

Small increases now could benefit you later.

Enjoy the confidence that comes from saving more for retirement by increasing contributions to your deferred compensation plan.

Growth Period			Ending Balance		
Deferral Per Pay	Paycheck Impact	Annual Deferral	Accumulation 10 Years	Accumulation 20 Years	Accumulation 30 Years
\$25	\$18.75	\$650	\$9,304	\$27,605	\$63,607
\$50	\$37.50	\$1,300	\$18,607	\$55,210	\$127,214
\$75	\$56.25	\$1,950	\$27,911	\$82,815	\$190,821
\$100	\$75.00	\$2,600	\$37,214	\$110,420	\$254,428
\$125	\$93.75	\$3,250	\$46,518	\$138,025	\$318,035
\$150	\$112.50	\$3,900	\$55,821	\$165,631	\$381,642
\$175	\$131.25	\$4,550	\$65,125	\$193,236	\$445,249
\$200	\$150.00	\$5,200	\$74,429	\$220,841	\$508,856
\$225	\$168.75	\$5,850	\$83,732	\$248,446	\$572,463
\$250	\$187.50	\$6,500	\$93,036	\$276,051	\$636,070
\$300	\$225.00	\$7,800	\$111,643	\$331,261	\$763,283
\$350	\$262.50	\$9,100	\$130,250	\$386,471	\$890,497
\$400	\$300.00	\$10,400	\$148,857	\$441,681	\$1,017,711
\$450	\$337.50	\$11,700	\$167,464	\$496,892	\$1,144,925
\$500	\$375.00	\$13,000	\$186,071	\$552,102	\$1,272,139
\$550	\$412.50	\$14,300	\$204,678	\$607,312	\$1,399,353
\$600	\$450.00	\$15,600	\$223,286	\$662,522	\$1,526,567
\$654	\$490.50	\$17,000	\$243,381	\$722,149	\$1,663,958
\$711	\$565.00	\$18,500	\$267,416	\$805,421	\$1,887,812
\$731	\$548.00	\$19,000	\$274,647	\$827,200	\$1,938,859
\$750	\$563.00	\$19,500	\$281,875	\$848,968	\$1,989,880

This table shows the cumulative value of 26 biweekly deferral amounts over 10, 20 and 30 years, assuming a compound annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$38,000 and one deduction for federal tax purposes. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.

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Nationwide®

To increase your Nationwide® 457(b) deferral today, complete the information below and return it to your HR/Payroll office

Name (please print) _____ Account Number _____

Street Address _____

City _____ State _____ ZIP _____

Daytime Phone _____ Email _____

Please increase my deferrals to \$ _____ or _____ % per pay. (Current allocations will remain the same.)

This increase applies to my (check one): Nationwide 457(b) account Nationwide 457 Roth account

Employer Name _____

I authorize my Employer to reduce my salary by the above amount which will be invested in my employer's Plan. The reduction will continue until otherwise authorized in accordance with the Plan.

I have read and understand each of the statements on the front and back of this form, which have been drafted in compliance with Section 457 of the Internal Revenue Code. I accept these terms and understand that these statements do not cover all the details of the Plans or products.

Signature of Participant _____ Date _____

Maximum deferral and paycheck impact

Pay frequency	Under Age 50		Age 50+ Catch-Up*		Special 457 Catch-Up*	
	Maximum Deferral	Paycheck Impact	Maximum Deferral	Paycheck Impact	Maximum Deferral	Paycheck Impact
Weekly (52 pays)	\$375	\$281	\$500	\$375	\$750	\$563
Biweekly (26 pays)	\$750	\$563	\$1,000	\$750	\$1,500	\$1,125
Semimonthly (24 pays)	\$813	\$609	\$1,083	\$813	\$1,625	\$1,219
Monthly (12 pays)	\$1,625	\$1,219	\$2,167	\$1,625	\$3,250	\$2,438

* The chart assumes a 25% tax rate and that you qualify for one of the maximum 2020 deferral limits: (1) \$19,500 under age 50, (2) \$26,000 for Age 50+ Catch-up or (3) \$39,000 for Special 457 Catch-up.

Memorandum of Understanding

- I. I understand that my participation in the Plan is governed by the terms and conditions of the Plan Document.
- II. The product informational brochure, fund prospectuses and/or other information are available by calling 1-877-677-3678 or logging in to nrsforu.com.
- III. The maximum total annual deferral amount to all 457(b) plans is the lesser of \$19,500 for calendar year 2020 or 100% of includable compensation. Under certain circumstances, additional amounts above the limit may be deferred into the Plan if (1) I will attain age 50 or older during the current calendar year, or (2) I am within three years of Normal Retirement Age and did not defer the maximum amount in prior years. The Plan Document provides additional details about deferral limits. Deferrals in excess of maximum amounts are not permitted, will be refunded to you and will be considered taxable income when refunded.
It is my responsibility to ensure that my deferrals do not exceed the annual limit. Limit information is based on the Economic Growth and Tax Relief Reconciliation Act of 2001, as implemented by final regulations implemented by the Internal Revenue Service in 2003. NOTE: You cannot use both the 457 Special Catch-Up provision and the EGTRRA 50+ Catch-Up provision at the same time.
- IV. Participants enrolling or electing to increase 457 deferrals must provide includable compensation data acceptable to Nationwide Retirement Solutions (Nationwide) and notify Nationwide of any subsequent decrease in includable compensation.

Investing involves market risk, including possible loss of principal. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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