



**Nationwide**<sup>®</sup>  
is on your side



How to enroll online

# Take the first step toward retirement readiness

A map for your REALtirement<sup>®</sup> journey



## Enroll in the retirement plan today

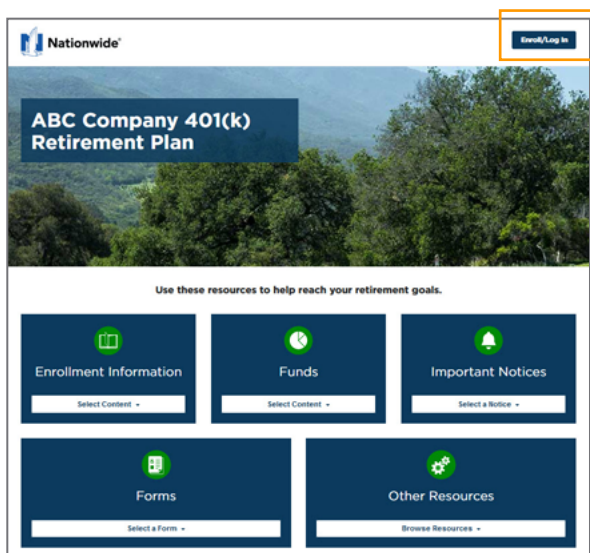
It's easy and takes just minutes. The first step is to set up an online account with Nationwide® either by using an email link when you first become eligible or by going to [nationwide.com/REALtirement](https://nationwide.com/REALtirement).

## Path 1: From the email you received

If you receive an email notifying you that you are eligible, you will be directed to the Plan Information Enrollment page. You should explore this site, as it contains great resources specific to your plan, such as:

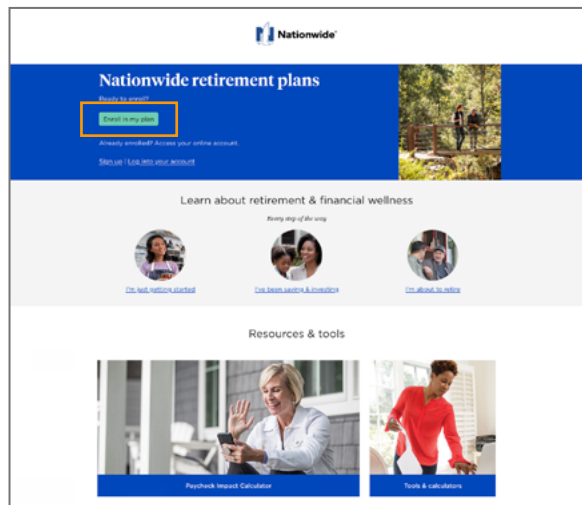
- Important notices
- Investment information
- Enrollment book

Click **Enroll/Log In** as shown and you will be taken to nationwide.com (same as Path 2).



## Path 2: Go to Nationwide.com/REALtirement

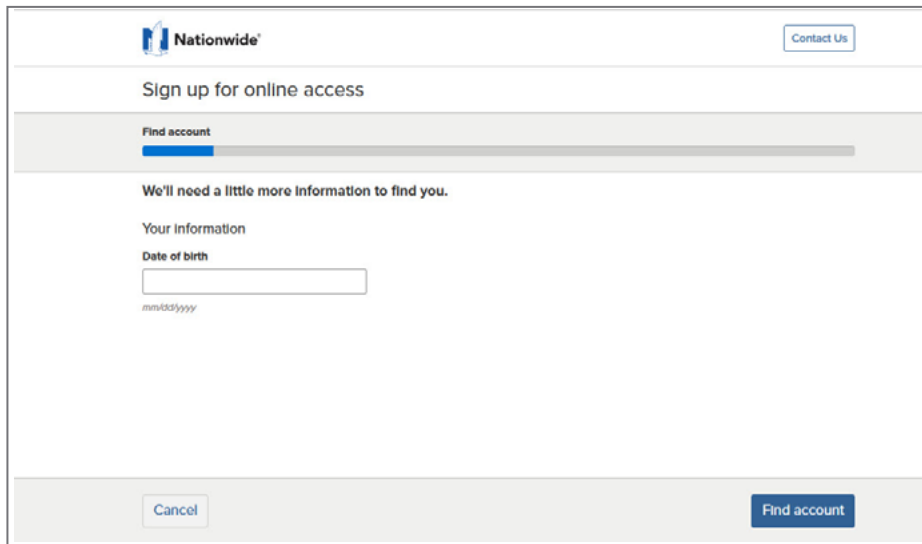
You can also start your enrollment process anytime by visiting nationwide.com/REALtirement. Click on **Enroll in my plan** as shown to start the process.



