Take control of your financial future today

Nationwide®

Stanislaus County

An opportunity to maximize your retirement future

If you plan to rely solely on your pension and Social Security benefits for income, you could face a potential gap in your budget.

Your income gap could be nearly 40% at retirement. Here's why:

70% to 90%

Amount of your income at retirement that experts say you may need to maintain your standard of living in retirement[1]

51%

Amount of current income a public pension may provide[2]

59

Age at which most public employees retire[3]; first responders tend to retire around age 55, well before the age to qualify for Social Security benefits[4]

Potentially making that gap even larger are other factors such as:

- Out-of-pocket medical costs
- Inflation
- Not qualifying for full benefits
- Outliving your resources
- Needing long-term care
- Planning for major trips and other activities

Why you should participate in your 457(b) plan:

- **Flexible**
  Change your investment mix or contribution amount at any time.
- **Automatic**
  Earnings are reinvested, harnessing the power of compounding.
- **Accessible**
  You can withdraw 457(b) assets without penalty when you leave service or retire, regardless of your age.
- **Easy**
  Payroll deduction means your contributions are automatic.
- **Low-cost**
  Through group buying, we negotiate lower fund fees than individuals may be able to get on their own.
- **Tax advantaged**
  Tax-deferred contributions give your account a chance to grow more quickly.[5]

  Roth after-tax contributions allow you to plan for tax-free retirement income.[6]
- **Portable**
  If you leave your job, you may be able to roll your assets into another eligible retirement plan or IRA.

Why join now?

The secret ingredient of long-term savings is time.

The more time you give your savings to potentially grow, the easier it is to contribute enough per pay period to potentially meet your future needs.

How much should you save?

While this decision is unique to each employee, we offer two online tools that can help you decide:

Paycheck Impact Calculator

See how your take-home pay would be affected by various contribution amounts.

My Investment Planner℠

Identify your investment style based on a number of factors, including target retirement date, retirement goals and tolerance for risk.

How do you want to handle investment decisions?

Option 1: Do it myself

Investigate the Plan's investment options and fees, then pick the right mix for your investment strategy.

Option 2: Help me do it

Use **My Investment Planner**℠ to find options that might fit your investing style and tolerance for risk.

We make getting started easy!

Gather these items:

- **Social Security number**
- **Annual salary**
- **Employer ID: 0058828**
- **Employer Name: Stanislaus County 457(b)**

To enroll online visit www.stanislausdc.com or scan this QR code for an individual appointment.

For personal assistance, contact your Nationwide® Retirement Specialist team.

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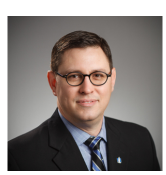

Retirement Resource Group
888-401-5272
nrsforu@nationwide.com

[1] "Taking the Mystery out of Retirement Planning," U.S. Department of Labor, Employee Benefits Security Administration (November 2020).

[2] "Net Pension Replacement Rates," Organization for Economic Cooperation and Development (2021).

[3] "Public pension eligibility," Ballotpedia (accessed Oct. 11, 2021).

[4] "Retirement Planning Needs of Private- and Public-Sector Employees More Similar Than Different," PlanSponsor (Oct. 27, 2020).

[5] Under current tax law, you would pay ordinary income taxes when you take withdrawals.

[6] Withdrawals would be tax free as long as you're at least 59½ and do not take withdrawals from your designated Roth account for at least 5 years after your first contribution is made to your Plan.

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.

No investment strategy or program, including participation in Nationwide ProAccount, can guarantee to make a profit or avoid loss.

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.

Retirement products are offered by Nationwide Trust Company, FSB, or Nationwide Life Insurance Company.

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Investing involves market risk, including possible loss of principal.

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