



Helping America prepare for and live in retirement

We protect people, businesses
and futures with extraordinary care





A Message from USCM CEO and Executive Director, Tom Cochran

Since 1932, The United States Conference of Mayors has served as the official, non-partisan, organization for cities with populations of 30,000 or more. At the heart of the Conference's work is the singular commitment to strengthen our nation's cities by influencing federal policy and driving innovative solutions.

While we pursue this work, there is no doubt that the health and vitality of our cities is inextricably connected to the diverse and talented people who work in city governments. That is why the Conference has partnered with Nationwide Retirement Solutions to help enhance the overall financial wellness and retirement security of our nation's city workforce and their families.

For more than 35 years, Nationwide has been a platinum partner of the U.S. Conference of Mayors, supporting local communities across the country and helping city employees successfully prepare for retirement. As a U.S. Based Mutual Company, Nationwide is one of the most progressive and caring corporate citizens in the country. They have the proven experience, financial strength, corporate integrity and public sector focus that serves our city governments and workforce best.

I encourage you to review the resources, tools and services of Nationwide Retirement Solutions outlined in this brochure. The information offered here can help provide your city employees with sound financial strategies no matter where they are in the process.

The U.S. Conference of Mayors remains dedicated to providing our members with the resources they need to build opportunity for our cities as well as the city employees who stand as the backbone of our communities.

Tom Cochran
CEO and Executive Director
The United States Conference of Mayors

It's the right time for the right partner

Nationwide goes above and beyond to do the right thing, at the right time – so participants get a better experience and you get a better partner.

We have 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 | ADMINISTRATIVE SIMPLICITY | VALUES THAT TRANSLATE TO SERVICE |
|--|---|---|
| We offer a variety of tools and solutions to educate your participants and give them the right information to drive retirement readiness. Our solutions are both simple and comprehensive; this helps your employees know where they're going. | We provide thought leadership and serve as your partner by breaking down challenges and offering clear solutions. | 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. |

Better Participant Experiences

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**

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



28%

INCREASE IN
CONVERSATIONS HELD¹



18%

INCREASE IN
CONTRIBUTIONS¹



22%

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 employees are 56% more confident that they'll reach their goals.²

¹ Results are from Jan. 2019 through Dec. 2019 and include all 7600+ plans in the Program. Lift is generated by looking at Treated vs. Control groups.

Our Retirement Readiness experience helps your employees determine if 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

Quick, personalized retirement readiness snapshot

The full picture

With **My Interactive Retirement PlannerSM**, they can add more details and refine goals

Actions to consider

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.

² Results are from Jan. 2019 through Dec. 2019 and include all 7600+ plans in the Program. Lift is generated by looking at Treated vs. Control groups.

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 six consecutive years (2014-2019)

Earned DALBAR's Communication Seal for plan participants' online experience consistently since 2016

