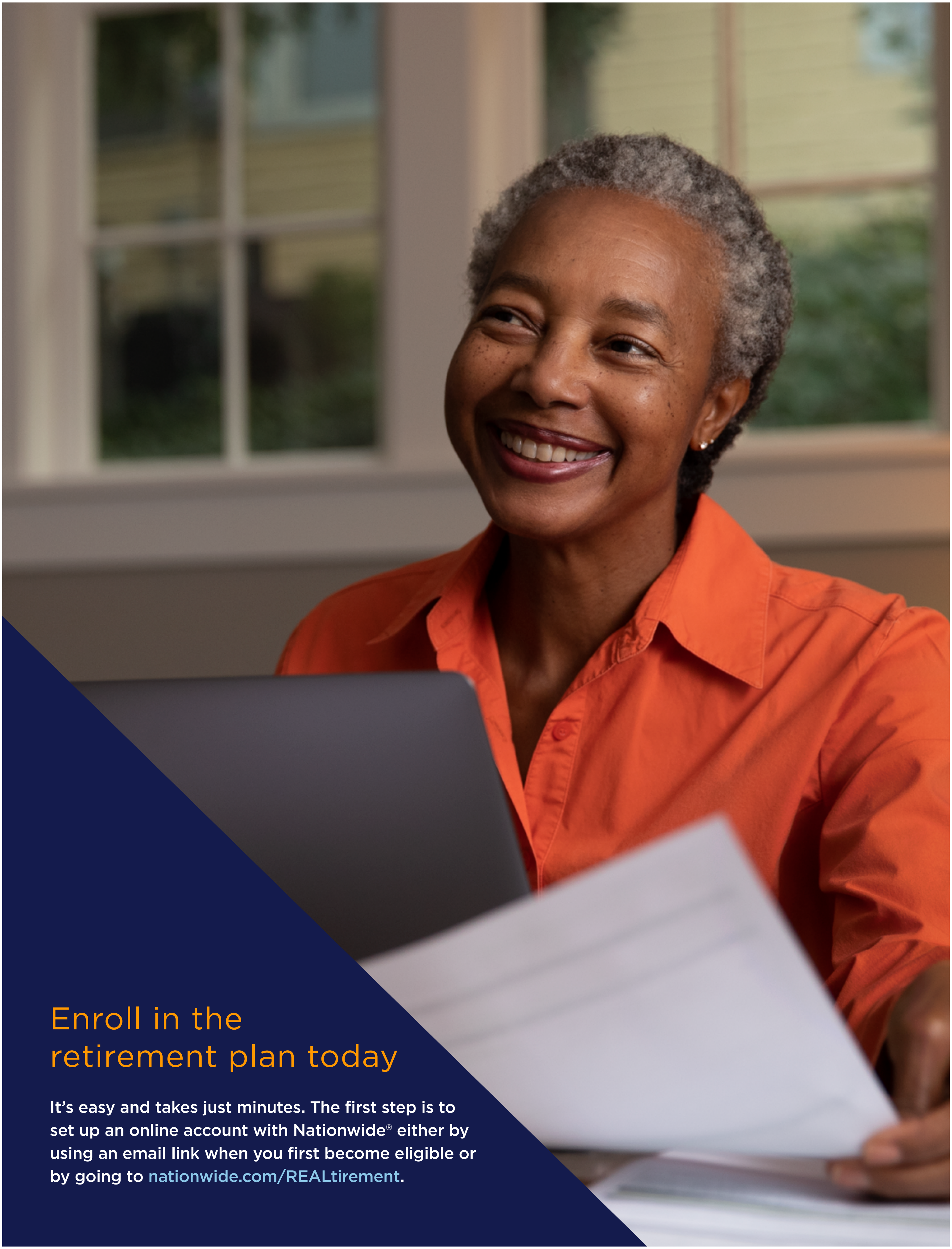
Nationwide®
is on your side

How to enroll online

Take the first step toward retirement readiness

A map for your REALtirement® journey



Enroll in the retirement plan today

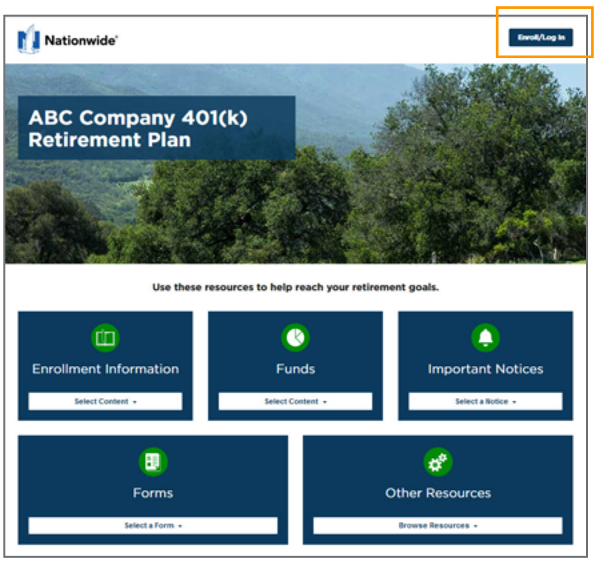
It’s easy and takes just minutes. The first step is to set up an online account with Nationwide® either by using an email link when you first become eligible or by going to nationwide.com/REALtirement.

