Helping America prepare for and live in retirement

We help counties protect their employees’ 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 employees. The most important asset across America’s county governments is our people, and we’re thrilled to showcase their 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 workers 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 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® has 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**

We offer a variety of tools and solutions designed to educate your participants and give them information that drives retirement. Our solutions are both simple and comprehensive; this helps your employees know where they’re going.

**ADMINISTRATIVE SIMPLICITY**

We provide thought leadership and serve as your partner by breaking down challenges and offering clear solutions.

**EXTRAORDINARY SERVICE**

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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**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
Better participant experiences

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

51% INCREASE IN CONVERSATIONS HELD¹
27% INCREASE IN CONTRIBUTIONS¹
35% INCREASE IN ROLLED-IN ASSETS¹

The Participant Engagement Program drives employees to the My Interactive Retirement Planner℠ tool to generate their personalized Retirement Readiness score and report. Those enrolled in PEP were 35% more likely to use My Interactive Retirement Planner.¹

¹ Nationwide results: 2021 year-end results across 7,600+ plans. Lift is based on comparison to control group.
Better participant experiences

Our Retirement Readiness experience helps your employees determine whether 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**

Participants get a quick, personalized retirement readiness snapshot.

**The full picture**

With My Interactive Retirement Planner, they can add more details and refine goals.

**Actions to consider**

They’ll also find 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.
Better participant experiences

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 eight consecutive years (2014–2021)

Earned DALBAR’s Communications Seal for plan participants’ online experience consistently since 2016

**Mobile-optimized website**
- Full functionality on any device
- Videos and other resources 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
- Paycheck Impact Calculator
- My Health Care Estimator®
Better participant experiences

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.

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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

This material is not a recommendation to buy, sell, hold or rollover 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 work with their financial professional to discuss their specific situation.

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.

Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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

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

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
We’ve been recognized with DALBAR’s Plan Participant Service Award for eight consecutive years.²

² DALBAR Plan Participant Service Award, 2014-2021
Better participant experiences

## 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.

### FLEXIBLE INVESTMENT SOLUTIONS

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<th>HANDS-OFF</th>
<th>HANDS-ON</th>
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<td><strong>Professionally managed accounts</strong></td>
<td><strong>Lifestyle and target maturity funds</strong></td>
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<tr>
<td>An independent investment advisory firm has discretionary authority to actively manage a participant's account based on a personal profile.</td>
<td>In these portfolios, the asset mix is determined according to the level of risk and return that is appropriate for a participant's current life situation or targeted date on which the investor plans to begin withdrawing money. As the fund gets closer to its targeted date, the asset allocations become more conservative.</td>
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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.
Deploying a service model built around you

1. Knowing you and your needs
2. Making it simple for you
3. Being your advocate

We provide streamlined support to you and your staff with confidence and commitment. We attract, hire and maintain an experienced, knowledgeable staff of consummate professionals 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 the participant, plan or fund level
• Process contributions and loans
• Obtain reports

³ This information is available after the third-party administrator (TPA) uploads the data.
We provide a holistic approach to securing your data

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<th>THREE KEY AREAS FOR FRAUD DETECTION AND PREVENTION</th>
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<td><strong>PEOPLE</strong></td>
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<tr>
<td>• Over 200 dedicated associates for data protection</td>
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<tr>
<td>• 24/7 Security Command Center</td>
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<tr>
<td>• Daily IT and Operations briefings</td>
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<tr>
<td>• Industry partnerships for threat intelligence</td>
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<td><strong>PROCESS</strong></td>
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<td>• Specialized security questions</td>
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<tr>
<td>• Attribute and analytics red flag monitoring</td>
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<td>• Electronic statements, paperless distributions</td>
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<tr>
<td>• FraudShare — LIMRA/LOMA/SRI Founders Council⁴</td>
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<tr>
<td>• Precautionary bank analytics</td>
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<tr>
<td><strong>TECHNOLOGY</strong></td>
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<tr>
<td>• Identity verifications</td>
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<tr>
<td>• Multiple firewalls</td>
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<tr>
<td>• E-Fraud validation</td>
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<tr>
<td>• Pindrop®Phoneprinting™</td>
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<tr>
<td>• Proactive distribution alerts</td>
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<td>• Participant “account lock” distribution holds</td>
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⁴ LIMRA — Life Insurance Marketing & Research; LOMA — Life Office Management Association; SRI — Secure Retirement Institute
Starting with a strong foundation

We are a U.S.-based company with decades of experience in helping America’s workers prepare for and live in retirement.

We serve as a provider for approximately 33,000 plans
We service more than 2.5 million participants
We manage and administer more than $193 billion in retirement assets

Your plan is backed by our strength and stability

Nationwide® began in 1926 with a commitment to America’s 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 grown to be a strong and stable presence, a Fortune 100 company offering a range of financial services, committed as ever to the members who make us strong.

Financial strength ratings

<table>
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<tr>
<th>Rating</th>
<th>Agency</th>
<th>Date Received</th>
<th>Date Affirmed</th>
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<tr>
<td>A+</td>
<td>AM BEST</td>
<td>10/17/2002</td>
<td>12/22/2021</td>
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<tr>
<td>A+</td>
<td>STANDARD &amp; POOR’S</td>
<td>12/22/2008</td>
<td>5/7/2021</td>
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Note: These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there’s a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

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 $1.5 million in 2021.

Giving blood has been a tradition at Nationwide since 1944. And today, we work with partners across the country, giving over 14,000 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. In 2021, the Nationwide Foundation supplied $1.75 million in aid.

For more than 60 years, Nationwide has been working with Nationwide Children’s Hospital to help ensure that 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 $80 million in 2021. We added to that $6.2 million in fundraising efforts.

Our associates have been giving to United Way since our first workplace campaign in 1951. The Nationwide Foundation began matching associates’ contributions dollar for dollar in the 1960s. Last year, our associates, agents and retirees contributed more than $6.3 million through our campaign.

More than $588 million contributed to nonprofit organizations by the Nationwide Foundation since 2000
Extraordinary service

We have an employee-focused culture

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

#76 on FORTUNE 100 list

6 Based on revenue, Fortune magazine (June 2, 2023).


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

1-410-790-5440

Belnid1@nationwide.com