

Strategic Advantage

Insights & solutions for retirement plan success

Online tools to support your participants' retirement planning

Your participants want to manage their retirement savings when it's most convenient for them. Nationwide offers an array of online planning tools and features that enables them to find the information they need, and then make and implement their Plan decisions—when they're ready to act. These tools and features include:

-  **Award-Winning Website:** Our web-optimized mobile experience empowers participants to take account action and earned the only excellent rating Dalbar awarded in its category.¹
-  **My Health Care Estimator:** This tool provides a simple way for participants to estimate what their potential health care costs will be in retirement, both in current and future dollars.
-  **Pension Estimator:** Participants can improve the accuracy of their retirement income forecasts by integrating their estimated pension benefits into their planning.
-  **Launching in October 2015: A Social Security Estimator** tool that enables participants to estimate the amount of their future Social Security benefits, depending on the age at which they retire and other variables.

To provide a holistic approach to account management and goal-setting, the Pension and Social Security Estimator tools are integrated into My Interactive Retirement PlannerSM, the planning tool that boasts an 85%+ completion rate by participants who use it. Let your participants know about these new features or suggest they contact their Nationwide Retirement Specialist for more information.

¹Dalbar Inc. Innovations in the World of Mobile Optimized Websites: Quarter 3-2014.

In this issue of **Strategic Advantage**, we highlight how Nationwide uses technology to provide a retirement planning experience that helps employees be more confident in their investing through participation in your Plan.

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Nationwide gives back to communities

Coming in 2016: auto increase functionality

Nationwide's new auto increase enhancement can help participants improve their retirement readiness by allowing them to automatically increase their salary or dollar deferral amount by a certain percentage each year. Look for this new functionality in early 2016 and talk to your Nationwide representative about setting up participant meetings after the start of the year.





At a glance loan status

Newly enhanced status fields make it easier for participants to understand the status of loans they have taken against their Plan assets. After logging in to their account(s), participants will be able to quickly determine if any outstanding loans have an unpaid balance, are past due for payment, are in default, are paid in full, or have been suspended due to a military or non-military leave of absence.



New participant testimonial videos available

Nationwide recently completed two new participant testimonial videos for plan sponsor and participant audiences. The first features the experiences of deferred compensation plan participants across the nation in plans administered by Nationwide. The second features IAFF members and their views about the Nationwide - IAFF-FC (International Association of Fire Fighters - Financial Corporation) partnership and the FrontLine (Deferred Compensation) Program. If you'd like to use one of these videos in employee orientations or other meetings, contact your Retirement Specialist.



Protecting participant data and privacy

The Ponemon Institute has ranked Nationwide a Top 10 Most Trusted Company for Privacy for nine straight years. This demonstrates our commitment to data security and participant privacy. In fact, Nationwide has never had a security breach and operates two out of a total of only four U.S. data centers that have earned a Tier IV rating - the highest rating a data center can earn. Our data centers provide:

99.995%
uptime per year

96-hour
power outage
protection

24/7/365
availability

To continue protecting participant data and privacy, security is also top of mind when it comes to participants' online activities. Through the end of the year, Nationwide is deploying multi-factor authentication for participants. Multi-factor authentication goes well beyond the current user name and password log-in process to monitor additional criteria like the physical device and its location. If something doesn't look right and access is challenged, a verification code is sent to the participant's account recovery email address. Once the participant enters the code, he or she gains immediate access to their account.



Nationwide Retirement Specialists are here to help

Our Retirement Specialists help employees get on the right path to a more stable financial future. To help achieve that goal, we continually strive to create a work environment that protects and nurtures the talents and expertise of our associates.

The results speak for themselves. For example, Gallup® has honored Nationwide with its Great Workplace Award for the past three years running (2012-2014).

New! Saturday Call Center Hours & Spanish Language Options

You requested these options, and now Nationwide is pleased to provide them. Our Call Center is now available on Saturdays from 9 a.m. to 6 p.m. ET and we're offering a new Spanish Voice Response System as well as the support of Spanish-speaking representatives.