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:

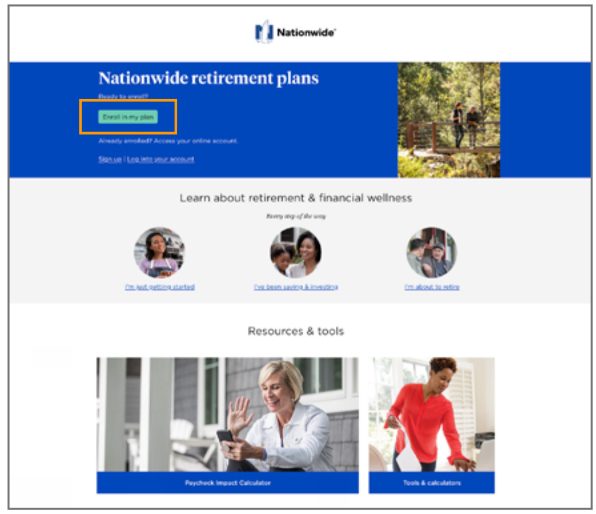
- Important notices
- Investment information
- Enrollment book

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

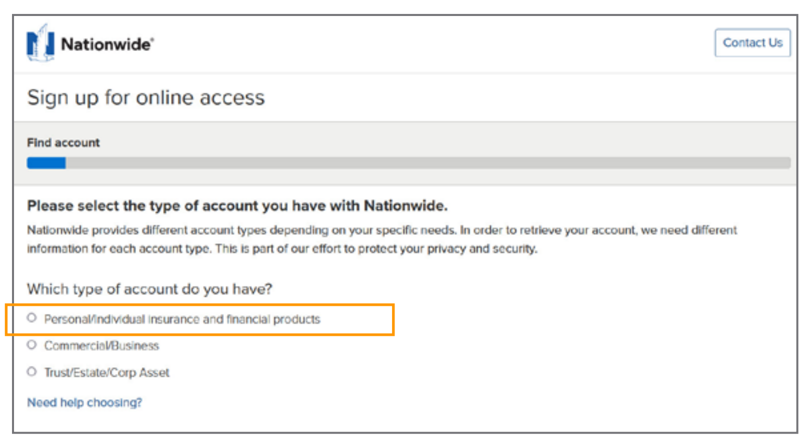


Path 2: Go to Nationwide.com/REALtirement

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.