Mobile-optimized website

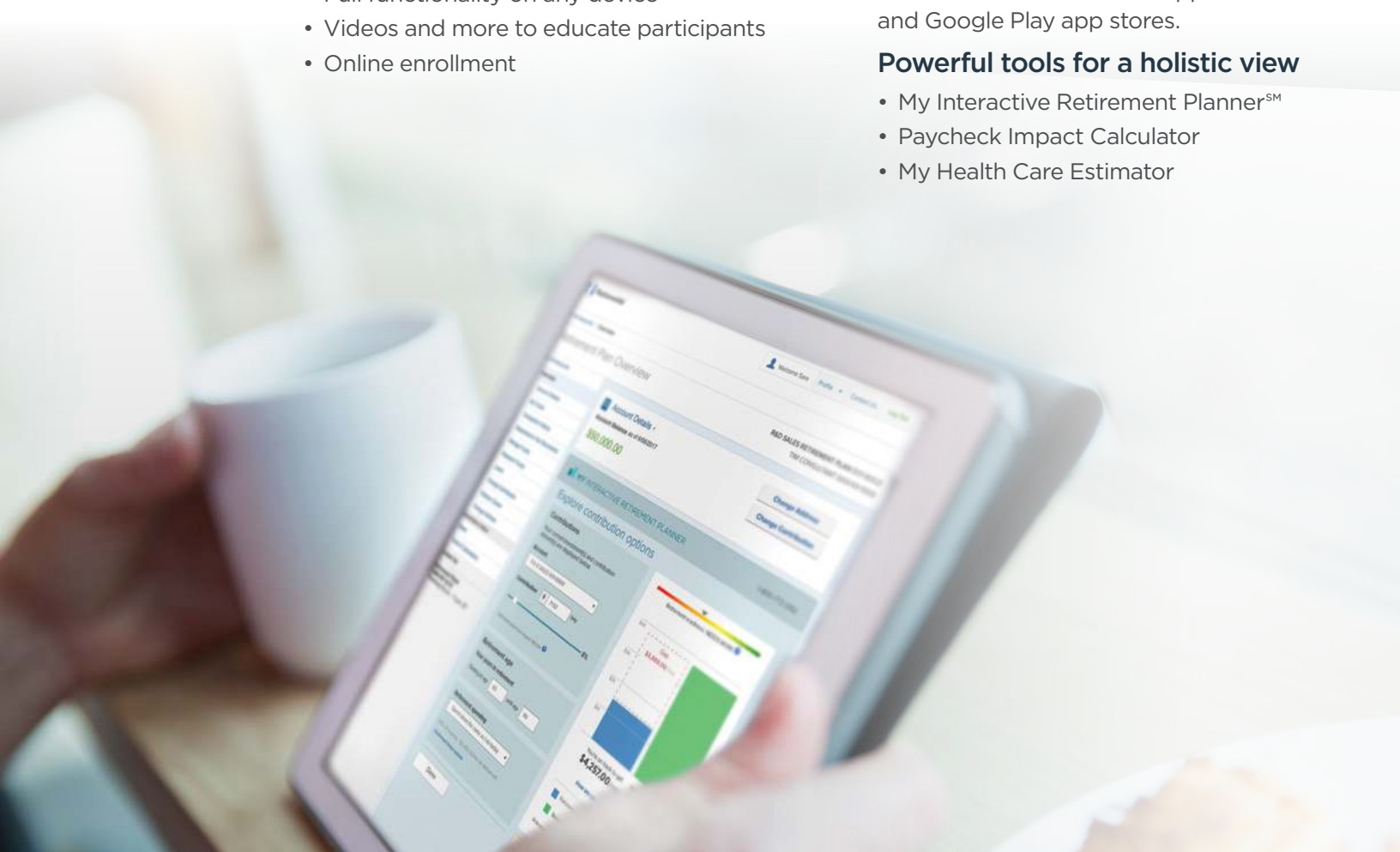
- Full functionality on any device
- Videos and more to educate participants
- Online enrollment

Mobile app

Available for download in Apple and Google Play app stores.

Powerful tools for a holistic view

- My Interactive Retirement PlannerSM
- Paycheck Impact Calculator
- My Health Care Estimator



Help your employees get REAL about their finances and retirement

The Nationwide REALtirement Experience

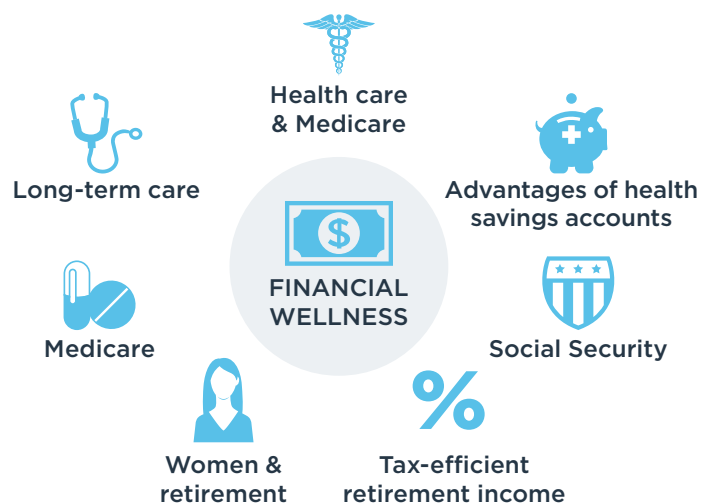
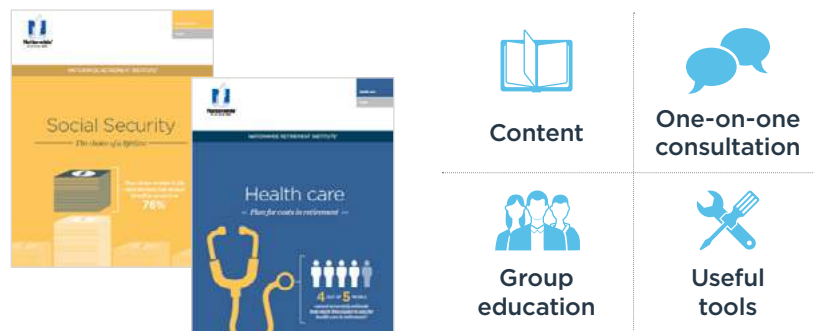
Your Enrollment and Education Specialist will work with you to offer presentations — virtually or in person — to help educate your employees on financial planning and saving.

