

Choose confidence

Choose professional management

Dear Monmouth County Participant,

Do you sometimes find yourself overwhelmed by choosing investments and maybe even a little intimidated by the process? Would you feel more confident knowing that a respected investment management firm was managing your retirement plan portfolio? Would you feel more comfortable knowing that professionals are making adjustments to your retirement plan portfolio as needed?

Let Nationwide ProAccount® help.

Nationwide ProAccount is a managed account service designed to take the guesswork out of investing for retirement so you don't have to do it yourself. 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

Using ProAccount means choosing convenience and experience of professional money management for your retirement plan assets.

It's easy to sign up.

Contact me today.

The fee for the managed account service is deducted from your retirement plan assets on a quarterly basis.

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.

No investment strategy or program, including participation in Nationwide ProAccount, can guarantee to make 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.

Wilshire is a registered service mark of Wilshire Associates, which is not an affiliate of Nationwide or NIA.

Nationwide ProAccount is a service mark of Nationwide Mutual Insurance Company.

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Scan this QR code to schedule an individual appointment with a Nationwide Retirement Specialist.



Nationwide Retirement Solutions and Nationwide Life Insurance Company (collectively "Nationwide") have endorsement relationships with the National Association of Counties, the International Association of Fire-Fighters Corporation, the United States Conference of Mayors and the National Association of Police Organizations.

Retirement Specialists provide information for educational purposes only. This information is not meant to be used as investment advice. Nationwide Retirement Specialists and plan representatives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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Nationwide[®]
is on your side

Retirement Plans | [Enrollment guide](#)

**Choose professional management.
Choose confidence.**

Nationwide ProAccount[®]

While you're busy enjoying today, we're looking out for tomorrow

You can be more confident about reaching your retirement goals when you have a professional selecting your funds and asset allocation.

Nationwide ProAccount® is a managed account service designed to help you feel more confident about your retirement account. When you enroll in Nationwide ProAccount, your retirement account will be managed according to your age, personal tolerance for risk and retirement goals.

Nationwide ProAccount takes the guesswork out of retirement investing by providing professional management of your investments.

50% of retirement plan participants wish it were easier to choose the right investments for their plans.¹

Nationwide ProAccount is designed to help take the guesswork out of retirement investing.

¹ "2018 401(k) Participant Survey," Schwab Retirement Plan Services (August 2018).

What you get as a Nationwide ProAccount® client



Professional fund selection and asset allocation*



Periodic portfolio adjustments intended to help keep you on track toward your retirement goals



90-day trial period to try the service with no obligation; no minimum account balance or cancellation fees



Ongoing support through periodic updates about your account and investments, quarterly statement notifications, and telephone support from registered investment adviser representatives

** Asset allocation does not guarantee to make a profit or prevent a loss in a down market.*

About the Nationwide ProAccount fee

There is an annual fee for Nationwide ProAccount. The fee is listed in the Participant Agreement included in this enrollment kit and is calculated daily based on the market value of your assets. It is deducted from your account at the end of each quarter. If you change your mind, you don't have to pay a fee to cancel the service.

A partnership designed to help you reach your retirement goals

Nationwide ProAccount is made available by Nationwide Investment Advisors LLC (NIA), a wholly owned subsidiary of Nationwide Life Insurance Company.

NIA has hired Wilshire Associates Inc. as the independent financial expert to develop and manage the ProAccount portfolios. NIA monitors Wilshire's activities and results to make sure they stay on course, but Wilshire has sole control over how they invest. We leave it to them to do what they do best.

What Wilshire does:

- Adapts the investment strategies they've developed for larger institutions and puts them to work for individual investors like you
- Uses a rigorous, disciplined process based on their deep knowledge of markets and investment strategies
- Develops diversified portfolio models
- Selects experienced investment managers with proven skills

Working together, NIA and Wilshire can help you feel more confident about achieving your retirement investment goals.

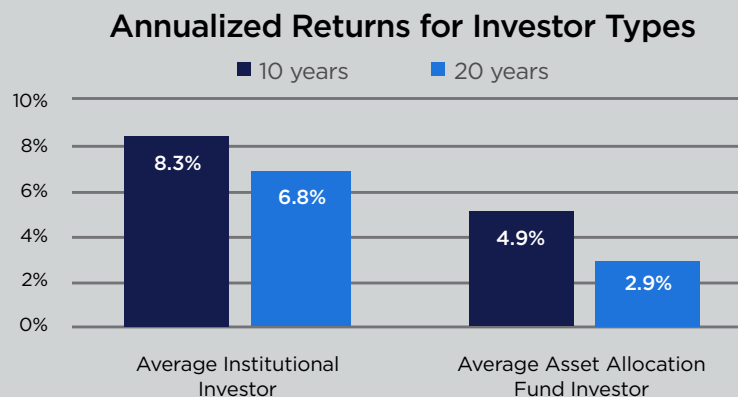
Nationwide ProAccount brings institutional strategies to your retirement account²

Institutional investors are investment management companies that manage money for corporations, pensions and endowments. Retail asset allocation investors are individuals who manage their own portfolios. Research shows that the average institutional investor outperforms the average individual investor by more than 4.0 percentage points in annualized returns over a 20-year period.

