



Nationwide®
is on your side



Guide to helpful resources

Improve your retirement readiness

A map for your REALtirementSM journey



Make your savings plan truly yours

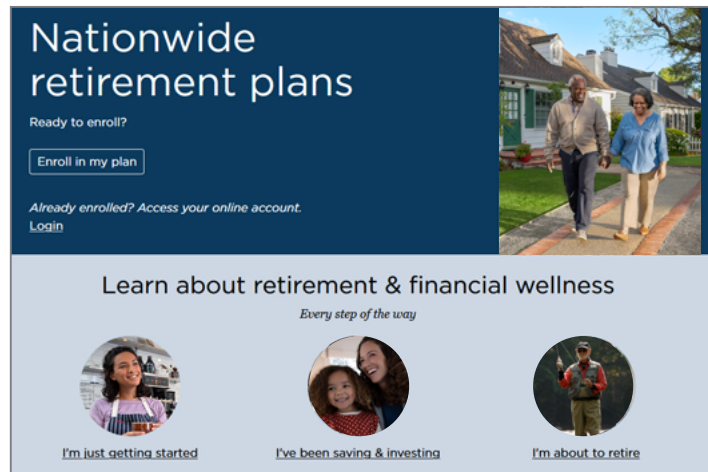
Retirement is as unique as the individual planning for it. At Nationwide®, we define retirement as your vision for the future — not as dollars and benchmarks.

Nationwide provides a wide variety of online tools and resources to help you achieve retirement readiness, regardless of how much you have saved or intend to save. Remember, it's never too late to start saving.

Access these helpful resources

1. [Nationwide.com/REALtirement](https://www.nationwide.com/REALtirement) homepage

Whether you are just getting started with retirement planning, following a well-established plan or starting to think about your retirement date, you can access helpful calculators, articles and on-demand presentations without logging into your account.



Regardless of where you are on your retirement planning journey, the REALtirement homepage offers helpful guidance and answers to questions such as these:

GETTING STARTED

- How can I get my finances in order?
- How can I get rid of my debt?
- How much money should I have in savings?
- How can I pay for what health insurance doesn't cover?
- How can I prepare financially for my long-term future?

SAVING AND INVESTING

- How much should I expect from Social Security to cover my retirement needs?
- Should I consider rolling over my other assets into my retirement plan account?
- How are my retirement savings taxed?
- What are the general age milestones that I need to be aware of to stay on track with my retirement planning?

ABOUT TO RETIRE

- When should I file for Social Security benefits?
- Should I stay in my retirement plan or start taking money out?
- How can I protect my assets?
- What does Medicare cover?
- How can I pay for what Medicare doesn't cover?

We hear you. And we're here for you.

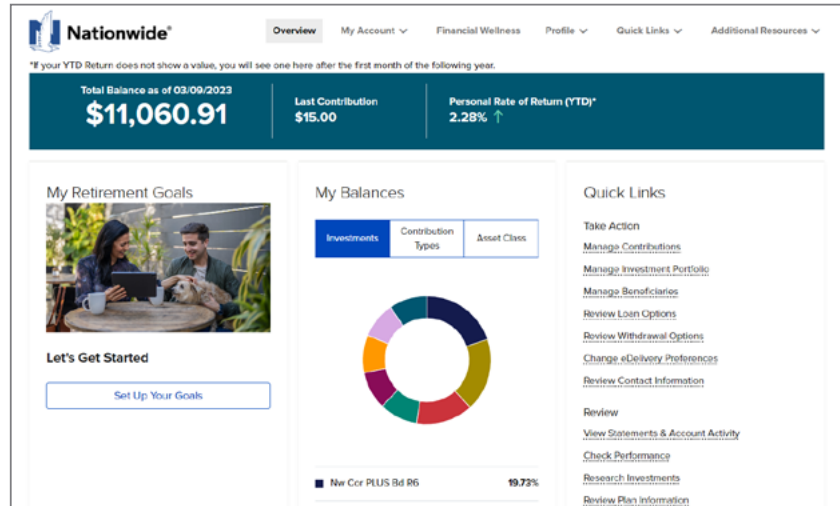
Whether you're considering a retirement account with Nationwide or you're already contributing, we have the resources to help you plan for and meet your individual goals.

Visit [nationwide.com/REALtirement](https://www.nationwide.com/REALtirement) to start using these helpful resources.

2. My Retirement Goals

Every time you log in to your account, you can assess your personal retirement outlook by using the My Retirement Goals tool. Measure the value of your assets and see how they are working to move you toward your retirement goals.

If you did not have the chance to set this tool up as you enrolled, you can start right now by clicking the **Set Up Your Goals** button on the main page of your online account.