| GETTING STARTED | EARLY SAVERS | MID-CAREER SAVERS | APPROACHING RETIREMENT | LIVING IN RETIREMENT |
|----------------------------|--|-------------------|--------------------------------------|----------------------|
| Basics of Personal Finance | | | | |
| Cyber Security Basics | | | | |
| Investment Basics | | | | |
| Online Resources | | | | |
| Retirement 101 | | | | |
| | 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 | | |
| | | | Approaching and Living in Retirement | |

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.



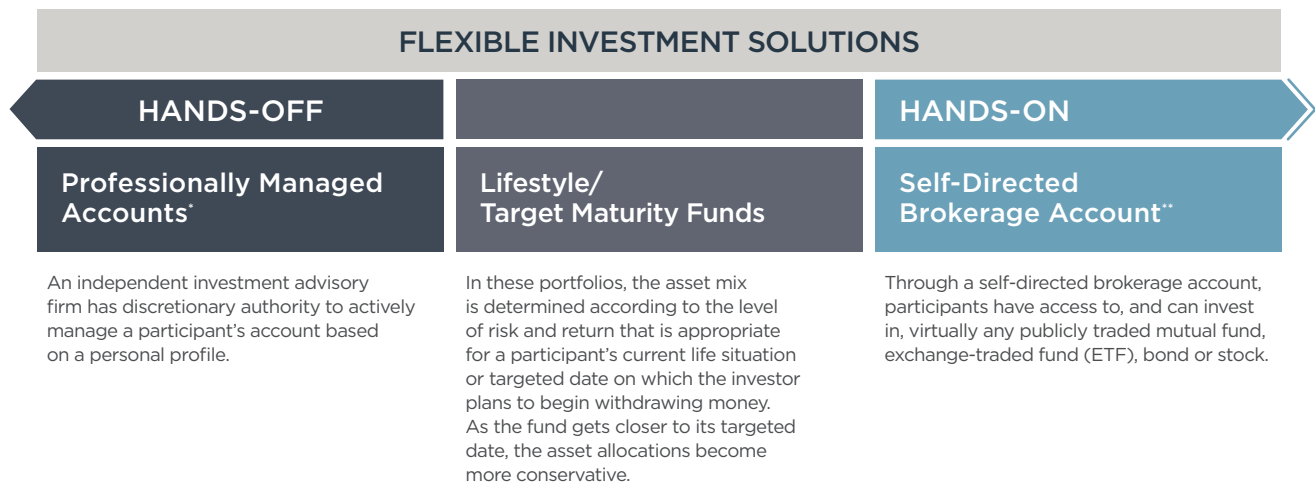
Highest tier of service center support

Winner of DALBAR's Plan Participant Service Award for seven consecutive years.³

³ DALBAR Plan Participant Service Award, 2014-2021

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.



* The plan sponsor, and not Nationwide, selects the registered investment advisor used in conjunction with managed accounts. The plan sponsor must determine whether this service is appropriate for participants. Additional fees apply for this service.

** This offering may not be approved for use by all broker/dealers.

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.

Our service model is built around you



Because we do this every day, we provide streamlined support to you and your staff with confidence and commitment.

We attract, hire and maintain an experienced, knowledgeable staff 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


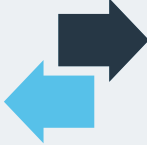

We give you and your participants a paperless statement delivery experience and the option for a paperless disclosure delivery.