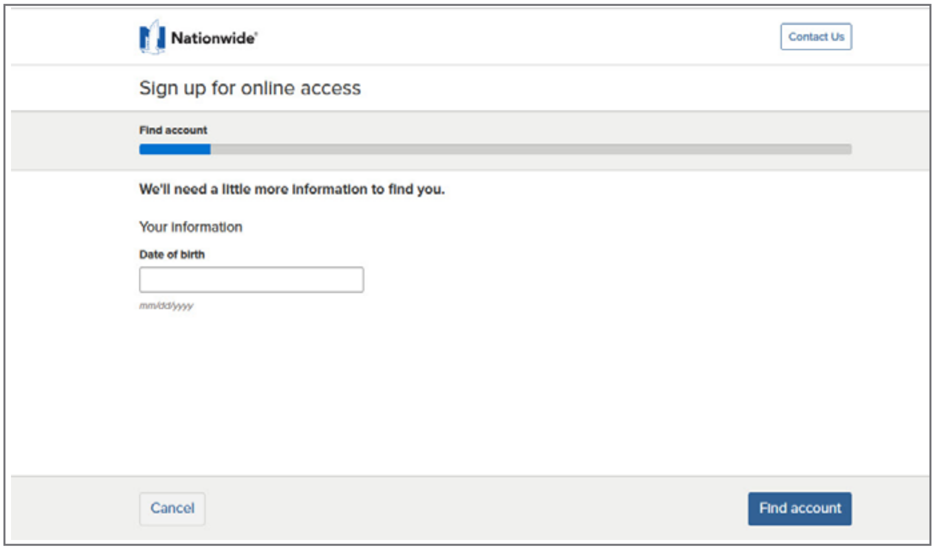


When you arrive at the "Sign up for online access" screen shown below, select **Personal/Individual insurance and financial products** and then click **Continue**.

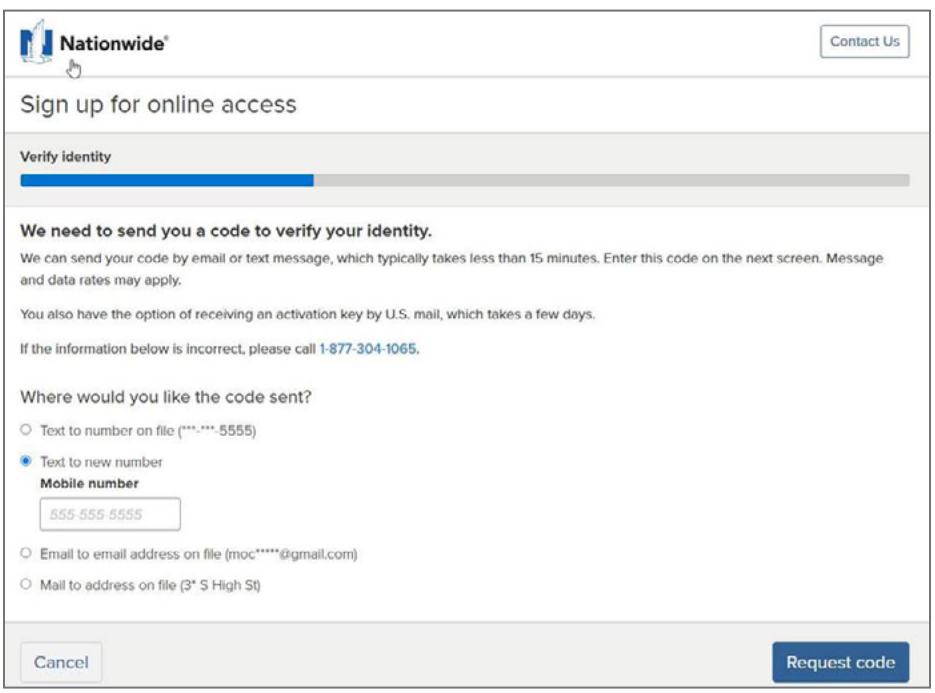


Enter your personal information, including your first name, last name and ZIP code. This information will be checked against the information that has been provided by your employer. Click on **Find account**.

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.



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.



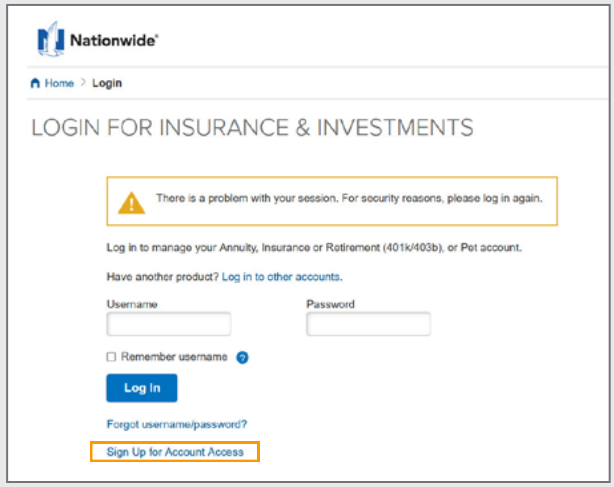
Next, you will be asked to create the username and password that you will use whenever you log in to your online account. You must also acknowledge the User Agreement. When you have done so, click **Submit** to view your account.