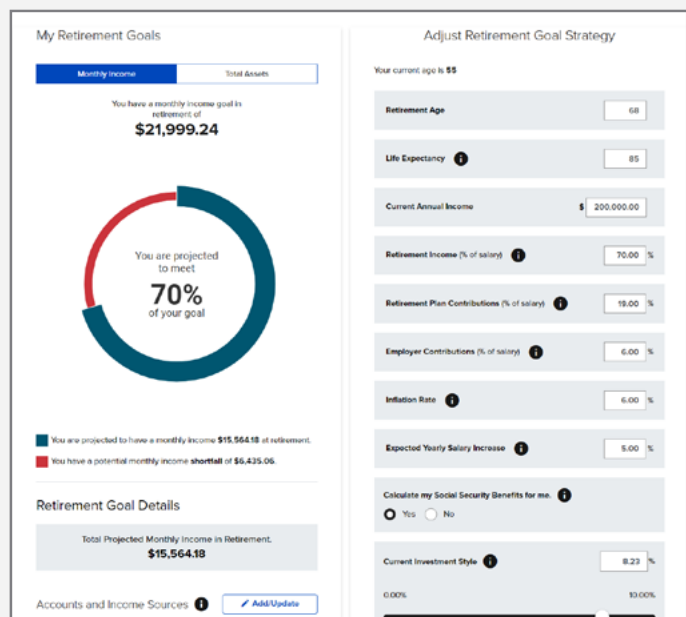


With just a few steps, you'll be able to see whether you are on track to achieve your financial goals for retirement or if there's a potential shortfall and how much it may be. To calculate your outlook more accurately, be sure to:

- Include the estimated amount for Social Security
- Add current account balances from other retirement savings accounts



Once you get the initial result, you can start changing your inputs to see what changes you may want to consider making to help achieve your goal. For example, see how a small increase in your contribution amount (if available by your plan) could improve your result.



3. Personalized Financial Wellness Center

Retirement planning is just one aspect of your financial future. You may have other personal financial objectives – college planning, long-term savings and debt management – that are just as important to you and your family.

Through the uses of interactive quizzes and curriculum that align with your learning style, preferences, needs and interests, the Financial Wellness Center is a great resource to further personalize your path to a more comprehensive financial wellness.

To access the Financial Wellness Center:

- Log in to your online account at nationwide.com/REALretirement
- Select **Retirement Plans** as the account type, then enter your username and password
- Click **Financial Wellness**

Nationwide Overview My Account **Financial Wellness** Profile Quick Links Additional Resources

*If your YTD Return does not show a value, you will see one here after the first month of the following year.

Total Balance as of 03/09/2023 \$11,060.91	Last Contribution \$15.00	Personal Rate of Return (YTD)* 2.28% ↑
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My Retirement Goals

Let's Get Started

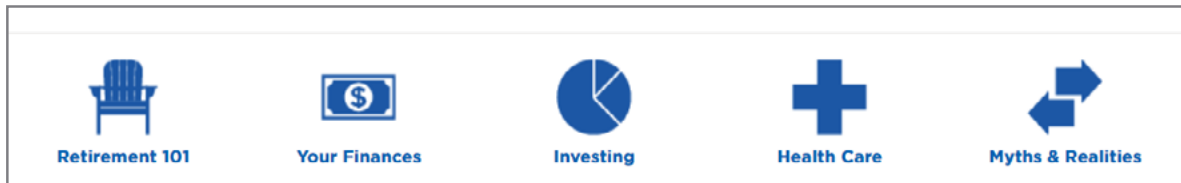
My Balances

Investments	Contribution Types	Asset Class
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Quick Links

- Take Action
- [Manage Contributions](#)
- [Manage Investment Portfolio](#)
- [Manage Beneficiaries](#)
- [Review Loan Options](#)
- [Review Withdrawal Options](#)
- [Change eDelivery Preferences](#)

Personalize your experience by completing the questionnaire and creating your profile.



Retirement 101 **Your Finances** **Investing** **Health Care** **Myths & Realities**

How's Your Financial Health?

The first step to financial health is to see where you stand. Complete this short quiz to find out how you're doing and what you can do to stay financially fit.

[Start Questionnaire](#)

You will begin to see the recommended content chosen specifically for you. You can also ask specific questions or discover content frequently reviewed by others who appear to be in a situation that's similar to yours.

Your Recommended Content

We've started personalizing your experience. [Tell us more](#) about yourself to get even better recommendations.

Tips for Managing Debt and Credit

Avoiding credit card overload increases your opportunities to save and invest for important goals.

[Read](#)

Investment Volatility and Your Retirement Income Potential

Discover how the specific timing of market ups and downs can affect long-term financial security in retirement.

