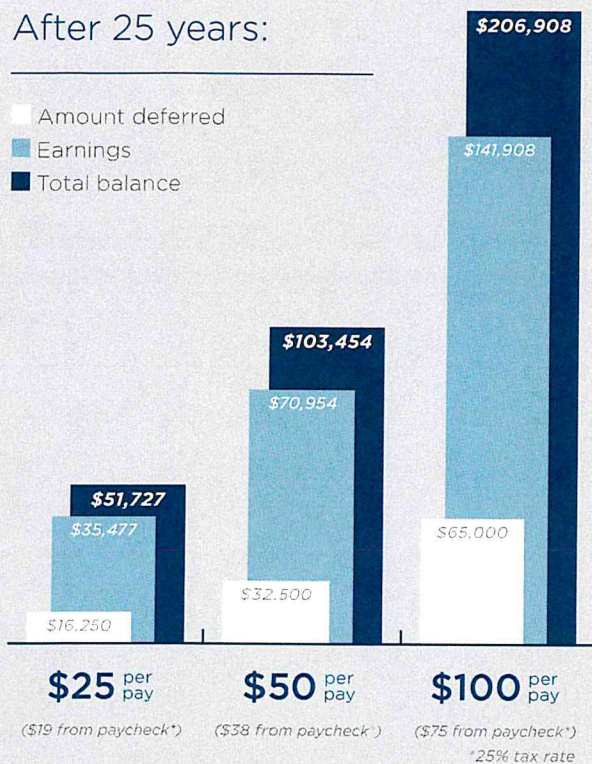
Retirement products are offered by Nationwide Trust Company, FSB, or Nationwide Life Insurance Company.

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After 25 years:



Put the power of time to work.

This hypothetical illustration shows how much different deferral amounts per biweekly paycheck for 25 years could accumulate, given an 8% annual rate of return for an investor. The white sections show how much is actually contributed, the light blue shows how much could be earned on top of those deferrals in that 25-year period, and the dark blue shows the total balance after 25 years. This example is not a yield projection for any specific investment. If fees, taxes, and expenses were reflected, the return would be less.

Withdrawals are taxed as ordinary income.

Nationwide representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

Why you should consider enrolling in Deferred Compensation

By contributing a little each payday to the Deferred Compensation Plan, you can put the power of time to work toward building a potentially more comfortable retirement.

Plan participation is:

- **Convenient** — Contributions are automatically deducted from your pay
- **Easy for saving** — Contribute as little as \$25 per pay
- **Flexible** — Make changes whenever you want (subject to federal regulation)
- **Accessible** — Manage your account 24/7/365 at nrsforu.com
- **Low cost** — As a governmental program, the Plan has no profit incentive

Take control of your retirement income now. **Enroll in your Deferred Compensation Plan today.**

Investing involves market risk, including possible loss of principal. There is no guarantee that any investment strategy will generate a profit or avoid losses. Actual results will vary, depending on your investment and market experience.

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Let me help you get started.



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