



Nationwide®



# Helping America prepare for and live in retirement

We help cities protect their employees'  
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 nonpartisan 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 best serve our city governments and workforce.




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 are 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® has 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	EXTRAORDINARY SERVICE
 <p>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.</p>	 <p>We provide thought leadership and serve as your partner by breaking down challenges and offering clear solutions.</p>	 <p>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.</p>

## We help your employees prepare

We help drive retirement readiness, providing employees with 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

  
**22%**  
INCREASE IN  
CONVERSATIONS HELD<sup>1</sup>

  
**27%**  
INCREASE IN  
CONTRIBUTIONS<sup>1</sup>

  
**43%**  
INCREASE IN  
ROLLED-IN ASSETS<sup>1</sup>

The Participant Engagement Program (PEP) drives employees to the My Interactive Retirement Planner<sup>SM</sup> tool to generate their personalized Retirement Readiness score and report. **Those enrolled in PEP were 22% more likely to use My Interactive Retirement Planner.<sup>1</sup>**

<sup>1</sup> Nationwide results: PEP 2022 year-end results across 7,600+ plans. Lift is based on comparison to control group.

# Our Retirement Readiness experience helps your employees determine whether 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:



We can help your employees understand their retirement outlook in just minutes. When they log in to their account and answer a few simple questions, they'll receive a personalized snapshot of their projected retirement readiness.



## Where they stand

Participants get a quick, personalized retirement readiness snapshot.

## The full picture

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

## Actions to consider

They'll also find 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.

# 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 8 consecutive years (2014-2022)

Earned DALBAR's Plan Participant Service Award  
for highest tier of Service Center Support since 2014

### Mobile-optimized website

- Full functionality on any device
- Videos and other resources 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.

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.





# We offer strategies for many types of investors

We understand that your employees will have unique 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.



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.

# Deploying a service model built around you

1

**Knowing you  
and your needs**

2

**Making it simple  
for you**

3

**Being your  
advocate**

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We provide streamlined support to you and your staff members with confidence and commitment.

We attract, hire and maintain an experienced, knowledgeable staff of consummate professionals 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<sup>3</sup>

Nationwide provides self-service for plans to access important plan documents such as summary plan descriptions, QDIA notice, safe harbor notices, etc.

### Notice delivery

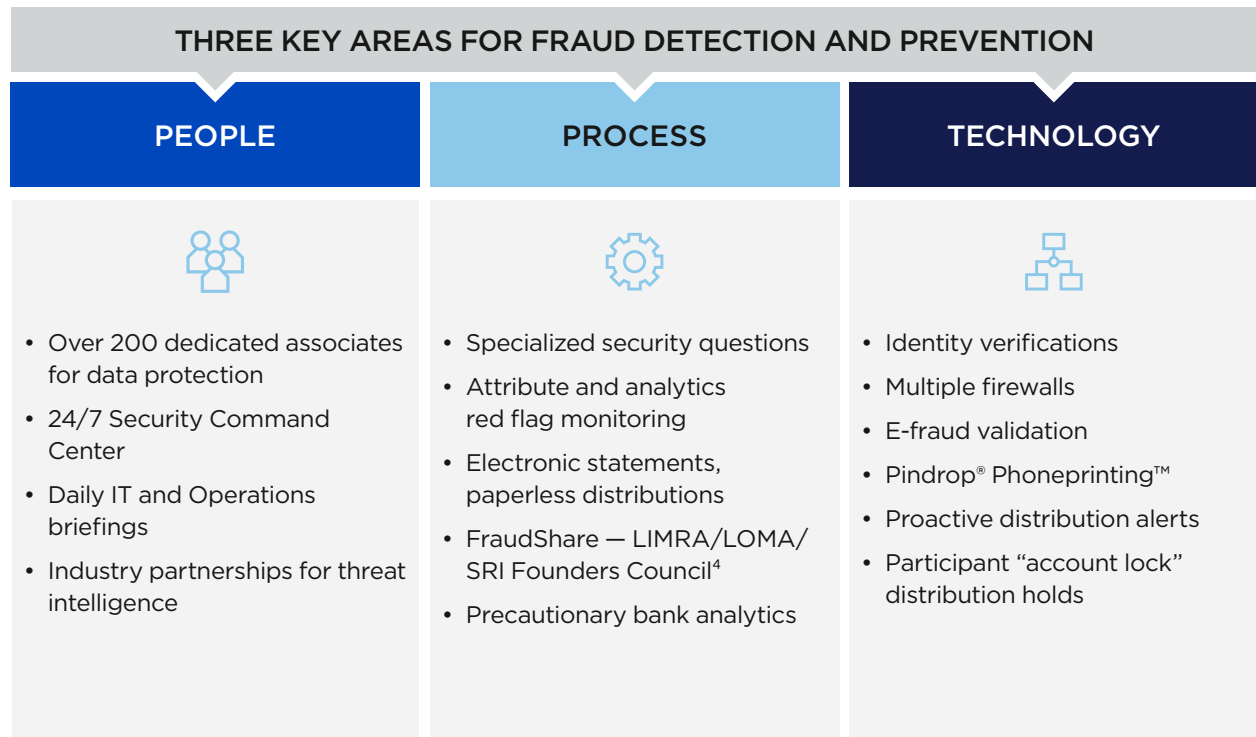
We give you and your participants a paperless statement delivery experience and the option for a paperless disclosure delivery.