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

TIP

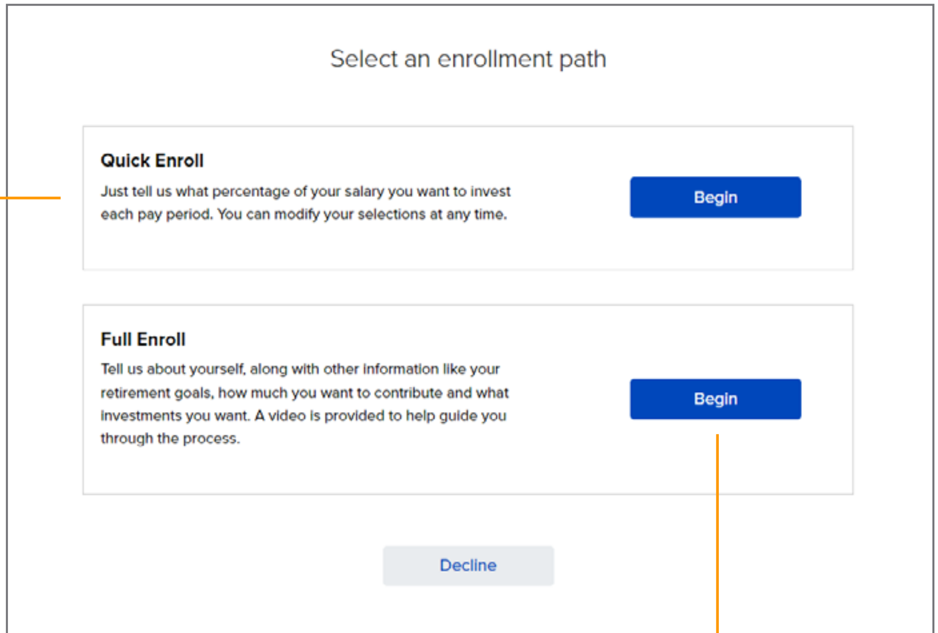
If you step away from your screen for too long during your online registration process, it will time out and you will be taken to a screen that looks like the one to the right.

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



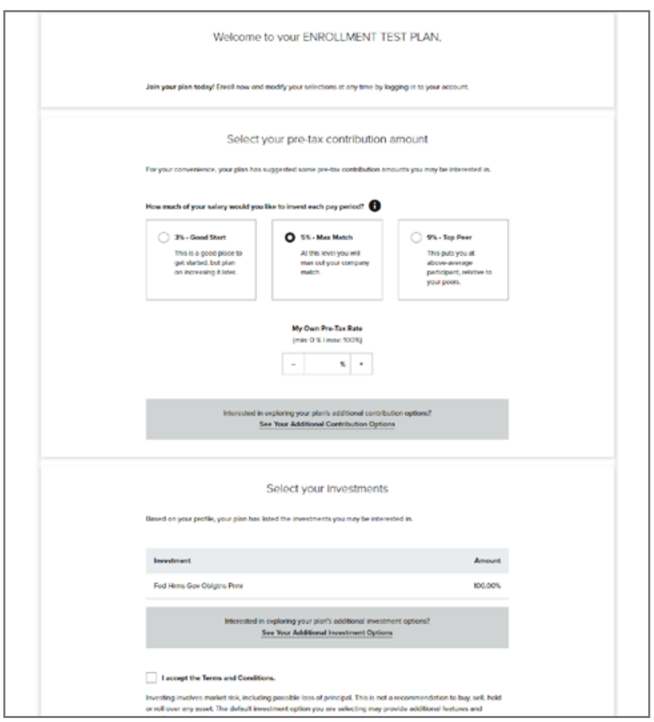
Enroll online

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.



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.

