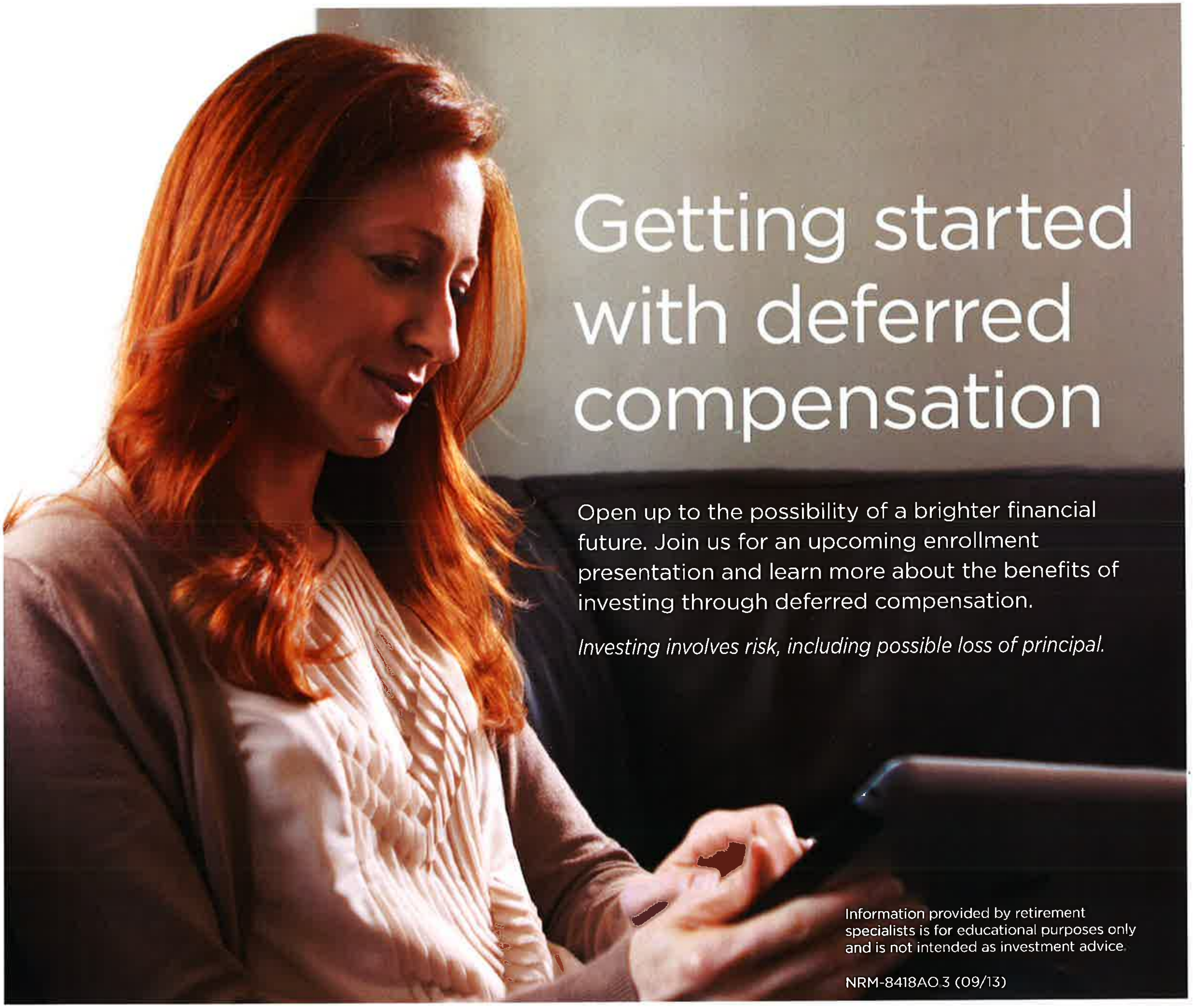

Enrollment Workshop
January 6, 2014 at 3:00 pm at City Hall

Julie Miramontes

Please call to RSVP at 702-280-8149

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Gap/month	5yrs	10yrs	15yrs	20yrs	25yrs	30yrs	35yrs	40yrs	45yrs
$800	$3,140	$1,547	$1,004	$725	$552	$433	$347	$281	$229
$900	$3,532	$1,740	$1,130	$815	$621	$488	$390	$316	$257
$1,000	$3,925	$1,934	$1,255	$906	$690	$542	$433	$351	$286
$1,100	$4,317	$2,127	$1,381	$997	$759	$596	$477	$386	$315
$1,200	$4,709	$2,320	$1,506	$1,087	$828	$650	$520	$421	$343
$1,300	$5,102	$2,514	$1,632	$1,178	$897	$704	$563	$456	$372
$1,400	$5,494	$2,707	$1,757	$1,269	$966	$759	$607	$491	$400
$1,500	$5,887	$2,900	$1,883	$1,359	$1,035	$813	$650	$526	$429
$1,600	$6,279	$3,094	$2,008	$1,450	$1,104	$967	$693	$561	$458
$1,700	$6,672	$3,287	$2,134	$1,540	$1,173	$921	$737	$596	$486
$1,800	$7,064	$3,481	$2,259	$1,631	$1,242	$975	$780	$631	$515
$1,900	$7,457	$3,674	$2,385	$1,722	$1,311	$1,029	$823	$666	$543
$2,000	$7,849	$3,867	$2,510	$1,812	$1,380	$1,084	$867	$701	$572

	Example (%)	You
Monthly supplemental savings to meet retirement goals	$272	

This table does not reflect any taxes/expenses associated with investing and the subsequent income; each of these would reduce the monthly income amount indicated. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment.

Consider increasing your savings now even if you can't save enough to close the gap completely, consider increasing as much as you can now and commit to closing the gap more each year. Call Nationwide for help.

5 LIST PERSONAL SAVINGS THAT COULD HELP CLOSE YOUR GAP

Now that you have a better understanding of how much you need to save through personal savings for retirement, take a moment to write down a few options. Be sure to include your employer's deferred compensation plan, workplace retirement programs available to your spouse or partner and any individual retirement accounts that you may have in place.

A. Employer 457 with Nationwide	D. ____________
B. ____________	E. ____________
C. ____________	F. ____________

LET NATIONWIDE® HELP — CONTACT US TODAY

Get more information by contacting your Nationwide retirement specialist.

Julie Miramontes
702-280-8149
miramoj@nationwide.com

Nationwide® On Your Side®

PLAN WELL: CLOSING THE GAP

Planning and saving for your retirement is an important responsibility. To make sure you are saving enough money today, it's key to understand how much income you may need when you retire. This worksheet is designed to help you identify how much income you may currently have at retirement based on your current savings rate, and how much of a gap you may need to make up with additional savings.

1 IDENTIFY YOUR SOURCES OF INCOME FOR RETIREMENT

