



You can protect your assets as you plan.

You're working hard to prepare for retirement. So if you want **to help minimize, consider a Nationwide® Fixed Account option within your 457(b) deferred compensation plan.**

Benefits include:

- A guaranteed minimum yield
- Income protection with flexible payout options

To learn more, talk with your Nationwide Retirement Specialist.

Current Yield: 3.5%

Interest rate is subject to change. This is an effective annual yield.

Guarantees are subject to the claims-paying ability of Nationwide.

NRM-10188AO.3 (09/16)

Information provided by retirement specialists is for educational purposes only and is not intended as investment advice. Nationwide Retirement Solutions and its representatives do not give legal or tax advice. The unregistered group variable annuity and group fixed annuity are issued by Nationwide Life Insurance Company, Columbus, OH. Contract number NRC-0105AO, NRC-0105OR, NRC-0106AO, NRC-0106OR. In Oklahoma only: NRC-0105OK, NRC-0106OK.

Contact your Nationwide Retirement Specialist:
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Or contact your home office Retirement Specialist:
The Partnership Team
(888) 401-5272
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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, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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Understanding a Nationwide® fixed annuity

When you invest assets in a Nationwide fixed annuity, you earn a guaranteed yield from Nationwide.

Safety and guaranteed yield

The current ratings for Nationwide are:

Moody's: A1 (Good)

(as of 7/21/16)

Standard & Poor's: A+ (Strong)

(as of 4/22/16)

AM Best: A+ (Superior)

(as of 7/7/16)

These ratings and rankings reflect Rating Agency assessment of the financial strength and claims-paying ability of Nationwide and are subject to change at any time. 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 only updated when there's a change in the rating, the dates above reflect the most recent ratings we have received.

Stability over time

The yield is made possible because the fixed account remains stable over time — stability gained through certain restrictions on transfers and exchanges.

Exchanges or transfers may be made based upon one of the following options as chosen by your employer:

1) *Exchanges and/or transfers of money from the Fixed Annuity may be made no more than twice per year and may not exceed 20% of your fixed account value. Once the 20% limit has been reached, no further exchanges/transfers will be permitted out of your fixed account during the remainder of the calendar year.*

If your fixed account value is less than or equal to \$1,000, you can exchange/transfer out up to your entire account value. Each exchange/transfer will count towards the limitation of two exchanges/transfers out of the fixed account per year. Additionally a 5-year exchange/transfer provision allows for the systematic movement of 100% of your account

value out of the fixed account on a monthly basis over a 5-year period. If elected, you cannot defer, exchange or transfer into your fixed account for the 5-year term without canceling the provision.

-OR-

2) *Exchanges and/or transfers from the fixed annuity may be made up to 100% of your fixed account value. The aggregate total of all participant exchanges and/or transfers shall not exceed 12% of the total amount held in the deposit fund for the entity (employer) under the fixed annuity as of December 31 of the previous calendar year.*

Once this aggregate limit is met, no further exchanges or transfers will be permitted out of your fixed account for the remainder of the calendar year. You may elect up to four exchanges/transfers out of your fixed account within a calendar year.

Additionally a 5-year exchange/transfer provision allows for the systematic movement of 100% of your account value out of the fixed account on a monthly basis over a 5-year period. If elected, you cannot defer, exchange or transfer into your fixed account for the 5-year term without canceling the provision.

You may want to consider how these restrictions may impact your investment strategy over time. Your local Retirement Specialist or Direct Access Rep-on-Call will gladly discuss this with you.

How to learn more

If you have questions about the Nationwide Fixed Annuity option available to your retirement account, contact your local Retirement Specialist. Or get direct access to a Rep-on-Call by calling the toll-free number on the front.

Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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