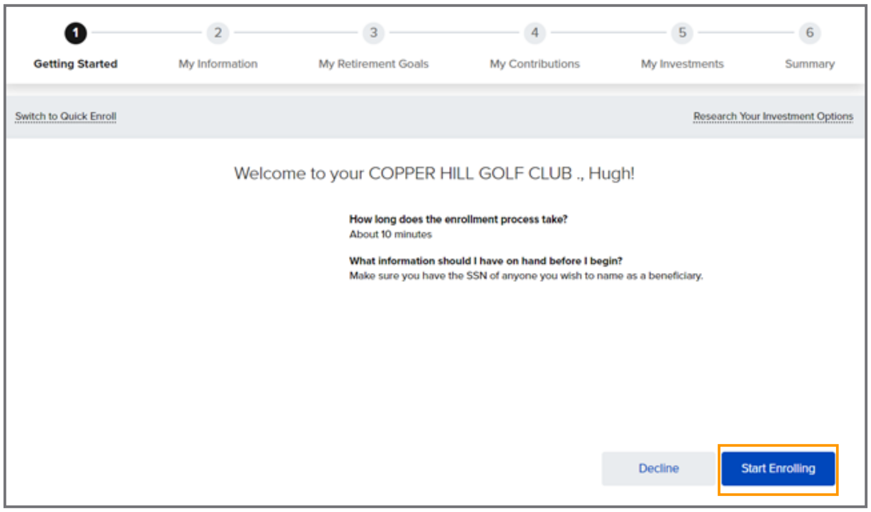
TIP

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:

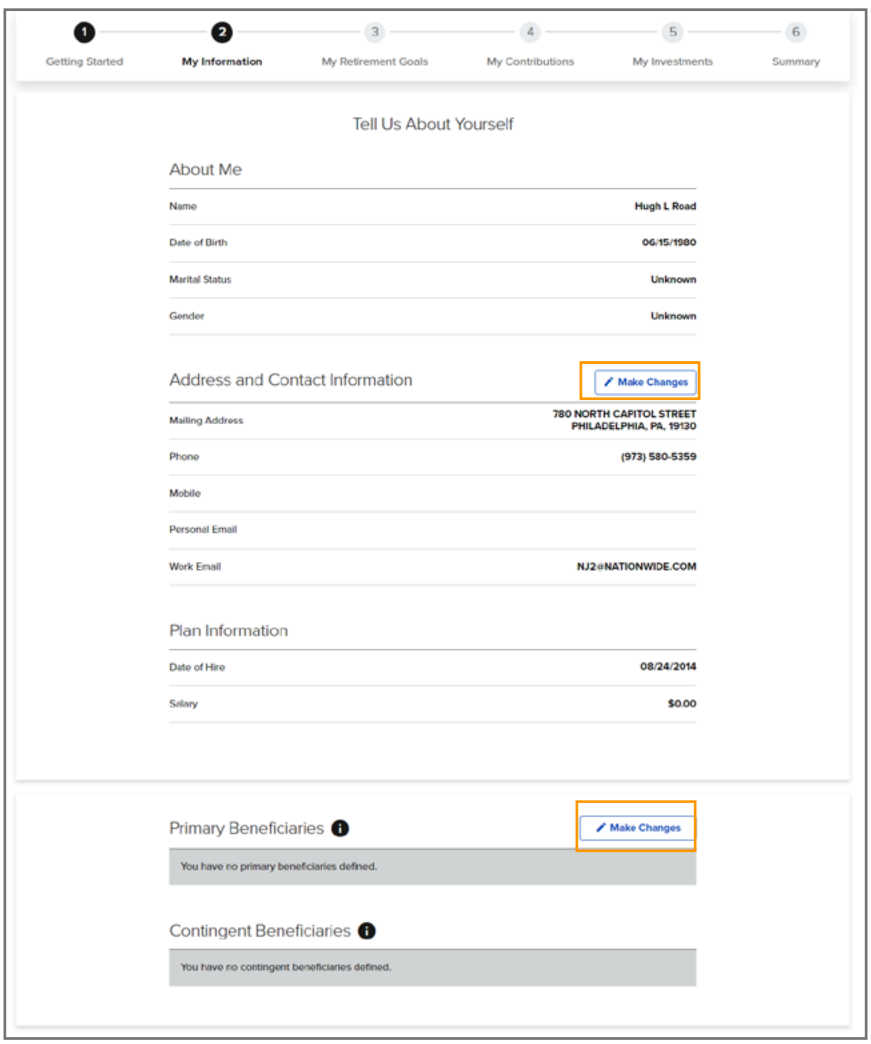
- Enter your beneficiary designation
- Track your progress using the My Retirement Goals tool
- Change your investment options or allocations
- Set up Asset Rebalancing

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**.