In the chart below, following the Example column, fill in what percent of your current income you expect to need during retirement. Then write what percent of your income may be from your employer's pension and Social Security. To determine how much of your retirement will come from personal savings, simply subtract the amount from your employer and Social Security from what you think you'll need.

		Example (%)	You
What percent of current income you will need per year during retirement?*		100	
What percent of retirement will come from your employer's pension?	-	70	
What percent of your income will come from Social Security?	-	10	
What percent of your retirement will come from personal savings? (your "gap")	=	20	

Experts predict the average person will need up to 126% of their current income to maintain the desired lifestyle during retirement. Consider that the cost of expenses when you retire will most likely be higher, due to cost of living increases. Source: www.hewitt.com

Now What? UNDERSTANDING HOW MUCH YOU NEED TO SAVE

Now that you have an understanding of your possible retirement income gap, the next section will help you identify how much more you may need to save each month to fill that gap. Fill in the table that follows with your information. *(The example columns we show are based on a $30,000 income with a 20% gap, a retirement savings value of $50,000, with 20 years until retirement)*

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You take saving for retirement seriously. *So do we.*

If you're not saving for retirement today, your financial future may not be as secure as you think.

Did you know your pension may provide only about half of the retirement income you'll need? And to make matters worse, a recent study revealed that 67% of workers age 45-59 have less retirement savings now than before the crash of 2008. As a result, 40% intend to work longer than previously expected.[1]

The good news is it's not too late to do something about it. Your employer's deferred compensation program offers a simpler way to begin investing for retirement. By investing a portion of each paycheck in a tax-deferred account, you can work toward bridging the income gap left by what your pension may not provide.

Advantages of deferred compensation:

- Pre-tax contributions may lower your taxable income (subject to ordinary income tax upon withdrawal)
- Automatic payroll deductions make it easy to contribute
- Transfer in other eligible retirement plan assets
- Variety of investment options for more choice
- Convenient account access: local Nationwide Representative, Customer Service Representatives, voice response system and web site.

Take control of your financial future today. It's easy! We'll help you enroll — and continue to help you throughout your working career and retirement.

See me to answer your questions, review your account or help you enroll.