When you arrive at the “Sign up for online access” screen shown below, select **Personal/Individual insurance and financial products** and then click **Continue**.

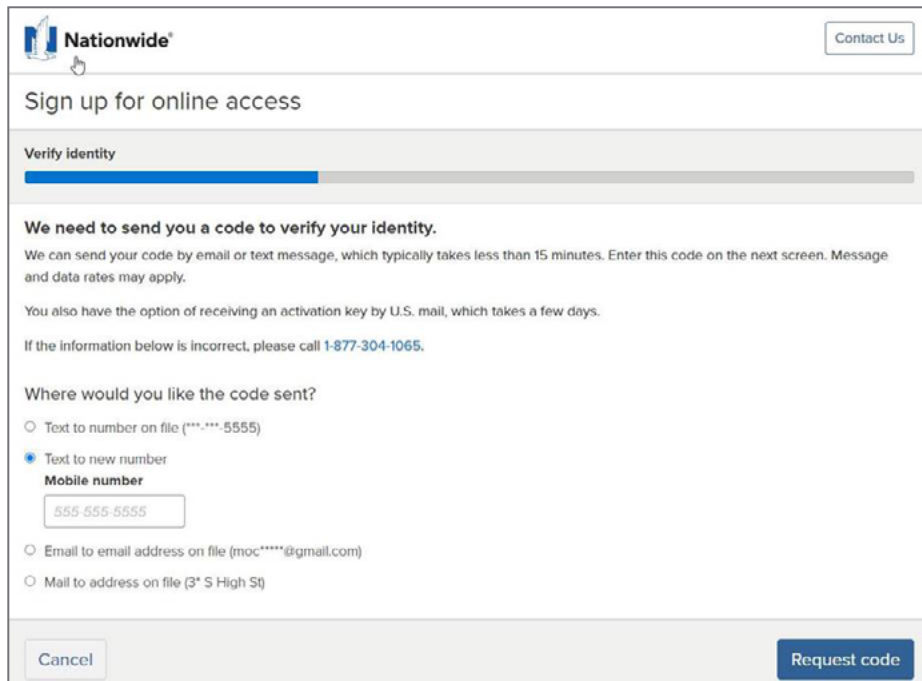
Enter your personal information, including your first name, last name and ZIP code. This information will be checked against the information that has been provided by your employer. Click on **Find account**.

You will then be asked to provide your date of birth to find your information. You may also be asked to provide additional information, such as your email address, phone number or Social Security number if your date of birth was not provided by your employer.



The screenshot shows the Nationwide website's "Sign up for online access" page. At the top left is the Nationwide logo, and at the top right is a "Contact Us" button. Below the header, the page title "Sign up for online access" is displayed. A progress bar labeled "Find account" is partially filled with blue. The main content area contains the text "We'll need a little more information to find you." followed by "Your Information" and "Date of birth". There is a text input field for the date of birth with a placeholder "mm/dd/yyyy". At the bottom of the page, there are two buttons: "Cancel" on the left and "Find account" on the right.

Next, we need to verify your identity. Please request a code by selecting where you would like the code to be sent, then complete the verification process.



The screenshot shows the Nationwide website's "Sign up for online access" page at the "Verify Identity" step. At the top left is the Nationwide logo, and at the top right is a "Contact Us" button. Below the header, the page title "Sign up for online access" is displayed. A progress bar labeled "Verify Identity" is partially filled with blue. The main content area contains the text "We need to send you a code to verify your identity." followed by instructions: "We can send your code by email or text message, which typically takes less than 15 minutes. Enter this code on the next screen. Message and data rates may apply." and "You also have the option of receiving an activation key by U.S. mail, which takes a few days." Below this, it says "If the information below is incorrect, please call 1-877-304-1065." The question "Where would you like the code sent?" is followed by four radio button options: "Text to number on file (\*\*\*-\*\*\*-5555)", "Text to new number" (which is selected), "Email to email address on file (moc\*\*\*\*\*@gmail.com)", and "Mail to address on file (3\* S High St)". Under the "Text to new number" option, there is a "Mobile number" label and a text input field containing "555 555 5555". At the bottom of the page, there are two buttons: "Cancel" on the left and "Request code" on the right.