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

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

<sup>3</sup> This information is available after the third-party administrator (TPA) uploads the data.

# We provide a holistic approach to securing your data



<sup>4</sup> LIMRA — Life Insurance Marketing and Research Association; LOMA — Life Office Management Association; SRI — Secure Retirement Institute.

# Starting with a strong foundation

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

We serve as  
a provider for  
**32,000+**  
plans<sup>5</sup>

We service  
more than  
**2.7 million**  
participants<sup>5</sup>

We manage and  
administer more than  
**\$195 billion**  
in retirement assets<sup>5</sup>

## Your plan is backed by our strength and stability

Nationwide began in 1926 with a commitment to America's 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 grown to be a strong and stable presence, a Fortune 100 company offering a range of financial services, committed as ever to the members who make us strong.

### Financial strength ratings

**A+**  
**AM BEST**  
received 10/17/2002  
affirmed 12/1/2022

**A1**  
**MOODY'S**  
received 3/10/2009  
affirmed 5/27/2020

**A+**  
**STANDARD & POOR'S**  
received 12/22/2008  
affirmed 5/16/2023

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

<sup>5</sup> Nationwide Financial (Dec. 31, 2022).

# We're more than a business<sup>®</sup>

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 **\$2.25 million since 2000**.



For more than 60 years, Nationwide has been working with Nationwide Children's Hospital to help ensure that 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 **\$140 million** in 2021. We added to that **\$6.2 million** in fundraising efforts.



Giving blood has been a tradition at Nationwide since 1944. And today, we work with partners across the country, giving over **2,700 units of blood 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. In 2022, the Nationwide Foundation supplied **\$1.3 million** in aid.



Our associates have been giving to United Way since our first workplace campaign in 1951. The Nationwide Foundation began matching associates' contributions dollar for dollar in the 1960s. In 2022, our associates contributed more than **\$6.4 million** through our campaign.



More than **\$630 million** contributed to nonprofit organizations by the Nationwide Foundation since 2000

# We have an employee-focused culture

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

**FORTUNE 100  
COMPANY**

since 2012<sup>6</sup>



**TOP  
100**

companies for Latinos<sup>12</sup>



<sup>6</sup> Based on revenue, Fortune magazine (June 5, 2023).

<sup>7</sup> "The 100 Best Workplaces for Diversity," Fortune magazine, [fortune.com/best-workplaces-for-diversity](https://fortune.com/best-workplaces-for-diversity) (2019).

<sup>8</sup> "100 Best Companies to Work For," Fortune magazine, [fortune.com/company/nationwide/best-companies/](https://fortune.com/company/nationwide/best-companies/) (2023).

<sup>9</sup> "The 50 Best Workplaces for Giving Back," [fortune.com/2017/02/09/best-workplaces-giving-back](https://fortune.com/2017/02/09/best-workplaces-giving-back) (Feb. 9, 2017).

<sup>10</sup> Gallup Exceptional Workplace Award, [gallup.com/workplace/287672/current-gallup-exceptional-workplace-award-winners.aspx](https://gallup.com/workplace/287672/current-gallup-exceptional-workplace-award-winners.aspx) (2023).

<sup>11</sup> Catalyst Award Winners, [catalyst.org/catalyst-award-winners](https://catalyst.org/catalyst-award-winners) (2018).

<sup>12</sup> 2016 Latino 100, [latinomagazine.com/spring2016/latino-100.html](https://latinomagazine.com/spring2016/latino-100.html) (2016).

<sup>13</sup> "U.S. Veterans Magazine Announces its 2022 Best of the Best Results Lists," [usveteransmagazine.com/recognition-lists](https://usveteransmagazine.com/recognition-lists) (May 18, 2022).

# 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:**

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• 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 or sell a financial product or to adopt an investment strategy. 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 Planner 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, Columbus, Ohio. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide Retirement Solutions (Nationwide) makes payments to The United States Conference of Mayors and its affiliate United States Mayors Enterprises (collectively USCM) for the value of the use of USCM's logo, its exclusive endorsement of Nationwide's products and services, and the services that USCM performs generally for all its members related to Nationwide's products and services. More detail about these payments is available at nrsforu.com.

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