



# Helping America prepare for and live in retirement

We help counties protect their employees'  
futures with extraordinary care.

## A message from NACo CEO/Executive Director Matthew Chase



The National Association of Counties (NACo) is passionate about advancing excellence in public service to help people and places thrive across America. We pursue our mission by strengthening the leadership skills, knowledge and wellness of our nearly 40,000 county elected officials and more than 3.6 million county employees. The most important asset across America's county governments is our people, and we're thrilled to showcase their amazing diversity of heritage, experience and talent.

That's why since 1981, we have partnered with Nationwide® Retirement Solutions to help enhance the overall financial wellness and retirement security of our nation's county workers and their families. Nationwide continues to innovate and create new and improved solutions that allow county employees to save extra money and plan effectively for their future. As a U.S.-based mutual company, Nationwide is one of the most progressive and caring corporate citizens in the country, and their values align with those of NACo. They also have the proven experience, financial strength, corporate integrity and public sector focus that serves our state associations, county governments and county workforce best.

I encourage you to take advantage of the strength, resources, tools and services of our proud partner, Nationwide Retirement Solutions. There is so much information in this brochure that can provide your county employees with sound strategies to a more secure financial retirement. Lastly, please share this information with other colleagues who may be able to add these services to their employee benefits.

We are steadfast in our pursuit to enrich our membership value exponentially, guided by the belief that stronger counties result in a stronger America.




With respect,

Matt Chase, CEO/Executive Director  
NACo



# 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 designed to educate your participants and give them information that drives retirement. 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.

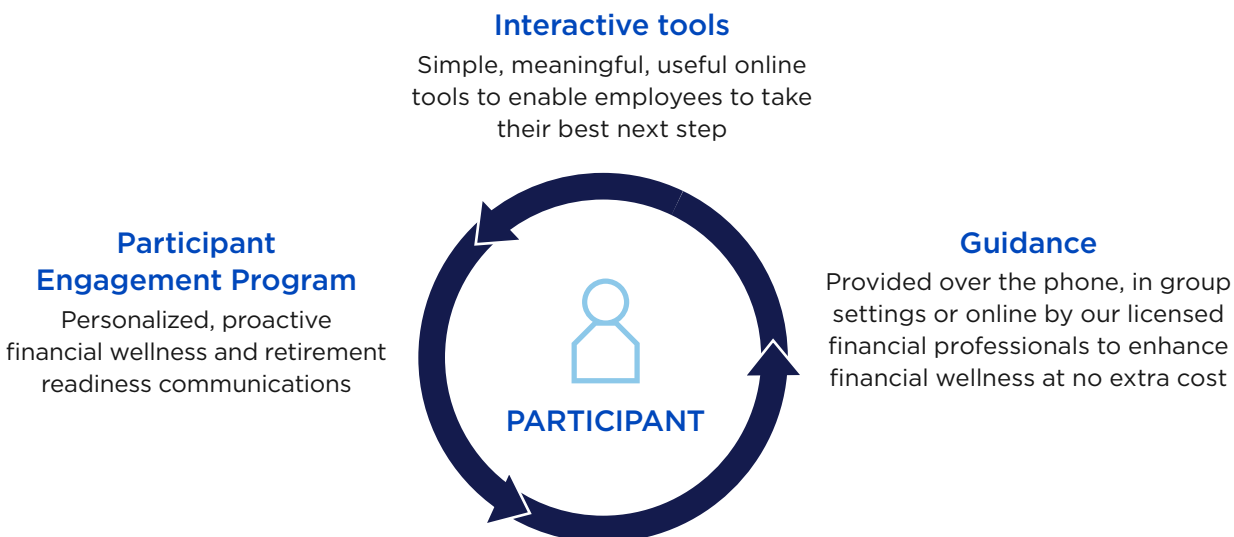
### We offer support every step of the way

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



## Our Participant Engagement Program works



The Participant Engagement Program (PEP) drives employees to the My Income & Retirement Planner<sup>SM</sup> tool to generate their personalized Retirement Readiness score and report. Those enrolled in PEP were 44% more likely to use My Income & Retirement Planner.<sup>1</sup>