[Watch](#)

Choosing a Beneficiary


What are your options when choosing a beneficiary for your retirement plan account? Find out here.

[Watch](#)

Retirement goals

Are you contributing enough to your retirement savings?

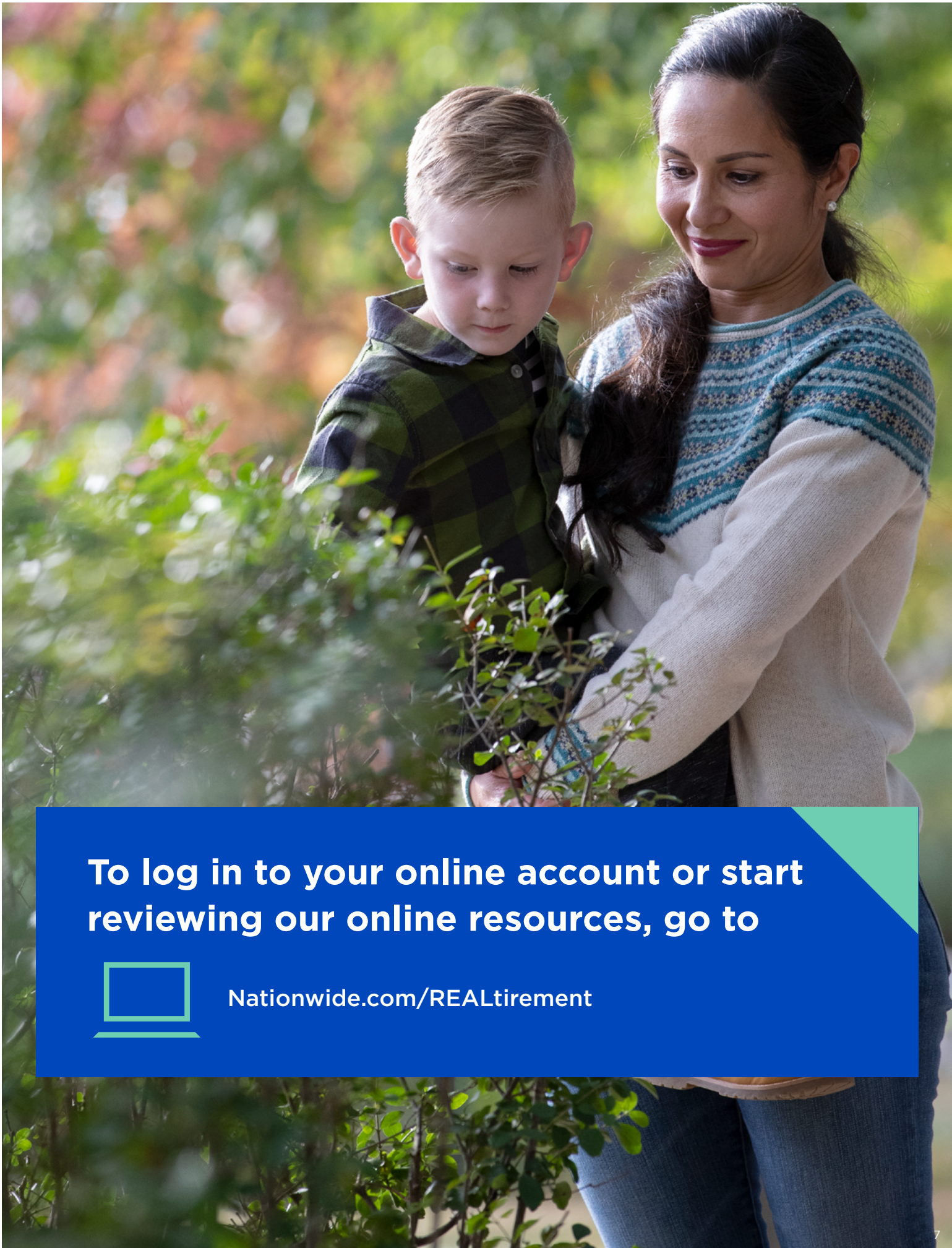
An increase, no matter how small, can help you reach your retirement goals.



Explore Your Options

- [View Recommendations](#)
- [Ask a Question](#)
- [Discover Topics](#)
- [Manage Profile](#)
- [View History](#)

[SEE ALL RECOMMENDATIONS](#)



To log in to your online account or start reviewing our online resources, go to



[Nationwide.com/REALtirement](https://www.nationwide.com/REALtirement)



• 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 or sell a financial product or to adopt an investment strategy. 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.

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, Columbus, Ohio. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and REALtirement are service marks of Nationwide Mutual Insurance Company.

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