Our mobile-responsive website will help you monitor and manage your retirement plan, including:

- View balances at participant, plan or fund level
- Process contributions and loans
- Obtain reports

We provide a holistic approach to securing your data

THREE KEY AREAS FOR FRAUD DETECTION AND PREVENTION

| PEOPLE | PROCESS | TECHNOLOGY |
|---|---|--|
|  <ul style="list-style-type: none">• Over 200 dedicated associates for data protection• 24/7 Security Command Center• Daily IT and Ops briefings• Industry partnerships for threat intelligence |  <ul style="list-style-type: none">• Specialized security questions• Attribute & analytics red flag monitoring• Electronic statements, paperless distributions• FraudShare — LIMRA/LOMA/SRI Founders Council⁴• Precautionary bank analytics |  <ul style="list-style-type: none">• Identity verifications• Multiple firewalls• E-Fraud validation• Pindrop® Phoneprinting™• Proactive distribution alerts• Participant “Account Lock” distribution holds |



⁴ LIMRA - Life Insurance Marketing & Research; LOMA - Life Office Management Association; SRI - Secure Retirement Institute

Start with a strong foundation

We are a U.S.-based company with more than 46 years of experience helping America's workers prepare for and live in retirement.

We recordkeep
approximately
35,000
plans⁵

We service
more than
2.7 million
participants⁵

We manage and
administer more than
\$152 billion
in retirement assets⁵

Your plan is backed by our strength and stability

Nationwide® began in 1926, when we made a commitment to Ohio 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 stood the test of time and have grown to be a strong and stable company that our customers can count on.

FINANCIAL STRENGTH RATINGS

A+

AM BEST

received 10/17/2002
affirmed 12/17/2019

A1

MOODY'S

received 3/10/2009
affirmed 5/27/2020

A+

STANDARD & POOR'S

received 12/22/2008
affirmed 6/23/2020

⁵ Nationwide statistics as of Sept. 30, 2020.

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 **\$18.2 million** since 2000. Last year, Nationwide associates raised nearly 3.1 million meals⁶ for Feeding America food banks.



Giving blood has been a tradition at Nationwide since 1944. And today, we work with blood partners across the country, giving around 15,000 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. Since 2000, the Nationwide Foundation has contributed **\$19.9 million** to American Red Cross disaster relief.

106,163 volunteer hours recorded by Nationwide associates in 2019



More than **\$499 million**

contributed to nonprofit organizations by the Nationwide Foundation since 2000



For more than 60 years, Nationwide has been working with Nationwide Children's Hospital to help ensure 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 \$60 million in 2019. Combined with the Foundation's gift in 2006, this brings the Foundation's support of Nationwide Children's hospital to \$110 million.



Our associates have been giving to United Way since our first workplace campaign in 1951. The Nationwide Foundation began matching their contributions dollar for dollar in the 1960s. Last year, our associates, agents and retirees contributed more than **\$7.7 million** through our campaign.

⁶ The number of meals calculated by Nationwide is based on annual cash and food donations made between 2000 and 2019 to Feeding America member food banks using their local meal conversion rate.

We have an employee-focused culture

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

#74
on FORTUNE 100 list⁷



TOP 100
companies for Latinos¹⁴



⁷ Based on revenue, Fortune magazine (May 2020).

⁸ <https://fortune.com/best-workplaces-for-diversity/2019/search/>

⁹ <http://fortune.com/2017/02/09/best-workplaces-giving-back>

¹⁰ <https://www.greatplacetowork.com/best-workplaces/100-best/2020>

¹¹ <https://fortune.com/worlds-most-admired-companies/2017/nationwide/>

¹² <https://www.gallup.com/workplace/290909/2020-gallup-exceptional-workplace-award-recipients.aspx>

¹³ <https://www.catalyst.org/solution/catalyst-award-winners/>

¹⁴ <http://latinomagazine.com/spring2016/latino-100.html>

¹⁵ <https://www.usveteransmagazine.com/recognition-lists>

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:

Andy Pierce

Endorsement Partner Manager



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piera69@nationwide.com



• 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, sell, hold or roll over 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 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.

Target maturity funds, also known as target date funds, are designed for people who plan to begin withdrawing money during or near a specific target date, such as at retirement. These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. The funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. In addition to the expenses of the target maturity funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal value of the fund is not guaranteed at any time, including the target date.

My Interactive Retirement PlannerSM is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

Self-directed brokerage services are available through TD Ameritrade Corporate Services, Division of Ameritrade Inc., a registered broker-dealer not affiliated with Nationwide.

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, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, FastCensus, Nationwide Fiduciary Series, Nationwide Fixed Select Contract, Nationwide ProAccount and Nationwide Retirement Institute are service marks of Nationwide Mutual Insurance Company. My Interactive Retirement Planner is a service mark of Nationwide Life Insurance Company. © 2020 Nationwide

NRM-19403AO (03/21)