Next, you will be asked to create the username and password that you will use whenever you log in to your online account. You must also acknowledge the User Agreement. When you have done so, click **Submit** to view your account.

**Congratulations!** You now have your online access set up. Let's move on to enrolling in your plan.



**TIP**

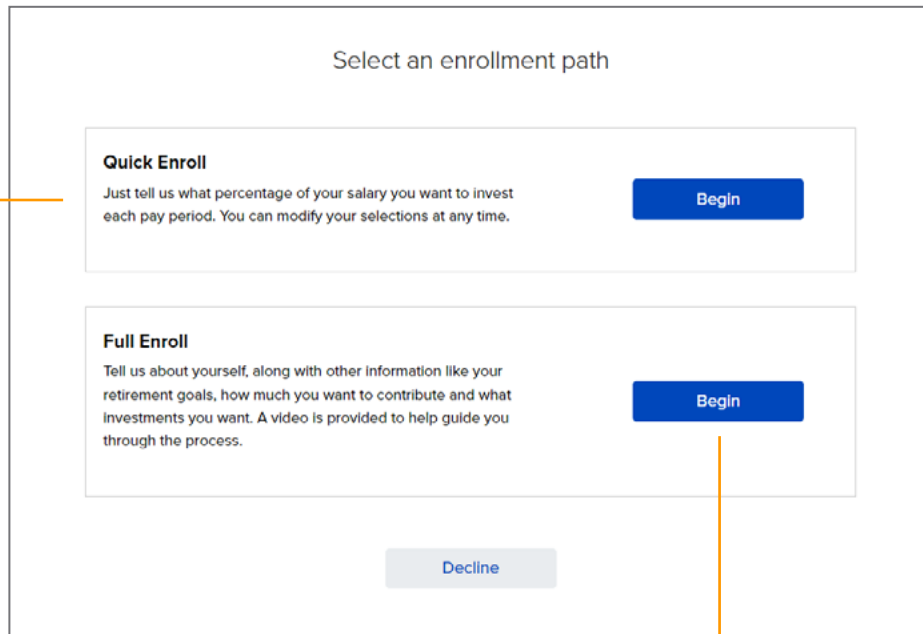
If you step away from your screen for too long during your online registration process, it will time out and you will be taken to a screen that looks like the one to the right.

Click the **Sign Up for Account Access** link at the bottom of the screen to get back to your online registration process.

The screenshot shows the Nationwide login page. At the top, there is a "Nationwide" logo and a breadcrumb trail "Home > Login". The main heading is "LOGIN FOR INSURANCE & INVESTMENTS". A yellow warning box contains the message: "There is a problem with your session. For security reasons, please log in again." Below this, it says "Log in to manage your Annuity, Insurance or Retirement (401k/403b), or Pot account." There is a link "Have another product? Log in to other accounts." The login form includes fields for "Username" and "Password", a "Remember username" checkbox, and a blue "Log In" button. At the bottom, there are links for "Forgot username/password?" and "Sign Up for Account Access", which is highlighted with a yellow box.

# Enroll online

Depending on your plan, you may have two ways to get started, as indicated below.



**Quick Enroll**, if available for your plan, is a simple 3-step enrollment process. As you see in the screen below, you will be asked to elect a contribution percentage and agree to the selected investment options.

If you start the Quick Enroll process and decide that you want to further customize your decisions, you can click the **Switch to Full Enroll** link at the top of the screen.

Welcome to your ENROLLMENT TEST PLAN.

Join your plan today! Enroll now and modify your selections at any time by logging in to your account.

Select your pre-tax contribution amount

For your convenience, your plan has suggested some pre-tax contribution amounts you may be interested in.

How much of your salary would you like to invest each pay period?

3% - Good Start  
This is a good place to get started, but plan on increasing it later.

5% - Max Match  
At this level you will max out your company match.

