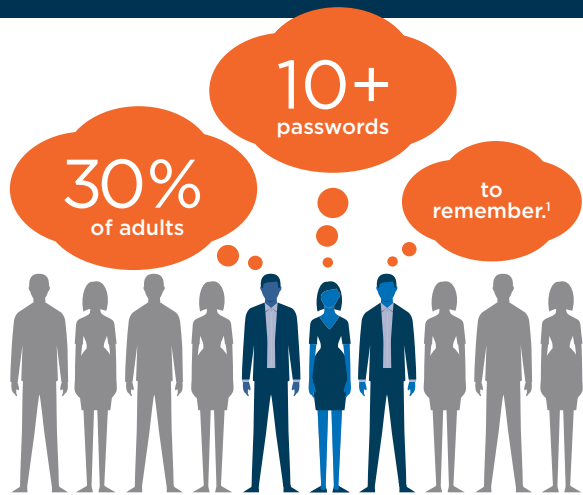


Strategic Advantage

Insights & solutions for retirement plan success



Together, we can defend your data.

Nearly three quarters of Americans have fallen victim to some type of cyber crime, according to a recent report.² Perhaps that's why 8 in 10 people say they are worried about their online security.³ Fortunately, it can be easy for you and your participants to reduce risks in online activity.

- Use a unique username with each new online account
- Update software automatically to help ensure your system gets the latest updates as soon as released
- Enable screen locking on your devices
- Log out and close browsing windows to reduce the possibility of unauthorized use of an already logged-on account
- Watch out for fraudulent activity on your accounts

We continually enhance security processes and technology.

Nationwide's efforts to protect plan data extend far, wide and deep throughout IT systems and process. Our security measures include:

- Multi-factor authentication and multiple layers of firewalls to block unauthorized access and other potential security threats
- Secure Sockets Layer (SSL)/ Transport Layer Security (TLS) to encrypt all personal information sent between your plan and us
- Daily monitoring of our computer systems to look for security violations and unwanted intrusions
- Ongoing training to all associates to keep sensitive data private and protected

• Inside this issue •

Nationwide's digital experience gives participants control of their retirement planning. We continue to deliver:

- Improved online capability
- New features to make planning easier
- Additional security measures

As you review this edition of **Strategic Advantage**, keep in mind that we continue to invest in enhancements to participant education, retirement planning and plan support services, so that employers can promote their retirement plan with confidence.

- Use of two data centers to ensure data is available no matter when you and participants want to access it

To learn more about these measures and other ways Nationwide is working to protect your plan's data, visit nrsforu.com/protect.

¹ Why Your Password is Hackerbait, Entrepreneur (January 2015).

² 4 Scary Hacking Statistics You Probably Didn't Know About, Stellar Blue Technologies (April 2016).

³ Telesign Consumer Account Security Report: An International Study of Digital Security Concerns and Practices, polled 2,000 consumers in the U.S. and the U.K. (June 2015).



See how Nationwide is changing participant behavior.

To help you see how our Retirement Readiness Reports (RRR) are helping employees be more effective with plan participation, Nationwide has developed a high-level, customizable report for Plan Sponsors. Updated quarterly, this new report can deliver answers to four key questions:

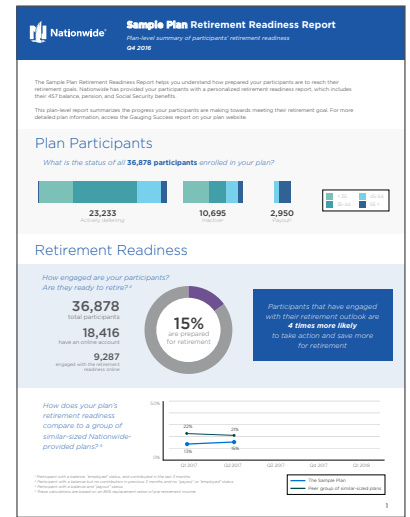
1. Who is engaged in the plan?
2. Who in the plan seems to be retirement-ready?
3. What steps are participants taking to increase their readiness?
4. What can I do as a Plan Sponsor to help?

