



Nationwide®  
is on your side

# APPROACHING RETIREMENT

What should you  
consider as the big  
day gets closer?



Investing involves market risk, including possible loss of principal. No investment strategy — including asset allocation and diversification — can guarantee a profit or avoid loss, especially in a down market. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Under current law, tax-deferred contributions will be taxed as ordinary income at withdrawal.

Nationwide® Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Neither Nationwide nor any of its representatives give investment, legal or tax advice. Please consult your own counsel before making decisions about retirement plan participation.

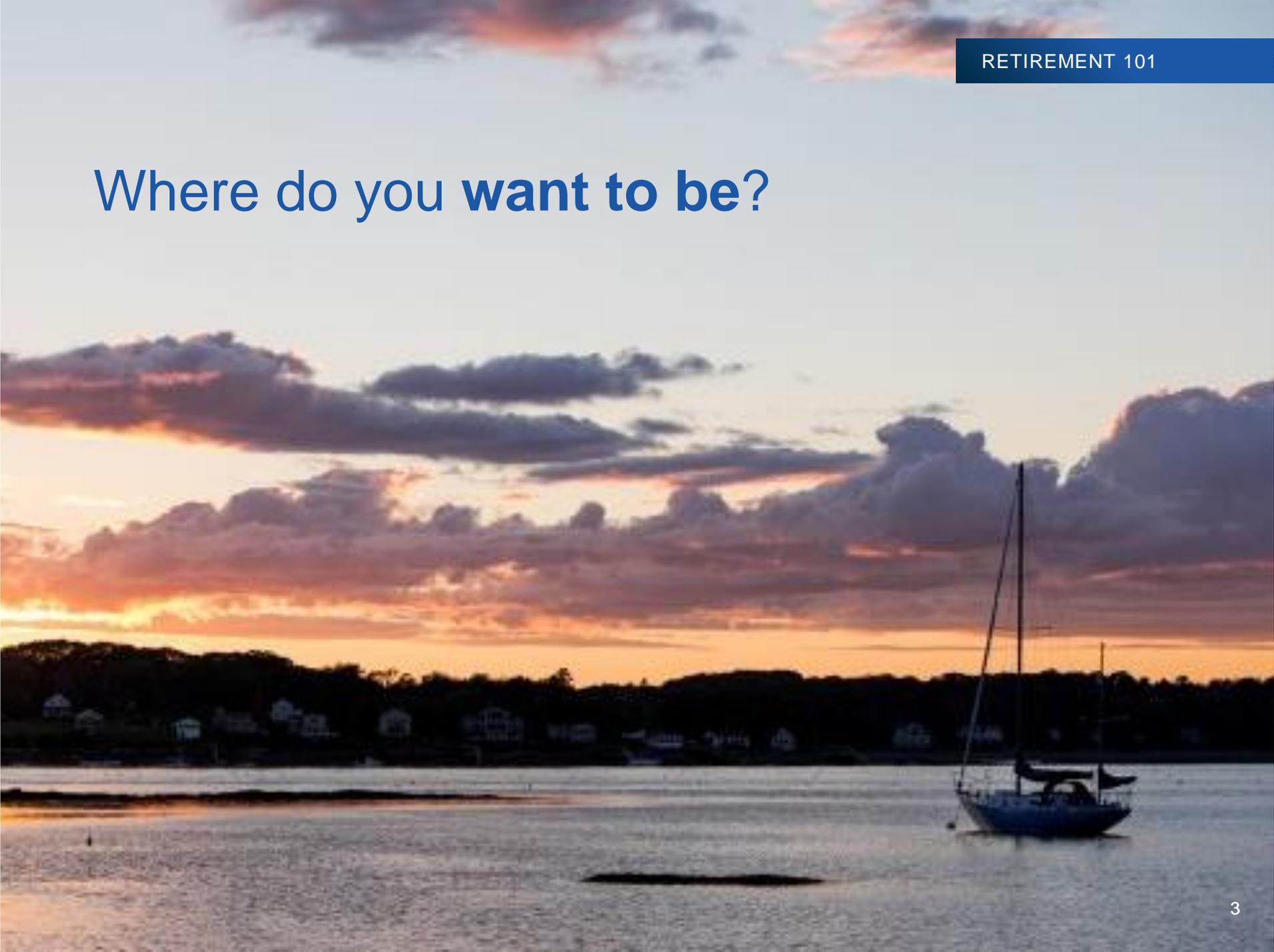
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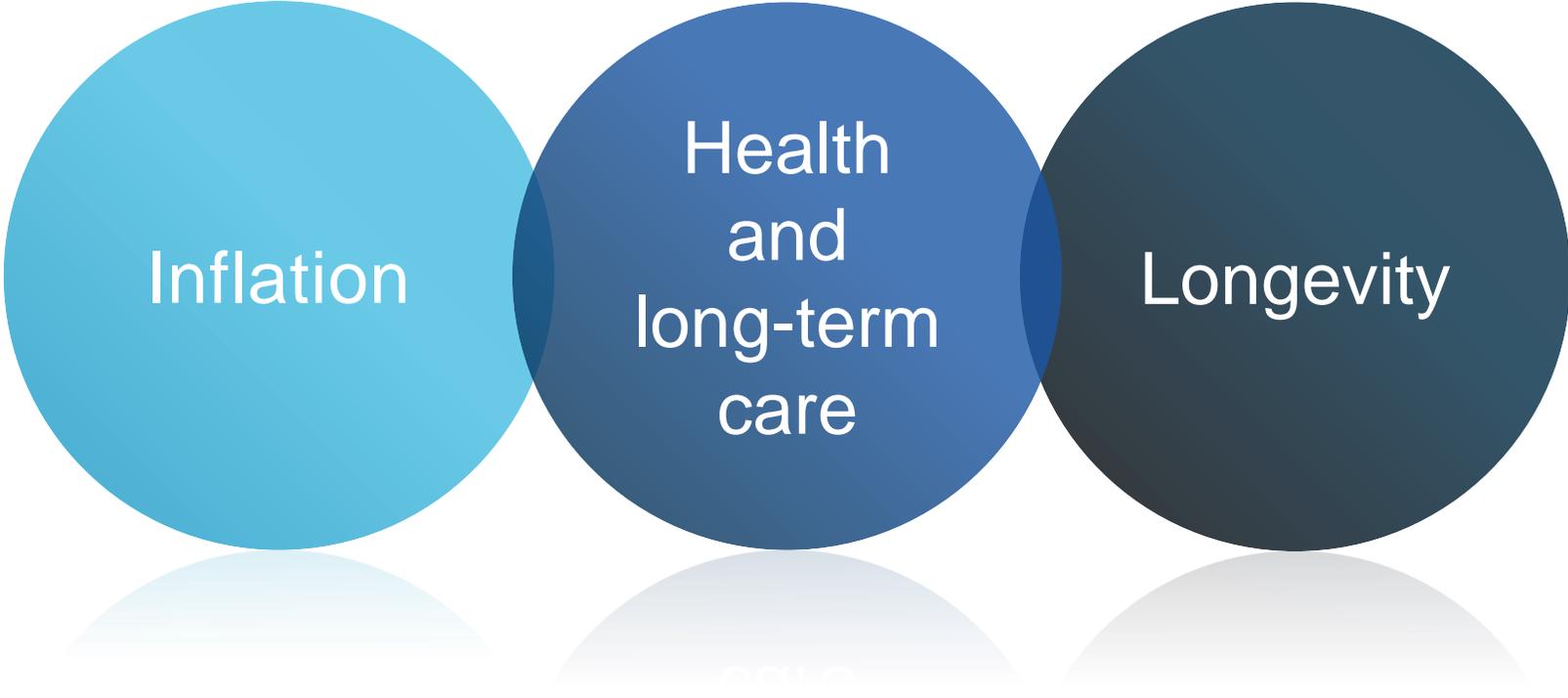
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Where do you **want to be?**



