



# Strategic Advantage

*Insights & solutions for retirement plan success*

Spring 2018

## Inside this issue

Nationwide® places special emphasis on service and resources. In this newsletter, you can learn more about:

- » *Our award-winning retirement planning services*
- » *Our enhanced Plan-level reporting*
- » *How we're helping you protect your Plan from cyber threats*
- » *New Plan Sponsor self-service reports*
- » *How to help ease Participants' market volatility worries*
- » *Building employee retirement-investing confidence*

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.



### Questions?

Contact your Nationwide representative at **1-855-463-4977**.

## DALBAR again recognizes Nationwide's high-quality service

This year, Nationwide earned three separate DALBAR awards recognizing the level of service being provided to its retirement plan partners, Plan Sponsors and Participants:

- » **2017 Plan Participant Service Award** for contact center support for the fourth straight year
- » **2017 Recognition for Excellence** through the New Plan Implementation and Conversions processes for the third straight year
- » **2017 Recognition for Excellence** for email support and relationship management with Plan Sponsors, third-party administrators and financial advisors

The recognition of excellence is awarded only to firms that exceed strict standards for communication. The service award is based on systematic testing of customer service throughout the year—thousands of tests measuring how financial companies respond to the service needs of their customers.

“Nationwide’s focus on the customer experience extends across the life cycle of its retirement plans, from the initial implementation through disbursement,” said Brendan Yeager, DALBAR director. “Nationwide is committed to providing an award-winning experience to all of its stakeholders, from the financial advisor and third-party administrator to the

Plan Sponsor and, of course, individual Participant. The company excels at both transactional interactions through its contact center and at building trust-based relationships with Plan Sponsors and business partners.”

Wendy Shaw, Nationwide’s Vice President of Retirement Plan Operations, said the awards demonstrate the company’s commitment to providing a superior standard of care to retirement plan customers, and its ongoing investments in its people and technology.

“We’ve worked hard to build a culture that’s committed to excellence and continuous improvement,” said Shaw. “Our commitment extends from the

Plan Sponsor or third-party administrator all the way to individual Plan Participants. It starts from the time a retirement plan comes to Nationwide and carries through to each and every Plan Sponsor and Participant interaction—from their first payroll contribution all the way through retirement. These awards are clear evidence that we are delivering on that promise, and we’re extremely proud of our service leaders and associates who consistently deliver an outstanding experience to our retirement plan clients.”

To learn more about how Nationwide’s award-winning retirement

planning services help your employees better prepare for the future, **contact a Nationwide Representative.**



The awards demonstrate Nationwide’s commitment to providing a superior standard of care to retirement plan customers.

## Nationwide enhances Plan-level Retirement Readiness reporting

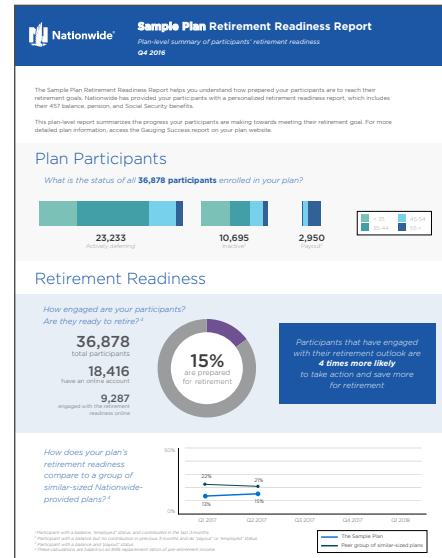
For years, we have been building a suite of tools and resources designed to help your employees prepare for and live in retirement through your Nationwide-provided Plan. We recently wrapped these resources into our Retirement Readiness experience, which participants encounter every time they log in to their retirement account. It's designed to spur action, from login through printing of a fully actionable Retirement Readiness Report (RRR).