Institutional investors use a process that avoids decisions based on emotion, leading them to outperform individual investors.

- **4.0 percentage points more in annualized returns over 10 years**
- **4.0 percentage points more in annualized returns over 20 years**

Over 20 years, average retail investors failed to meet or exceed inflation. But institutional investors delivered better performance year after year. Over time, that difference amounted to significantly better gains.



² DALBAR and Wilshire TUCS. Asset Allocation Fund Investor from the DALBAR Report. Average institutional investor data from Wilshire TUCS is represented by the median total returns of master trusts — all plans, as of 12/31/20. The chart shown intends to demonstrate what Wilshire believes to be the effect of behavioral biases, including market timing, exhibited by retail investors. The reader should view these returns in consideration of other relevant additional factors and should not rely solely on performance data shown.

Past performance is not indicative of future results. All investing involves risk, including loss of principal.

Consider Nationwide ProAccount for a variety of life stages

Different ages, same risk profile:



Mary
Age 25, Moderate
Mary has many years until retirement and is somewhat comfortable with swings in the value of her account. She feels that she should take on some risk to help achieve her long-term growth goals.



Moderate



Nancy
Age 55, Moderate
Nancy started saving later in life and now has 10 years until retirement. She feels she should take on some risk to help grow her savings, knowing that may mean moderate swings in the value of her account.



Moderate

Same age, different risk profiles:



John
Age 40, Conservative
John has built the foundation for a significant nest egg and is on the path to provide most of his income in retirement. His goal is to preserve the value of his account, while recognizing that he still has many years until retirement.



Conservative



Dave
Age 40, Aggressive
Dave does not have other planned sources of retirement income. His goal is to maximize the growth of his account in the years up to retirement, knowing this may mean swings in his account value along the way.



Aggressive

■ Large Cap ■ Small Cap ■ International ■ Bonds ■ Real Estate Investment Trust

These are hypothetical examples provided to illustrate the various portfolio allocations available with Nationwide ProAccount. The portfolios shown may not reflect the actual allocations of a Nationwide ProAccount portfolio.

Is Nationwide ProAccount right for you?

If you answer “yes” to any of these questions, then Nationwide ProAccount may be a good choice:

- Do you sometimes find yourself overwhelmed by choosing investments and maybe even a little intimidated by the process?
- Would you feel more confident knowing that a respected investment management firm was managing your portfolio?
- Would it give you more confidence to know that professionals are making adjustments to your portfolio as needed to keep it in line with your objectives?



Ready to get started?

Nationwide ProAccount takes into account your age, personal tolerance for risk and retirement goals. To determine your risk profile, please answer the five questions below. Your answers will help guide how investments are selected for your retirement plan account and how your money is allocated across them.

Investor Profile Questionnaire

- A) Earning a return that allows my retirement savings to grow faster than the inflation rate (i.e., increased prices for goods and services) is one of my most important objectives.
- Strongly agree (7 pts)
 - Agree (5 pts)
 - Neutral (4 pts)
 - Disagree (3 pts)
 - Strongly disagree (1 pt)
- B) How would you describe your investment knowledge?
- Above average (7 pts)
 - Average (4 pts)
 - Below average (1 pt)
- C) I am willing to accept a potential short-term loss in exchange for a potential long-term gain.
- Strongly agree (7 pts)
 - Agree (5 pts)
 - Neutral (4 pts)
 - Disagree (3 pts)
 - Strongly disagree (1 pt)
- D) What is your primary investment goal?
- Maximize growth by obtaining the highest total return on investment (7 pts)
 - Obtain modest growth (5 pts)
 - Get a stable return on investment while preserving most of my invested capital (3 pts)
 - Avoid loss of initial investment value; current income is very important (1 pt)
- E) Which statement best describes your tolerance for risk?
- I am willing to accept substantial declines in portfolio value in order to achieve my investment goals (7 pts)
 - I can accept some declines in value in order to achieve my investment goals (4 pts)
 - I am not willing to accept any loss in portfolio value in order to achieve my investment goals (1 pt)

Please share your answers with your retirement plan professional.

Choose confidence

Follow these steps to put professional investment management to work for your retirement:

1. Complete the ProAccount Participant Agreement and Questionnaire, then sign and date it.
2. Read NIA's Form ADV Part 2A, 2B, Form CRS (Client Relationship Summary) and Privacy Notice, available at nationwide.com/proaccount.
3. Return your completed document to your Nationwide Retirement Specialist.

[DOCUMENTS]



Questions? Talk to your local Nationwide Retirement Specialist or call 1-855-463-4977.





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