<sup>1</sup> Nationwide results: PEP 2023 year-end results across 7,200+ 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:



Planned  
retirement date



Resources for  
retirement  
income

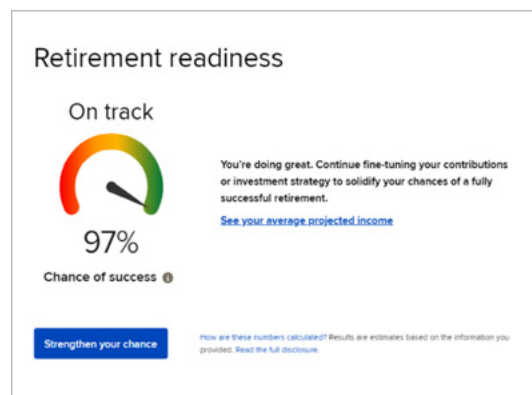


How much  
one is saving



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

Participants get a quick, personalized retirement readiness snapshot.

## The full picture

With **My Income & 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 10 consecutive years (2014–2023)

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 Income & Retirement Planner
- Paycheck Impact Calculator

# We'll help your county employees worry less

Since 1980, Nationwide has partnered with NACo to help bring plan participants a retirement plan income they can count on. We currently serve nearly 3,000 counties across the United States and help manage \$27.8 billion in assets for more than 440,000 participants.

We care about our participants and the important insights we learn from their county leaders. That's why we regularly hold deferred compensation round tables throughout the year to help ensure we're focusing on the right areas for those we serve. This valuable insight is used to create educational content for NACo webinars, conferences and other special events.

Supporting the communities our participants live in, and the future of those communities, is also important to us. Plan participants are encouraged to have their immediate family members who qualify as graduating high school seniors apply for one of our Nationwide/NACo scholarships.

NACo recently awarded Nationwide the Corporate Innovator Award for developing new protected retirement income solutions. Discover how we can help bring your plan participants a retirement plan income they can count on.

# 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 retirement goals and financial risk. To help you meet those varying needs, let's review the different levels of investing:

- An aggressive investor is typically far from retirement, is very comfortable taking financial risks and wants to pursue high growth from their investments
- A moderately aggressive investor might be far from retirement, might be comfortable with taking financial risks and want to pursue above-average growth
- A moderate investor is more middle-of-the-road; this person may have awhile before retirement, feel okay with a limited amount of risk and be looking for average growth
- A moderately conservative investor may have a few years until they retire, be okay with a small amount of risk and be willing to accept lower returns in order to minimize losses
- A conservative investor might be close to retirement and need to minimize risks to protect the value of their investments; they are willing to accept low returns to help keep the value of their investments safer

Wherever your participants land on their retirement path, Nationwide has solutions, options and opportunities to help meet their needs.