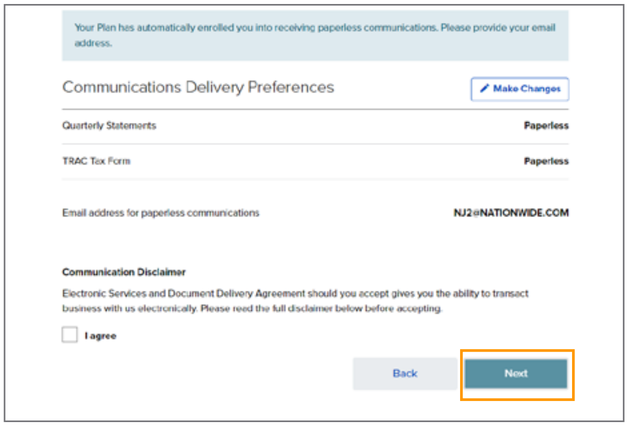


On the About Me page, review all the information and click **Make Changes** to confirm all the information as presented.

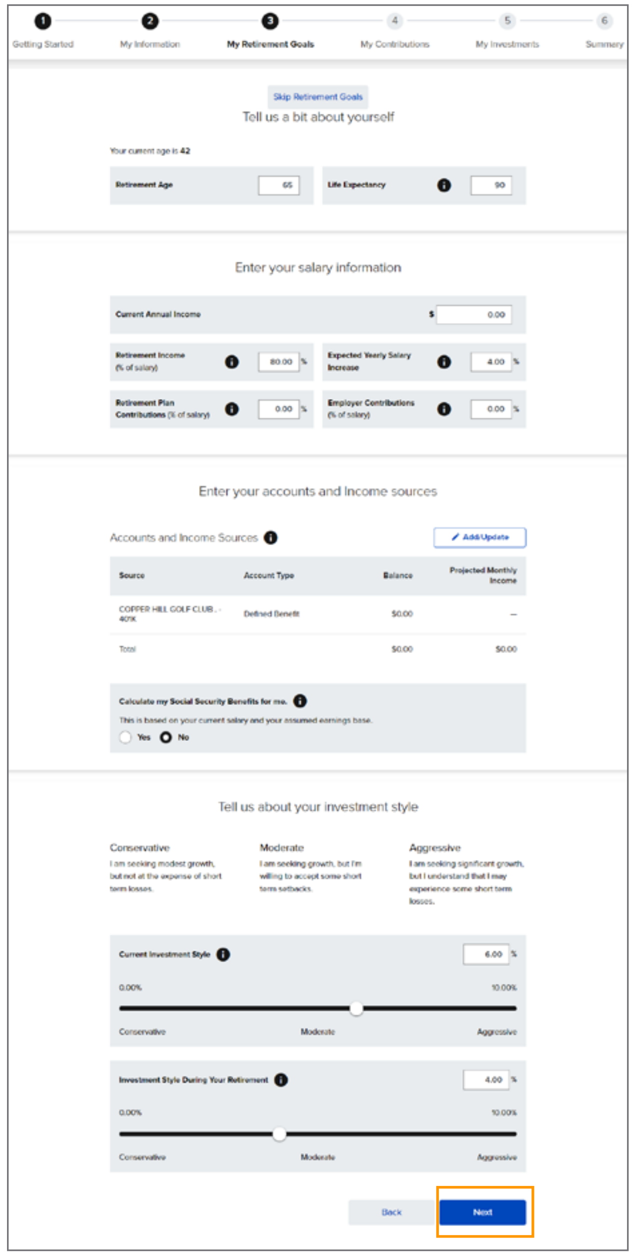


Further down the page, enter your primary and, if applicable, contingent beneficiaries.

