



Nationwide
ProAccount[®]

**Confidence comes from a
disciplined, long-term strategy**

Nationwide ProAccount[®] works for you.



Nationwide ProAccount® simplifies your retirement savings journey

When you chose Nationwide ProAccount® for your retirement planning, you were looking for a way to eliminate the complexities often associated with retirement investing.

Our professionals actively manage your investments through a disciplined, long-term strategy tailored specifically to you, considering factors such as your:

- ✓ Age
- ✓ Risk preferences
- ✓ Retirement objectives
- ✓ Overall financial picture

You can help our professionals achieve success for you by keeping up to date the investment goals and risk tolerance details you have provided in My Interactive Retirement PlannerSM (MIRP). Using your MIRP data as our guide, we will continue to research, select, monitor and adjust your portfolio so that you can remain confident that Nationwide ProAccount is working to help you achieve retirement readiness.

Log in to your plan website:



To ensure the most appropriate ProAccount portfolio is assigned, please update any changes to your personal information through My Interactive Retirement Planner (MIRP). The more information you provide the better we can manage your account to help reach your retirement goals.

We help you resist emotional investing



Stay committed to our long-term, disciplined process that avoids emotional investment decisions.



Professionals with decades of experience are managing your retirement investments, supported by Wilshire®, the independent Financial Expert for Nationwide ProAccount®.



Managed accounts, such as Nationwide ProAccount, are growing because they help participants avoid emotional decisions, with 53% of surveyed participants preferring this service for managing their retirement accounts.¹

How does a presidential election affect your retirement account?

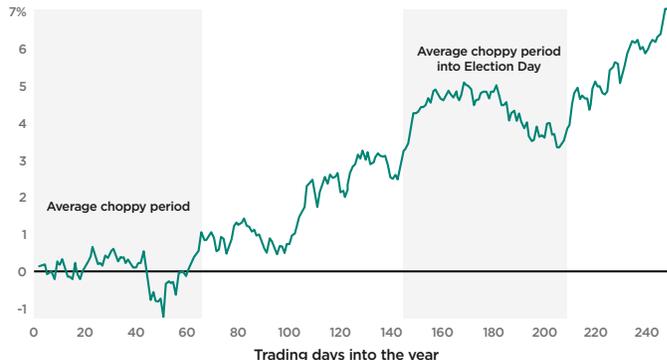
Presidential elections usually do not have a big impact on markets. While markets might be a bit shaky around election time, they tend to settle down. It is best to focus on long-term fundamentals, maintain a diversified portfolio and not worry about short-term changes. This is what Nationwide ProAccount is doing for you.



To learn more about how to avoid emotional investing, go to bit.ly/3U5wzOY.

S&P 500's average election-year path since 1950

Stocks tend to see choppiness early in the year and heading into the presidential election, with bulk of gains tending to come between that time and after the vote.



Source: Truist Advisory Services, Graphic by Lewis Krauskopf, Reuters Graphics
Reuters.com/markets/us/us-elections-toss-twist-markets-fixated-fed-economy-2024-01-12/

¹ "401(k) Managed Accounts: A Misunderstood Value Proposition," Cerulli Associates (May 2024). Response options included: 53% — I would prefer to use a financial advice and portfolio management service offered through my 401(k) plan (i.e., a managed account); 27% - I would prefer to find a financial advisor on my own; 21% — I am indifferent.

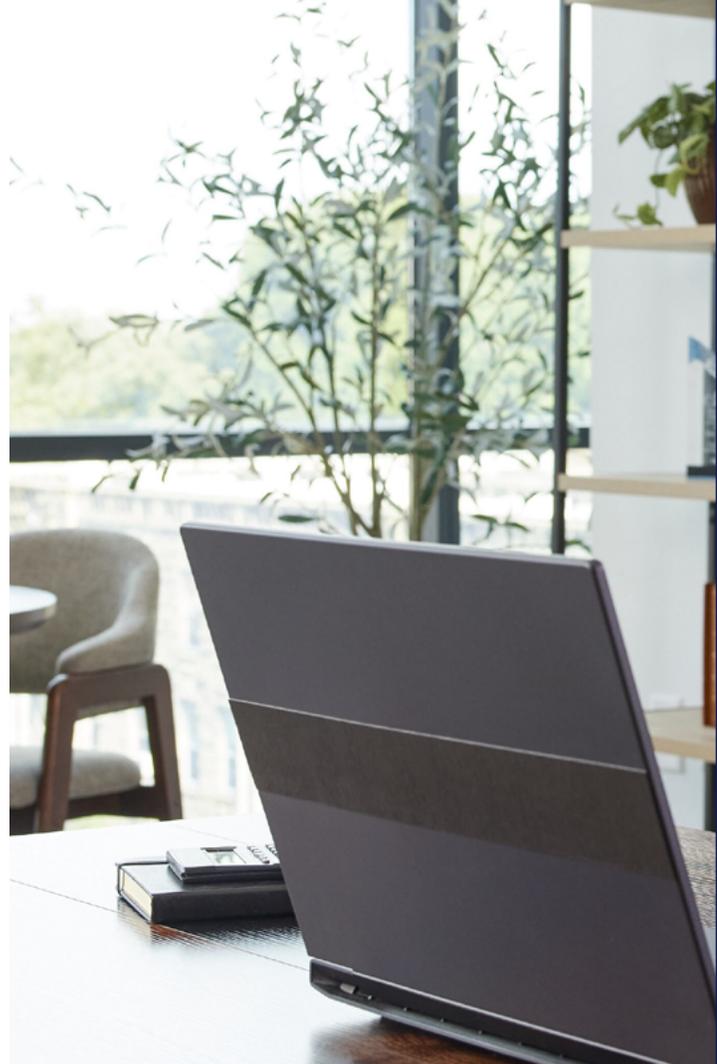
Visit the Nationwide ProAccount® webpage to learn more

When you visit this page, you'll find:

- ✔ News and information that's important to you as a ProAccount participant
- ✔ Access to popular webinars
- ✔ Current market environment updates
- ✔ Links to past mailers and other communications



Visit the Nationwide ProAccount webpage
at bit.ly/4ewWnM7.





Make sure you receive timely updates

Log in to your retirement account on the plan website and sign up for eDelivery. This service ensures that you get the latest Nationwide ProAccount information in the fastest manner possible.

As you sign up for eDelivery, make sure your email address is up to date. Or let us update it for you. Call us at 1-888-540-2896.



This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

S&P 500® Index: An unmanaged, market capitalization-weighted index of 500 stocks of leading large-cap U.S. companies in leading industries; gives a broad look at the U.S. equities market and those companies' stock price performance.

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There is no guarantee that fund objectives will be met.

My Interactive Retirement PlannerSM is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

Nationwide Investment Advisors LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment advisor and a Nationwide affiliate.

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 or Nationwide Life Insurance Company, Columbus, Ohio.

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

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