Asset Consolidation

Manage your retirement assets in one place.
If you’ve worked for more than one employer, chances are you have more than one retirement account. This means you could be managing more accounts than you need to. Consider your ability to roll your retirement assets into your Nationwide account.
Factors to understand when deciding to combine assets or not:

• **Consolidation**: Pros and cons of having more than one retirement account versus fewer.

• **Fees**: Examine the fees assessed in your existing plan, and compare those with the fees in the plan that you are considering rolling assets into. The expenses that you may be paying or would be paying should be evaluated along with the investment and service offering(s) available within the arrangements being considered.

• **Performance**: Consider plan performance and returns in deciding whether to roll over assets or retain them in an existing plan.

• **Investment options**: Review all plan investment lineups to understand the choices for each.

• **Available services**: Consider other services or arrangements offered by the plan, such as access to tools, education, resources, and managed account services, which assigns oversight to a third party.
These accounts usually qualify for rollovers.

<table>
<thead>
<tr>
<th>ROLL FROM</th>
<th>Roth IRA¹</th>
<th>IRA</th>
<th>SIMPLE IRA</th>
<th>SEP IRA</th>
<th>457 (b)²</th>
<th>Qualified Plan³</th>
<th>403 (b)</th>
<th>Designated Roth Account ⁴</th>
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</thead>
<tbody>
<tr>
<td>Roth IRA</td>
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<tr>
<td>IRA</td>
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<td>YES ⁵</td>
<td>YES ⁶</td>
<td>YES ⁵</td>
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<tr>
<td>SIMPLE IRA ⁵</td>
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<td>YES ⁵</td>
<td>YES ⁵</td>
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<td>YES ⁵</td>
<td>YES ⁵</td>
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<td>—</td>
<td>—</td>
<td>YES</td>
</tr>
</tbody>
</table>

¹ Must include in income unless rolling from a Roth IRA.
² Administrator must maintain separate accounts unless rolled from another governmental 457(b) account or a designated Roth account.
³ Qualified plans include, for example, profit-sharing, 401(k), money purchase and defined benefit plans.
⁴ Must be an in-plan rollover; must be included in income except when rolled from a Designated Roth Account via direct (trustee to trustee) transfer.
⁵ Only one rollover in any 12-month period, unless direct trustee to trustee rollover.
⁶ After 2 years unless rolling to a SIMPLE IRA.

Source: IRS.gov. For more information regarding retirement plans and rollovers, visit www.irs.gov/Retirement-Plan
We’ll help you combine your accounts.

Nationwide has been providing public sector retirement plans for more than 40 years. We’re experienced at account rollovers, and will work with you to:

✔ Contact the other provider
✔ Review all requests and be on the line during calls
✔ Prepare and explain any paperwork
✔ Help ensure that all plan guidelines are met
✔ Help make sure the process is completed quickly and efficiently
Each rollover is unique.

Every provider and consolidation process is different, and the timeline to complete the process varies.

- Transactions may take place by phone, mail, email and online
- Some providers charge fees, which we can help explain
- Nationwide does not charge fees to roll over assets
Find out if combining retirement assets is right for you.

Nationwide will work with you to determine if doing so can help you reach your retirement goals. We’re experienced at making rollovers as hassle-free as possible.

To learn more:

Talk with your local Nationwide Retirement Specialist or call 1-855-463-4977

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% additional tax if withdrawn before age 59 ½. Neither Nationwide nor any of its representatives give legal, investment, or tax advice. Please contact your legal or tax advisor for such advice.
For help rolling your retirement assets into your Nationwide account, contact your local Nationwide Retirement Specialist or call 1-855-463-4977.

This material is not a recommendation to buy, sell, hold, or rollover 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.

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