# 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>2</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.

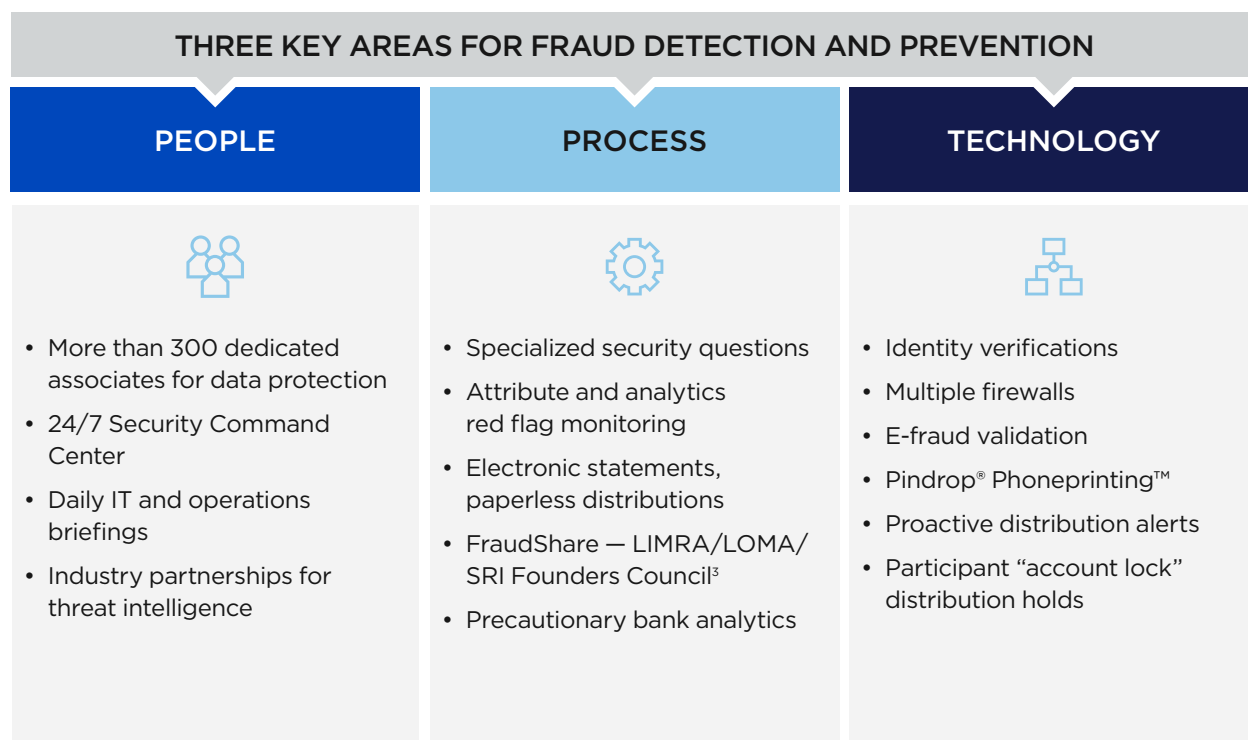
### Our mobile-responsive website will help you monitor and manage your retirement plan, including:

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

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<sup>2</sup> This information is available after the third-party administrator uploads the data.

# We provide a holistic approach to securing your data



<sup>3</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 helping America's workers prepare for and live in retirement.



## 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



Affirmed: 4/30/24  
[Fifth highest of 21 ratings](#)



Affirmed: 12/7/23  
[Second highest of 16 ratings](#)



Affirmed: 11/10/23  
[Fifth highest of 21 ratings](#)

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>4</sup> Nationwide (December 2023).

<sup>5</sup> Ratings apply to Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company.

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

We have a history of community engagement and philanthropy.



**Making an impact for good: Over 60 years of giving back to communities through the Nationwide Foundation**

## **Feeding America**

**\$2.5 million donated**

from the Nationwide Foundation to Feeding America and other hunger relief agencies in 2023

## **American Red Cross**

**\$1.5 million<sup>1</sup> donated**

from the Nationwide Foundation in 2023

## **Nationwide Children's Hospital**

**\$10 million donated**

from the Nationwide Foundation in 2023, and another \$100 million pledged in 2024 over 10 years

## **United Way**

**\$6.23 million donated**

from the Nationwide Foundation matching associate giving through our Community Giving campaign in 2023

# We have an employee-focused culture

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

FORTUNE  
**100 Best**  
Companies to Work For®

Seramount Diversity  
**Best Practices**  
Inclusion Index  
Leading Company

Latina Style  
**50 Best**  
Companies for Latinas  
to Work For

Gallup  
**Exceptional  
Workplace**  
Award

PEOPLE®  
**Companies  
that Care**

Seramount  
**100 Best**  
Companies

FORTUNE  
**Best Workplaces**  
for Women™

Human Rights Campaign  
**Best Places**  
to Work for LGBTQ+ Equality

FORTUNE  
**Best Workplaces**  
for Millennials™

Seramount  
**100 Best**  
Companies for  
Multicultural Women

FORTUNE  
**Best Workplaces**  
in Financial Services  
& Insurance™

Black Enterprise  
**Best Companies**  
for Diversity

# 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:**

**David Belnick** | Endorsement Partner Director



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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 Income & 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 and Nationwide Life Insurance Company (collectively "Nationwide") have endorsement relationships with the National Association of Counties (NACo). More information about the endorsement relationships can be found online at [nrsforu.com](http://nrsforu.com).

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NRM-19355AO-NX.3 (12/24)