RRRs use available information to illustrate whether or not they appear to be on track to meet their projected retirement income needs. As soon as they log into their plan account, participants get an immediate impression via our retirement readiness meter. They can make the meter and their RRR more accurate by using My Interactive Retirement PlannerSM to:

- Add information about other financial assets
- See how desired lifestyle in retirement may affect their budget
- Project monthly retirement income, using our Pension Estimator and Social Security Estimator tools
- See how potential health care and long-term care costs may impact their budget
- Experiment to see how decisions they make now could impact their future

Once they have completed their work in the Planner, participants can download and print a personalized RRR for future use.

Nationwide aggregates participant data captured from RRRs to produce a new, high-level view of the plan's overall health. This report, which will become available beginning early in 2018, could give you insights into how effective plan education programs are, and identify targets for participant improvement. You can generate a new report quarterly.



For more information, contact your Nationwide representative.

2016 AND 2017 DEFERRAL LIMITS	
Standard Deferral	\$18,000
Age 50+ Catch-up	\$6,000
Special 457(b) Catch-up	up to \$36,000

2018 DEFERRAL LIMITS	
Standard Deferral	\$18,500
Age 50+ Catch-up	\$6,000
Special 457(b) Catch-up	up to \$37,000

IRS adjusts maximum contribution limits for 2018.

The IRS has announced that for 2018 certain maximum contributions limits have been increased. The Standard Deferral Limit applies not only to eligible governmental 457(b) deferred compensation plans but also to 401(k) and 403(b) retirement plans. For 2018, the maximum contribution limit for 401(a) plans has been increased to \$55,000.

The **Age 50+ Catch-up Provision** allows people over age 50 to contribute even more to their deferred compensation retirement account.

The **Special 457(b) Catch-up Provision** allows participants who have not contributed the maximum limit under IRS regulations in previous years to contribute an amount less than or equal to the maximum limit (essentially, up to double the maximum) in the three years prior to the individual's Normal Retirement Age as defined in the Plan Document.



Help employees to be their own hero.

Did you know that on average only about 40% of many retirement participants establish an online account to access their information?⁴ Yet establishing an online profile can deliver important benefits. Having an online profile:



Provides more personalized retirement planning information and tools



Helps protect their account by blocking out someone posing as the participant from establishing a profile

When a participant creates an online profile, Nationwide establishes records that identify web-enabled devices the first time each is used to access their account. The next time they go to access their account, we know it's them. When we detect log-in attempts from a device we don't recognize, we can notify the participant to help protect their online profile.

Nationwide is doing everything we can to protect online information and keep potential identity thieves from accessing personal records. You can help. Encourage your participants to help protect their account from intruders by establishing an online profile today.

⁴ Nationwide participant database (July 25, 2017).

Encourage employees to get comfortable with Paperless Delivery.

Your retirement plan now offers Paperless Delivery, our eDelivery service, for participants. In fact, Nationwide now automatically enrolls participants who have an email address in their Account Profile. In addition to hard-copy statements and other notifications, Nationwide is sending electronic notifications to participants when their statements are available to view on the Web.

After two quarters, participants will automatically transition to Paperless Delivery exclusively. Of course, participants can opt out any time they'd like.

Participants with no email address or otherwise incomplete Account Profile will be encouraged to provide the missing information. Once they do so, they will automatically be given Paperless Delivery courtesy service.



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My Interactive Retirement Planner uses hypothetical compounding examples to help participants make their decisions. While it can help them discover ways to improve their financial outlook in retirement, the Planner cannot predict, project or guarantee the results of any specific investment. Its assumptions do not include fees and expenses which if reflected, would reduce the returns it reports.

Nationwide representatives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Nationwide representatives cannot offer investment, tax or legal advice. Consult your own counsel before making decisions about your retirement plan.

Nationwide, through its affiliated retirement plan service and product providers, has endorsement relationships with the National Association of Counties, United States Conference of Mayors and International Association of Fire Fighters Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and My Interactive Retirement Planner are service marks of Nationwide Mutual Insurance Company. © 2017 Nationwide

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