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

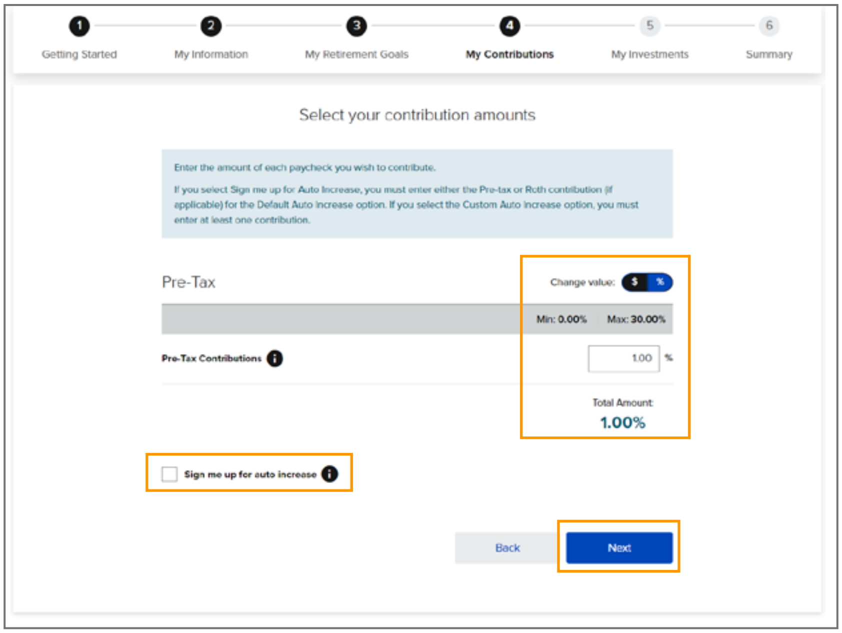


Take a moment to set up the My Retirement Goals interactive retirement readiness calculator. You can accept the data as shown, make adjustments or skip this step now and return to My Retirement Goals during another visit to the plan website. When you're done, click **Next**.

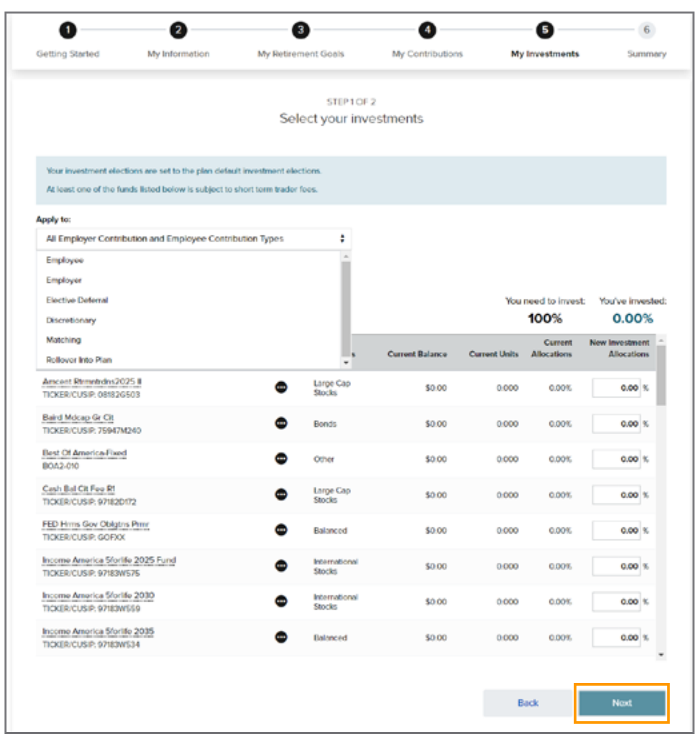


Set your **contribution percentage**. (You may also see an option to choose a dollar amount instead of a percentage.) If your plan offers more than one type of account, you may set both.

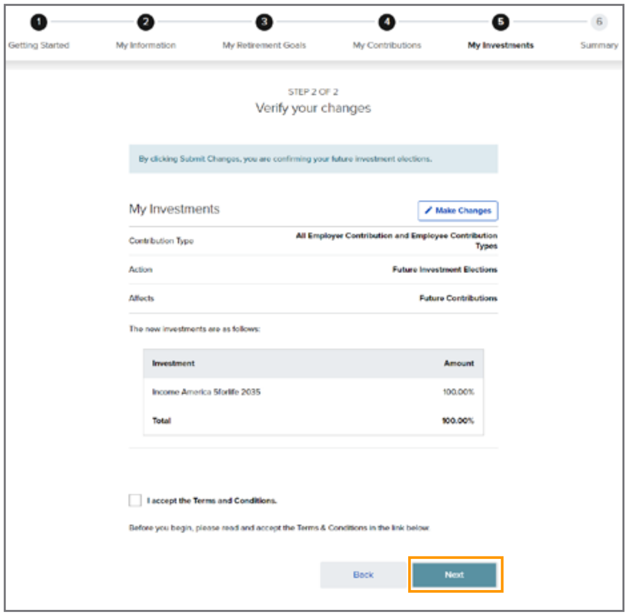
Check **Sign me up for auto increase**, if available, to periodically increase your contribution based on your preferences. You can choose when, how often and by how much your contributions will increase. You can update decisions at any time by logging back in to your online account. When finished, click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



