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.

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.
²
Better Participant Experiences

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 Planner℠, 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.

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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
- Tools
- Calculators
- Presentations
- Videos
- 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 Planner℠
- 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.

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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
- Approaching and Living in Retirement

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 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. © 2019 Nationwide PNM-15385AO (03/19)
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.
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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<td><strong>Professionally Managed Accounts</strong>*</td>
<td><strong>Self-Directed Brokerage Account</strong> <strong>&quot;</strong></td>
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<td>An independent investment advisory firm has discretionary authority to actively manage a participant’s account based on a personal profile.</td>
<td>Through a self-directed brokerage account, participants have access to, and can invest in, virtually any publicly traded mutual fund, exchange-traded fund (ETF), bond or stock.</td>
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| **Lifestyle/Target Maturity Funds** | |
| 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. |

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* 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

1. KNOWING YOU AND YOUR NEEDS

2. MAKING IT SIMPLE FOR YOU

3. BEING YOUR ADVOCATE

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

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<th>PEOPLE</th>
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<th>TECHNOLOGY</th>
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<td>• Over 200 dedicated associates for data protection</td>
<td>• Specialized security questions</td>
<td>• Identity verifications</td>
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<td>• 24/7 Security Command Center</td>
<td>• Attribute &amp; analytics red flag monitoring</td>
<td>• Multiple firewalls</td>
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<td>• Daily IT and Ops briefings</td>
<td>• Electronic statements, paperless distributions</td>
<td>• E-Fraud validation</td>
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<td>• Industry partnerships for threat intelligence</td>
<td>• FraudShare — LIMRA/LOMA/SRI Founders Council¹</td>
<td>• Pindrop® Phoneprinting™</td>
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<td>• Precautionary bank analytics</td>
<td>• Proactive distribution alerts</td>
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<td>• Participant “Account Lock” distribution holds</td>
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¹ LIMRA - Life Insurance Marketing & Research; LOMA - Life Office Management Association; SRI - Secure Retirement Institute
Values that Translate to Service

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 plans\(^5\)
- We service more than 2.7 million participants\(^5\)
- We manage and administer more than $152 billion in retirement assets\(^5\)

Your plan is backed by our strength and stability

Nationwide\(^\text{a}\) 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

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 meals 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.

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.

More than $499 million contributed to nonprofit organizations by the Nationwide Foundation since 2000

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 list

Based on revenue, Fortune magazine (May 2020).

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

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


https://fortune.com/worlds-most-admired-companies/2018


https://www.catalyst.org/solution/catalyst-award-winners/

http://latinomagazine.com/spring2016/latino-100.html

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