9% - Top Tier  
This puts you at above-average participation relative to your peers.

My Own Pre-Tax Rate  
(max 0% (min: 00%)

Interested in exploring your plan's additional contribution options?  
[See Your Additional Contribution Options](#)

Select your investments

Based on your profile, your plan has listed the investments you may be interested in.

Investment	Amount
Fund Name Gov Obligatory Bond	100.00%

Interested in exploring your plan's additional investment options?  
[See Your Additional Investment Options](#)

I accept the Terms and Conditions.

Investing involves market risk, including possible loss of principal. This is not a recommendation to buy, sell, hold or roll over any asset. The default investment option you are selecting may provide additional features and

**Full Enroll** is available for everyone, and it is a great option for customizing your plan from the start, including your investment options and asset allocations.



## TIP

Quick Enroll, if available, is designed for speedy enrollment. However, you should log back in to your account as soon as possible to further customize the account to fit your needs. For example, you may want to:

- Enter your beneficiary designation
- Track your progress using the My Retirement Goals tool
- Change your investment options or allocations
- Set up Asset Rebalancing

# Full enroll

With just a few steps, you can set up your account exactly the way you want it. On the Getting Started page, note what information may be needed to complete the enrollment. Then click **Start Enrolling**.

1 Getting Started 2 My Information 3 My Retirement Goals 4 My Contributions 5 My Investments 6 Summary

Switch to Quick Enroll Research Your Investment Options

Welcome to your COPPER HILL GOLF CLUB, Hugh!

**How long does the enrollment process take?**  
About 10 minutes

**What information should I have on hand before I begin?**  
Make sure you have the SSN of anyone you wish to name as a beneficiary.

Decline Start Enrolling

On the About Me page, review all the information and click **Make Changes** to confirm all the information as presented.

1 Getting Started 2 My Information 3 My Retirement Goals 4 My Contributions 5 My Investments 6 Summary

Tell Us About Yourself

**About Me**

Name Hugh L Read

Date of Birth 06/15/1980

Marital Status Unknown

Gender Unknown

**Address and Contact Information** Make Changes

Mailing Address 780 NORTH CAPITOL STREET  
PHILADELPHIA, PA, 19130

Phone (973) 580-5359

Mobile

Personal Email

Work Email NJ2@NATIONWIDE.COM

**Plan Information**

Date of Hire 08/24/2014

Salary \$0.00

**Primary Beneficiaries 1** Make Changes

You have no primary beneficiaries defined.

**Contingent Beneficiaries 1** Make Changes

You have no contingent beneficiaries defined.

Further down the page, enter your primary and, if applicable, contingent beneficiaries.

To confirm your communication preferences, check **I agree** after Communication Disclaimer, then **Next**.

Your Plan has automatically enrolled you into receiving paperless communications. Please provide your email address.

### Communications Delivery Preferences [Make Changes](#)

Quarterly Statements Paperless

TRAC Tax Form Paperless

Email address for paperless communications NJ2@NATIONWIDE.COM

**Communication Disclaimer**  
 Electronic Services and Document Delivery Agreement should you accept gives you the ability to transact business with us electronically. Please read the full disclaimer below before accepting.

I agree

[Back](#) [Next](#)

Take a moment to set up the My Retirement Goals interactive retirement readiness calculator. You can accept the data as shown, make adjustments or skip this step now and return to My Retirement Goals during another visit to the plan website. When you're done, click **Next**.

1 2 3 4 5 6  
 Getting Started My Information **My Retirement Goals** My Contributions My Investments Summary

[Skip Retirement Goals](#)

### Tell us a bit about yourself

Your current age is: 42

Retirement Age  Life Expectancy

### Enter your salary information

Current Annual Income

Retirement Income (% of salary)  % Expected Yearly Salary Increase  %

Retirement Plan Contributions (% of salary)  % Employer Contributions (% of salary)  %

### Enter your accounts and income sources

Accounts and Income Sources [Add Update](#)

Source	Account Type	Balance	Projected Monthly Income
COFFER HILL GOLF CLUB - 401K	Defined Benefit	\$0.00	-
<b>Total</b>		\$0.00	\$0.00

Calculate my Social Security Benefits for me.  Yes  No  
This is based on your current salary and your assumed earnings base.

