



Nationwide®  
is on your side

Retirement Plans

Overview

Choose professional management  
Choose confidence

Nationwide  
**ProAccount®**



While you're busy enjoying today,  
we're looking out for tomorrow.

Nationwide  
**ProAccount**

You can **be more confident** about reaching your retirement goals when you have a professional selecting your funds and asset allocation.

Nationwide ProAccount is a managed account service designed to help you **feel more confident** about your retirement account. When you enroll in Nationwide ProAccount, you complete a Risk Tolerance Questionnaire that tells us about you and your personal tolerance for risk.

Once you're enrolled in Nationwide ProAccount, we take the guess work out of retirement investing by providing professional management of your investments.

## What you get as a Nationwide ProAccount client:



Professional fund selection and asset allocation\*



Periodic portfolio adjustments intended to help keep them on track toward their retirement goals



90-day trial period to try the service with no obligation; no minimum account balance or cancellation fees



Ongoing support through periodic updates about your account and investments, quarterly statement notifications, and telephone support from registered investment adviser representatives

*\*Asset allocation does not assure a profit or prevent a loss in a down market.*

There is an annual fee for Nationwide ProAccount. The fee is listed in the Participant Agreement and is calculated daily, based on the market value of your assets, and deducted from your account at the end of each quarter. If you change your mind, you don't have to pay a fee to cancel the service.

## Is Nationwide ProAccount right for you?

If you answer yes to any of these questions, then ProAccount may be a good choice.



Do you sometimes find yourself overwhelmed by choosing investments and maybe even a little intimidated by the process?



Would you feel more confident knowing that a respected investment management firm was managing your portfolio?



Would it give you confidence to know that professionals are making adjustments to your portfolio as needed to keep it in line with your objectives?

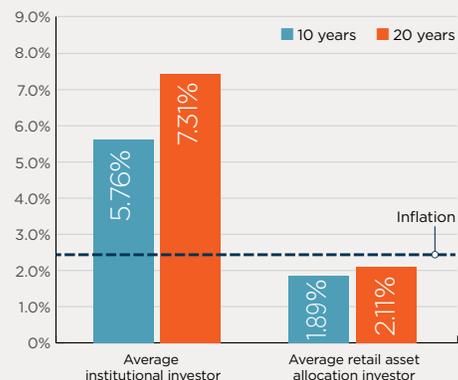
## Nationwide ProAccount brings institutional strategies to your retirement account<sup>1</sup>

Institutional investors are investment management companies that manage money for corporations, pensions and endowments. Retail asset allocation investors are individuals who manage their own portfolios. Research shows that the average institutional investor outperforms the average individual investor by more than 5% annualized over a 20-year period.

Institutional investors use a process that avoids decisions based on emotion, leading them to outperform individual investors.

- **3.87% annualized over 10 years**
- **5.2% annualized over 20 years**

Over 20 years, average retail investors failed to meet or exceed inflation. But institutional investors delivered better performance year after year. Over time, that difference amounted to significantly better gains.



<sup>1</sup> Sources: DALBAR and Wilshire Trust Universe Comparison Service. Average equity investor, bond investor, asset allocation investor and inflation data from All Public Funds Universe, DALBAR. Data as of 12/31/2015.

Past performance is not indicative of future results. All investing involves risk, including loss of principal.



To learn more or enroll, talk to your local Nationwide Retirement Specialist or call 1-855-463-4977.



**Nationwide®**

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.

No investment strategy or program, including participation in Nationwide ProAccount, can guarantee a profit or avoid loss.

Nationwide Investment Advisors, LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser.

NIA has retained Wilshire® as an Independent Financial Expert for Nationwide ProAccount. Wilshire provides investment allocation portfolios based on participant ages and their personal tolerance for investment risk.

NIA assesses participants an asset-based fee for the managed account services.

Retirement products are offered by Nationwide Trust Company, FSB, a unit of Nationwide Bank®, or Nationwide Life Insurance Company.

Wilshire is a registered service mark of Wilshire Associates, which is not an affiliate of Nationwide or NIA.

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