To help you see how the experience is helping employees be more effective with plan participation, Nationwide has developed a high-level, customized report for Plan Sponsors. The report aggregates participant data captured from RRRs to produce a high-level view of the Plan's overall health and identify targets for participant improvement.

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?

This new report is another way we are working to help you improve your employees' retirement readiness through your Plan.



## New Plan Sponsor self-service reports being introduced

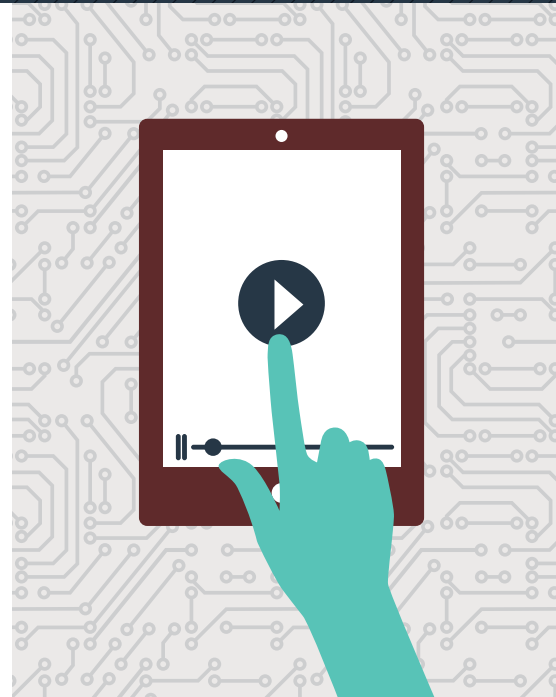
A few years ago, Nationwide launched a new Plan Sponsor reporting functionality to help you stay informed of retirement plan details in the way you see fit. This April, we are introducing two new reports to our self-service reporting suite:

1. Enrollment Detail Information Report
2. Enrollment and Contribution Changes for Payroll Report

Our self-service reports reduce the turnaround time on building reports,

delivering to you more flexibility in obtaining information. You can filter your reports by age range or date. All reports also give you the ability to obtain data by selecting an IRS plan or viewing information—including all IRS codes—at an aggregate level. You can export your data in your preferred format: PDF, Excel spreadsheet or CSV file.

For more information about Plan-level reporting, contact a Nationwide Representative at **1-877-496-1630** or email us at [nrsplan@nationwide.com](mailto:nrsplan@nationwide.com).



## Our cyber security webinar offers strategies for protecting your Plan

Your Plan data is among the most valuable assets you have. Nationwide helps you stay aware of the latest threats through articles and online resources, and offers information about strategies to help you enhance cyber security at the Plan and Participant levels.

We recently hosted "Cyber security: Trends and Strategies to Protect Plan Data," the latest in our series of informational and actionable webinars. In it, we discussed:

- » Global cyber security trends and their financial impact on retirement plans
- » Challenges and considerations for developing strategies to protect participant data
- » Solutions to help prepare against increasingly sophisticated cyber threats

As cyber security breaches become increasingly common and sophisticated, investing time to view this webinar may be more important than ever. You can access the recorded webinar at <http://bit.ly/NWCyberSecurityWebinar>.

## Help employees build retirement-investing confidence

While many Participants may be comfortable with making their own investment decisions, others prefer a more *Do It For Me* approach. For them, there's Nationwide ProAccount®, a managed account service, available for an additional fee.

Participants enrolled in Nationwide ProAccount have their investments professionally selected, based on their age and risk tolerance. Those investments are then monitored and adjusted to keep them on track toward their retirement goals.

When you add Nationwide ProAccount as a Plan option, your Participants get access to:

### Professional management from Wilshire Associates

- » Experienced investment managers with the time and knowledge to make informed investment decisions for the portfolios
- » Investment management based on age and risk profile
- » Periodic adjustments as market conditions change

### Continuous oversight by Nationwide Investment Advisors LLC

- » Ongoing monitoring of Wilshire's management and performance
- » NIA implementation of the investment advice as directed by Wilshire

### Frequent communications

- » Periodic updates about their account and investments
- » Quarterly statement notifications



For more information, contact a Nationwide Representative at **1-877-496-1630** or email us at [nrsplan@nationwide.com](mailto:nrsplan@nationwide.com).