### Tell us about your investment style

**Conservative**  
 I am seeking modest growth, but not at the expense of short term losses.

**Moderate**  
 I am seeking growth, but I'm willing to accept some short term setbacks.

**Aggressive**  
 I am seeking significant growth, but I understand that I may experience some short term losses.

Current Investment Style  %  
 0.00%  10.00%  
 Conservative Moderate Aggressive

Investment Style During Your Retirement  %  
 0.00%  10.00%  
 Conservative Moderate Aggressive

[Back](#) [Next](#)



Set your **contribution percentage**. (You may also see an option to choose a dollar amount instead of a percentage.) If your plan offers more than one type of account, you may set both.

Check **Sign me up for auto increase**, if available, to periodically increase your contribution based on your preferences. You can choose when, how often and by how much your contributions will increase. You can update decisions at any time by logging back in to your online account. When finished, click **Next**.

On this screen, you will decide how contributions are invested through the plan. You can choose to set the allocation to all your contribution types or apply that allocation to specific sources of money. When the “You’ve invested” amount equals 100%, you’ll be able to click **Next**.

		Current Balance	Current Units	Current Allocations	New Investment Allocations
American Strategic Growth TICKER/CUSIP: 088226503	Large Cap Stocks	\$0.00	0.000	0.00%	0.00%
Baird Midcap Gr Ct TICKER/CUSIP: 75947M240	Bonds	\$0.00	0.000	0.00%	0.00%
Best Of America Fixed B0A2-010	Other	\$0.00	0.000	0.00%	0.00%
Cash-Bld Cll Foc Rt TICKER/CUSIP: 9782D012	Large Cap Stocks	\$0.00	0.000	0.00%	0.00%
FED Hmns Gov. Obligtn Prvt TICKER/CUSIP: G0F0K	Balanced	\$0.00	0.000	0.00%	0.00%
Income America Stable 2025 Fund TICKER/CUSIP: 9783W576	International Stocks	\$0.00	0.000	0.00%	0.00%
Income America Stable 2030 TICKER/CUSIP: 9783W559	International Stocks	\$0.00	0.000	0.00%	0.00%
Income America Stable 2035 TICKER/CUSIP: 9783W534	Balanced	\$0.00	0.000	0.00%	0.00%

Confirm your investment choices, and then select **Next**. To make changes, click **Back**.

1 Getting Started 2 My Information 3 My Retirement Goals 4 My Contributions 5 **My Investments** 6 Summary

STEP 2 OF 2  
Verify your changes

By clicking Submit Changes, you are confirming your future investment elections.

**My Investments** [Make Changes](#)

Contribution Type: All Employer Contribution and Employee Contribution Types

Action: Future Investment Elections

Affects: Future Contributions

The new investments are as follows:

Investment	Amount
Income America Stable 2035	100.00%
<b>Total</b>	<b>100.00%</b>

I accept the Terms and Conditions.

Before you begin, please read and accept the Terms & Conditions in the link below

[Back](#) [Next](#)

Review all your choices, then click **Complete Enrollment**.

1 Getting Started 2 My Information 3 My Retirement Goals 4 My Contributions 5 **My Investments** 6 Summary

Verify your choices

You're just about finished! Please review your choices, and then click **Complete Enrollment**

**My Contributions** [Make Changes](#)

Pre-Tax Contribution Rate: 1.00%

**My Investment Choices** [Make Changes](#)

Action: Future Investment Elections

Affects: Current Balances and Future Contributions

The new investments are as follows:

Investment	Amount
Income America Stable 2035	100%
<b>Total</b>	<b>100%</b>

**About Me**

Name: Hugh L Road

Date of Birth: 06/15/1980

Marital Status: Unknown

Gender: Unknown

**Address and Contact Information** [Make Changes](#)

Mailing Address: 780 NORTH CAPITOL STREET, PHILADELPHIA, PA, 19130

Phone: (973) 580-5359

Mobile:

Personal Email:

Work Email: NJ2@NATIONWIDE.COM

**Plan Information**

Date of Hire: 08/24/2014

Salary: \$0.00

**Primary Beneficiaries** [Make Changes](#)

You have no primary beneficiaries defined.

**Contingent Beneficiaries** [Make Changes](#)

You have no contingent beneficiaries defined.