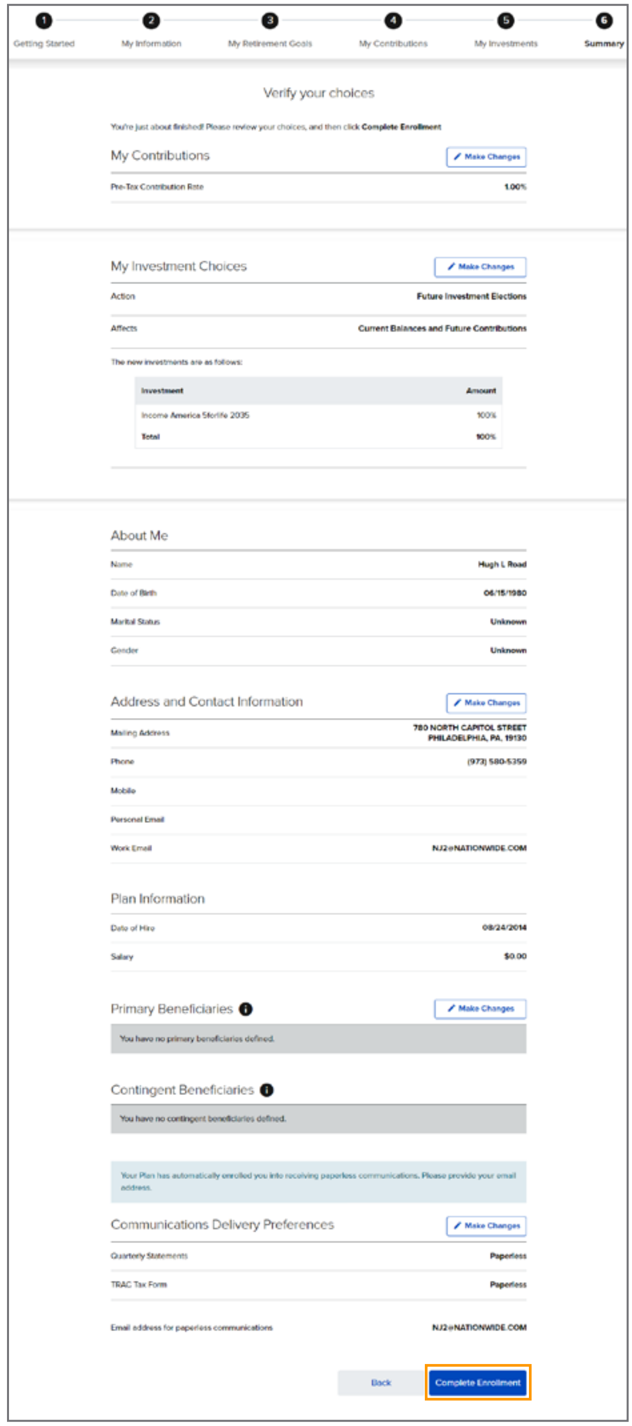
On this screen, you will decide how contributions are invested through the plan. You can choose to set the allocation to all your contribution types or apply that allocation to specific sources of money. When the "You've invested" amount equals 100%, you'll be able to click **Next**.



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



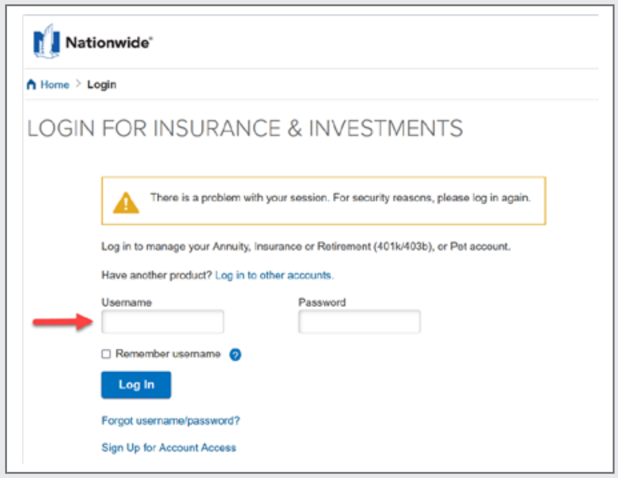
Review all your choices, then click **Complete Enrollment**.



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



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)

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• 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.

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