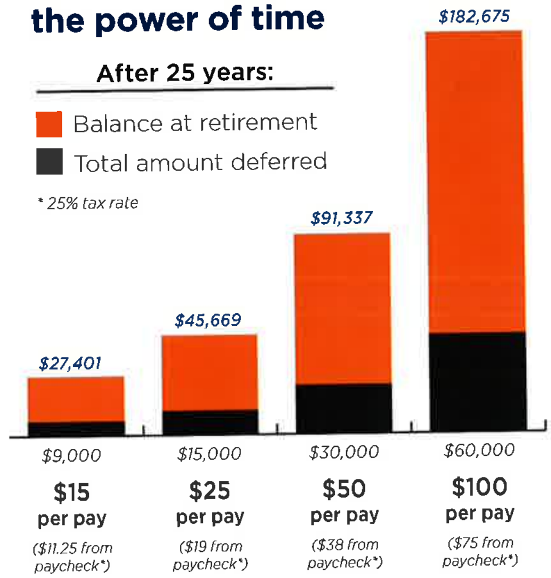
Educational workshop

January 3, 2014
9:00 am
North Hall at OCFA HQ

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

[1]Source: The Center for Retirement Research at Boston College, www.bc.edu/centers/crr/, Feb. 2010 NRM-7298M1 (09/12)

Take advantage of the power of time



Compounding is a mathematical principal that involves the original investment to potentially accrue earnings and then reinvesting those earnings to create more earnings. Keep in mind that compounding is not guaranteed and may include possible loss.

This hypothetical illustration is not intended to predict or project investment results. Actual investment results will vary depending on your investment and market experience.

What is the power of time?

To give you an idea, we have provided the hypothetical illustration above to show how much different deferral amounts per semi-monthly paycheck for 25 years could accumulate, given an 8% annual rate of return for an investor. The black sections show how much is actually deferred in, and the blue shows how much could be earned on top of those deferrals in that 25-year period.

This example is not a yield projection for any specific investment. If fees, taxes, and expenses were reflected, the return would be less.

Investments involve market risk, including possible loss of principal. Withdrawals are taxed as ordinary income.

Nationwide Retirement Solutions (Nationwide) makes payments to the National Association of Counties (NACo) and the NACo Financial Services Center Partnership (FSC) for services and endorsements that NACo provides for all its members generally related to Nationwide's products and services sold exclusively in public sector retirement markets. More detail about these payments is available at www.nrsforu.com.
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Some things can wait

Investing for retirement isn't one of them

You made a smart choice to enroll in your deferred compensation plan, but it's important to continue contributing to your account(s). The more time your money has to grow, the more you could potentially have in your account at retirement.

Restart your deferrals today!

Complete and fax in the form on the back or contact your retirement specialist to restart your deferrals.

Investing involves risk, including possible loss of principal. Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

Contact your local Retirement Specialist

Julie Miramontes
702-280-8149
miramoj@nationwide.com

Retirement Specialists are registered representatives of Nationwide Financial Services Corporation, member FINRA.

NRM-5069AO.10 (01/13)

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Resolve for a better new year

The start of a new year is always a great time to think about what's most important to you. Hopefully your retirement future is at the top of the list. I'm your Retirement Specialist and I can help you evaluate your goals and learn how your deferred compensation account fits in with your overall plan.

My Retirement Planning To Do List

- ☐ Review the On Your Side Interactive Retirement Planner℠ on my plan website
- ☐ Consider increasing my deferral amount
- ☐ Learn about consolidating multiple retirement accounts with Nationwide
- ☐ Make sure my beneficiary designation is up-to-date
- ☐ Attend a deferred comp workshop

Call me to schedule a checkup.

Julie Miramontes
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miramoj@nationwide.com

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Investing involves risk, including possible loss of principal.

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% tax penalty if withdrawn before age 59½.

Information provided by retirement specialists is for educational purposes only and is not intended as investment advice.

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DOING IT YOURSELF CAN GET **MESSY**

That's why there's Nationwide **ProAccount**®

With Nationwide ProAccount, your retirement plan account is managed by a team of experienced investment professionals. That means you don't have to figure it out on your own.

The professionals with Nationwide ProAccount:

- Design portfolios based on participant ages and Risk Profiles
- Monitor the financial markets
- Make adjustments to your retirement plan account to help keep you on track toward your retirement goals

IT'S TIME TO GO PRO.

Julie Miramontes
702-280-8149
miramoj@nationwide.com

Nationwide ProAccount®
Professional Investment Management for your Retirement Plan Account

NRM-7301M21 (12/10)

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