



# A quick way to stay on top of your retirement planning

Stay on top of your retirement planning with tools and resources that help get you on the right track to retirement readiness.

Start by setting up your online account.

Go to: [nrsforu.com/register](https://nrsforu.com/register)

## Check out the benefits of utilizing your online account:

- ✓ Get a holistic view of how ready you may be for retirement by utilizing My Interactive Retirement Planner<sup>SM</sup>
- ✓ Learn how to improve your retirement outlook with your Retirement Readiness Report
- ✓ See how your account has performed by checking your personal rate of return
- ✓ Change your contribution amount and asset allocation
- ✓ Review the amount you have available for withdrawals and loans
- ✓ Review and update investment options
- ✓ Check your current beneficiaries
- ✓ Get timely communications about retirement readiness, new tools and resources, account statements and more by signing up for eDelivery



**Start accessing your online account now: Create a username and password by logging in to [nrsforu.com/register](https://nrsforu.com/register).**

Information provided by Retirement Specialists is for educational purposes and is not intended to be investment advice.

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

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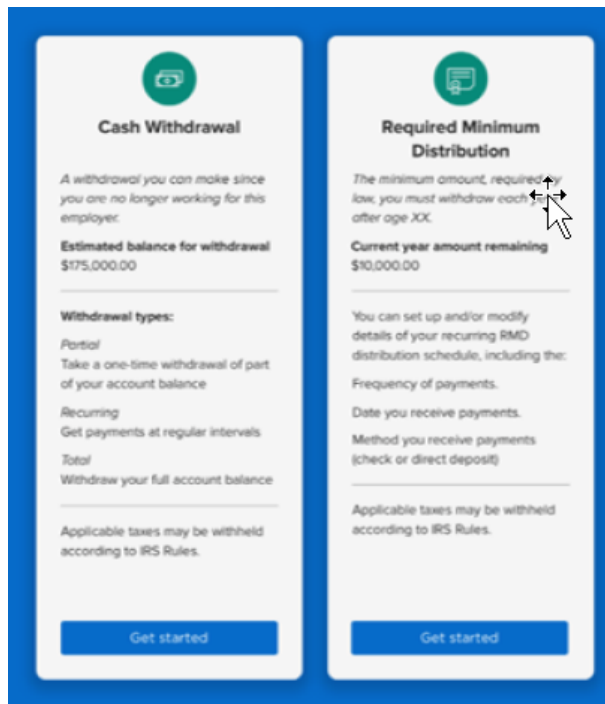
# Online withdrawals are easy, fast and convenient



Keeping your money invested in your retirement account is always best. Leaving the money to compound until you're ready to retire could leave you with a much bigger nest egg. If you decide to take withdrawals from your account, you will owe income tax on all withdrawals, regardless of your age. Online withdrawals should be considered only after you have exhausted all other means of relief first.

## Withdrawal options to meet your needs

If there comes a time when you need your money, you can apply for online withdrawals. You have access to self-service tools, available 24/7, to apply for the type of withdrawal that best meets your needs.



## Highlights of online withdrawals:

- You can initiate the following types of online withdrawals:
  - Retirement/Termination
  - In-service
  - Required Minimum Distributions (RMDs)
  - Unforeseeable Emergencies
- Distribution options include partial, total lump-sum and establishing a recurring systematic payment schedule
- Additional federal tax withholding option
- Withdrawal Tracker to track the status of your withdrawal request from initiation to payment receipt
- Proactive status alerts via text, email and online



**Log in to your account to get started or to learn more about how to apply for online withdrawals.**

**Log in at [www.NRSforu.com](http://www.NRSforu.com)>Select Manage Account>More Actions>Withdrawal Money to see available withdrawal options**



# Online loans are available when you need them



There may come a time when you will need your money due to financial hardship. If you decide to take out a loan from your retirement account, you have to consider:

### You will pay more taxes.

Because you repay the loan with after-tax dollars, the interest is double taxed — significantly increasing the cost of borrowing.

### You could end up with less money.

The long-term cost of borrowing from your plan is a potentially smaller retirement nest egg. Although borrowing from your plan reduces your plan balance only temporarily, you could miss out on investment returns that you might have earned if you had left the money in the account.

## Support when you need it most

If you decide you need to take a loan, you are able to apply for loans online from your retirement account. Over time you can pay back your account with interest and reduce the impact on your long-term account balance. Applying for online loans is quick and easy through self-service tools that are available to you 24/7.

General Purpose Loans	Primary Residence Loans
A general purpose loan can be used for any reason.	A primary residence loan can only be used toward the purchase of your primary residence.
This 457 plan allows up to 1 General Purpose Loan(s).	This 457 plan allows up to 1 Primary Residence Loan.
Interest Rate: 4.25%	Interest Rate: 4.25%
Loan amount (per loan): \$5,000.00 - \$50,000.00	Loan amount (per loan): \$5,000.00 - \$50,000.00
Loan term: 12 months - 60 months	Loan term: 1 years - 15 years
Available amount for new loans:** \$50,000.00	Available amount for new loans:** \$50,000.00
<a href="#">Get a General Purpose Quote</a>	<a href="#">Get a Primary Residence Quote</a>

\*\*This balance includes money that you have invested in your Schwab 529. If your requested loan amount exceeds the available balance in your core account, you will have to transfer money from your Schwab 529.

### Highlights of online loans:

- Immediate and paperless processing
- Automatic approval (terms and conditions apply)
- Real-time loan status notifications
- Online loan payoff available (subject to plan adoption)



Log in to your account to get started or to learn more about how to apply for online loans.

Log in at [www.NRSforu.com](http://www.NRSforu.com)>Select Manage Account>More Actions>Manage Loans to see available loan options



# We're available to meet virtually

Education and guidance are needed no matter the circumstance. In fact, a little education can give you more confidence. Take advantage of the insights and educational resources available to you.

Together, we can help you gain the confidence to make the right choices to meet your financial goals.

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.



Have questions? Your Nationwide Retirement Specialist is here to help.

**Meet Virtually with your Local Nationwide Retirement Specialist**  
[www.bit.ly/ScheduleWithNikki](http://www.bit.ly/ScheduleWithNikki)

**Meet Virtually with a Home Office Retirement Specialist**  
[www.bit.ly/nationwiderrg](http://www.bit.ly/nationwiderrg)

**Need help servicing your account?**  
Contact our Client Solution Center at 877-NRSFORU



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To schedule an individual appointment, scan this code.

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