## Help ease Participants' market volatility worries

With the market recently completing more than a year of consecutive monthly gains, investors may have forgotten about the downside. The recent spike in volatility has remedied that. However, stocks often recover quickly after market corrections and continue to rise, offsetting losses suffered in the short term.

History shows that investment markets have grown over time despite short-term ups and downs. In fact, these fluctuations can actually create buying opportunities that may lead to greater earnings over time. Investing is all about striking a

balance between market risk and return. Rather than trying to avoid market swings, understanding some key principles for long-term investing can help participants navigate a sometimes-volatile market.

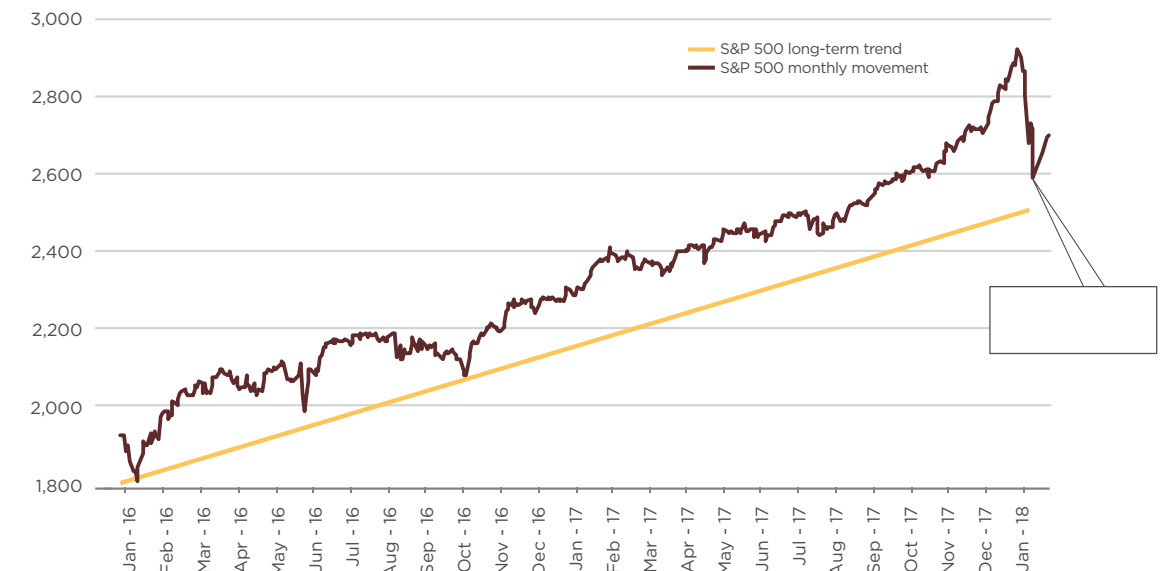
When investing for retirement, participants should have a plan that recognizes market volatility as a factor. They also should understand their investment style and contribute to their retirement plan regularly. You can help employees cope with market volatility by encouraging them to:

- » Not react emotionally
- » Tune out the noise
- » Look at the fundamentals
- » Focus on the long term
- » Consider potential buying opportunities
- » Ask for help from a Nationwide Retirement Specialist

For help with retirement plan education, contact your Nationwide Representative at **1-877-496-1630** or email us at [nrsplan@nationwide.com](mailto:nrsplan@nationwide.com).

The early February 2018 market correction returned the S&P 500 to its long-term trend

Source: FactSet (February 2018).





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Investing involves market risk, including possible loss of principal. No investment strategy or program can assure a profit or guarantee against loss in a declining market. Neither Nationwide nor its representatives offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

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.

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