# What do you financially need to prepare for?

The three major costs in retirement:



# Where's the money going to come from?

The three major *sources of retirement income*:



# What's your plan?

## Individual savings plans:

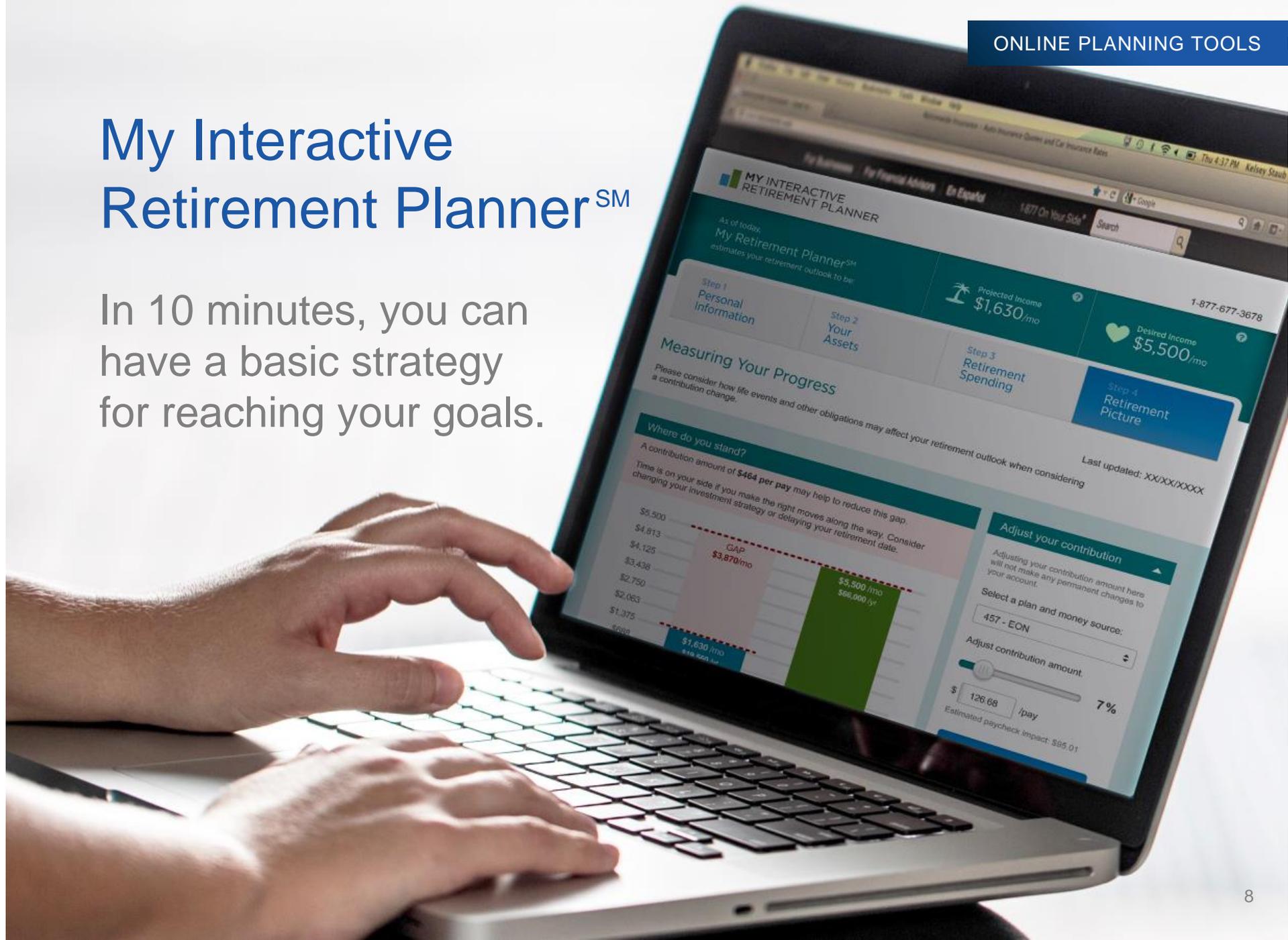
- IRA
- Roth IRA
- Personal savings

## Employer savings plans:

- 457(b)
- 403(b)
- 401(k)

# My Interactive Retirement Planner<sup>SM</sup>

In 10 minutes, you can have a basic strategy for reaching your goals.



## Two ways to catch up

- Age 50 option
- Special 457 Provision

*Investing involves market risk, including possible loss of principal and possible fluctuations in value. No investment strategy can assure a profit or guarantee against loss in a declining market. Tax-deferred contributions are taxed as ordinary income at withdrawal.*





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# PAYOUT OPTIONS

Where will your  
income come from?



# You get **flexibility** at and through retirement.

You'll have a variety of options for planning retirement income and accessing your money when and how you need it.



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## What is **RMD**?

- IRS requires minimum distributions from retirement plans annually after age 70½
- As long as your assets remain in a Nationwide plan, we'll take care of RMD for you

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# We are here to help you!



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