Your Plan has automatically enrolled you into receiving paperless communications. Please provide your email address.

**Communications Delivery Preferences** [Make Changes](#)

Quarterly Statements: Paperless

TRAC Tax Form: Paperless

Email address for paperless communications: NJ2@NATIONWIDE.COM

[Back](#) [Complete Enrollment](#)

**Congratulations!** You are now enrolled. You will be able to access your account in one business day.



### TIP

If you step away from your screen too long during your enrollment process, it will time out and you will be taken to a screen that looks like the one to the right. Enter the username and password you selected earlier, then click on **Log In** to get back to your enrollment process.

Nationwide®  
Home > Login

## LOGIN FOR INSURANCE & INVESTMENTS

⚠️ There is a problem with your session. For security reasons, please log in again.

Log in to manage your Annuity, Insurance or Retirement (401k/403b), or Pot account.

Have another product? Log in to other accounts.

Username  Password

Remember username ⓘ

**Log In**

[Forgot username/password?](#)  
[Sign Up for Account Access](#)

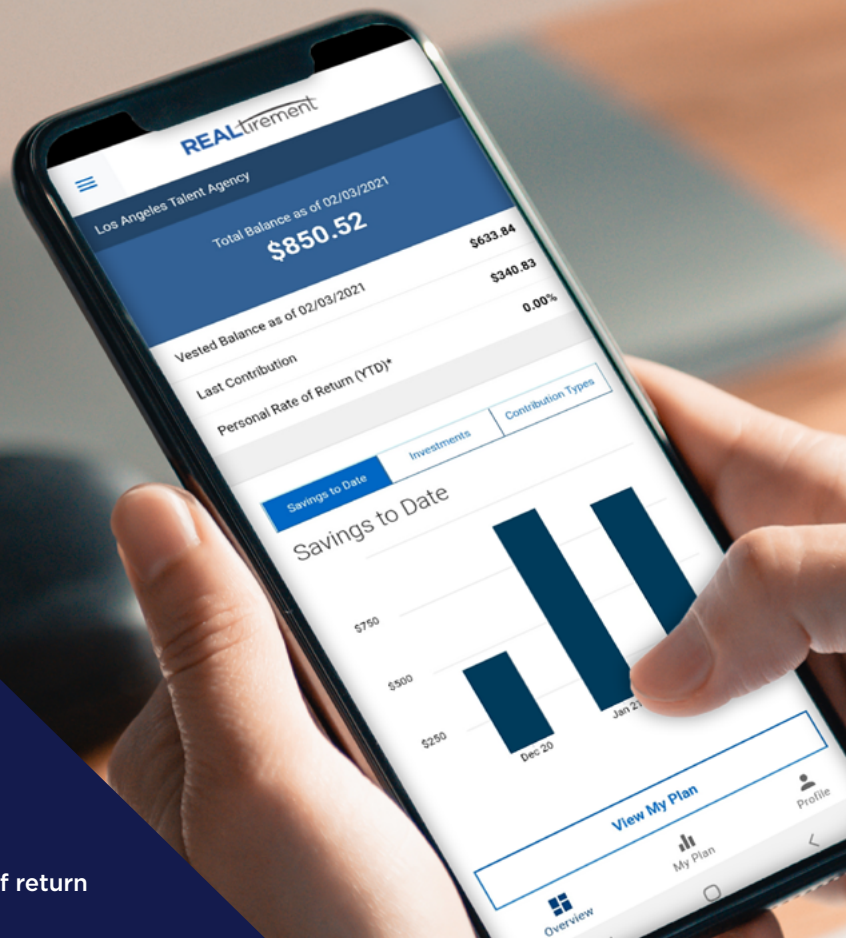
## Download our REALtirement mobile app

The app is a convenient way to:

- Check your account balances and personal rate of return
- View or change investment options
- Research investment options
- Increase the contribution amount
- Check withdrawal or loan request statuses (Note: New withdrawal or loan requests cannot be initiated through our mobile app)
- View and update beneficiaries

### To get started with the REALtirement app:

- Go to the app store and download our app, REALtirement by Nationwide
- Log in by using the same username and password you established for your online account (you can use biometrics to log in if your device supports those features)





• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and REALtirement are service marks of Nationwide Mutual Insurance Company.  
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