



# Strategic Advantage

*Insights and solutions for retirement plan success*

Spring 2019

## Inside this issue

Nationwide continues to enhance its support for plan sponsors. This edition of Strategic Advantage includes information about:

- » *How participants benefit from staying in your plan*
- » *How we continue to enhance My Interactive Retirement Planner<sup>SM</sup>*
- » *How to help employees plan for health care expenses in retirement*

We continue to invest in participant education, retirement planning and plan services, so that you can promote your retirement plan with confidence.



### Questions?

Contact your Nationwide representative at  
**1-855-463-4977**,  
or visit  
[nrsforu.com/plansponsor](http://nrsforu.com/plansponsor)  
for more information.



## Help participants see the value of staying in your retirement plan

Nationwide<sup>®</sup> is here to help participants who plan to retire or leave employment understand the options in your plan, and the benefits of continued participation through retirement. By staying in the plan after leaving employment, participants get continued access to the lower-cost options, features and award-winning service<sup>1</sup> they've known and trusted throughout their career, including:

- Competitive fees, often lower than they might get elsewhere
- Confident fiduciary plan oversight
- Intuitive online tools and resources
- Flexible payout options
- Helpful, fully licensed professionals

### Continued access to valued solutions

Nationwide understands that assets leaving the plan are problematic, so we are committed to helping you reduce plan leakage by delivering education, expertise, retirement planning tools, and professionals prepared to engage participants through a data-driven, personalized experience. That experience includes:

- Participant Engagement Program — helping participants plan for and reach their goals through highly targeted, relevant and personalized messages at every stage of their retirement journey

- Retirement Resource Group<sup>®</sup> — offering complimentary services, accessibility and the convenience of being just a phone call away
- The Nationwide Retirement Institute<sup>®</sup> — providing participants access to value-added tools such as our Social Security estimator and Health Care Cost Assessment to help them refine their savings and income needs
- Enhanced Retirement Readiness experience — placing simple, easy-to-use information at participants' fingertips so they can quickly know how to effectively work toward their goals
- No "age 59½ penalty" — allowing participants to withdraw pretax contributions and earnings from their 457(b) account anytime after separation from service

### Together, we can help participants make informed decisions

You can trust Nationwide to help them understand the opportunities and benefits of continued participation in your retirement plan.

<sup>1</sup> DALBAR Plan Participant Service Award winner in 2014, 2015, 2016, 2017.

## Account overview page reorganized to improve participant experience

Last December, Nationwide® integrated [My Interactive Retirement Planner<sup>SM</sup>](#) into the account overview to give participants a more holistic view of their retirement readiness. Since then, some participants have informed us that they were experiencing significant delays in getting the page to load.

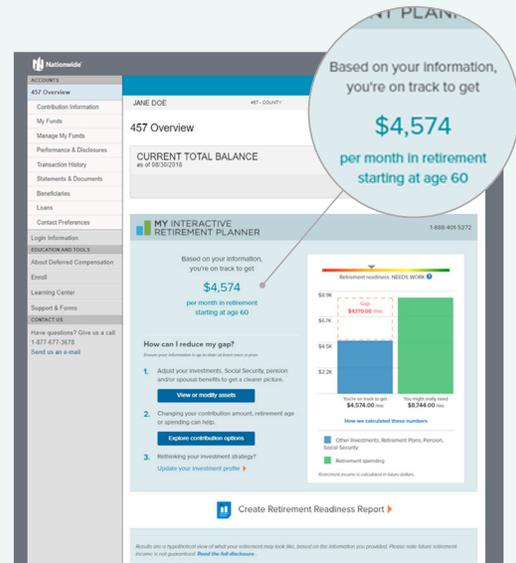
### We listened.

In March, we moved the Planner to the bottom of the account overview page. This allows participants to see their account balance, recent activity, transaction summary and other desired

options without waiting for the Planner to load.

Participants can still engage with My Interactive Retirement Planner when they're ready to determine whether they're on track for retirement, input additional information to refine the Planner's accuracy, consider actions to improve, and print a personalized Retirement Readiness Report.

**If you have questions, please contact your Nationwide representative or call 1-855-463-4977.**



## Enhance your retirement savings program with a plan for retiree health care expenses

Because health care is one of the largest expenses in retirement, health and wealth are inextricably linked. Yet there's a triple tax-advantaged solution available that remains somewhat untapped in retirement savings strategies. When you add the Nationwide® HSA administered by HealthEquity®, you get resources that help employees see the value of using an HSA to enhance their long-term retirement savings strategy as they address short-term needs.<sup>2</sup>



To give you insights into the benefits of adding the Nationwide HSA to your benefits portfolio, Employee Benefit News and Nationwide recently conducted a webinar, "Health and wealth: Saving with HSAs for health care costs in retirement." David Harris, Vice President of Nationwide Retirement Institute®, and Matt Irvine, Vice President of Sales at HealthEquity, offered insights on:

- Health care cost trends in retirement
- Simple actions employees can take to maximize tax-free growth
- Employee benefits of HSAs accompanied by 401(k)/457 plans

When you review this webinar, you'll learn long-term health and wellness strategies and solutions that can complement your deferred compensation plan, which in turn can help employees save now for their potential health care costs in retirement.



**Invest an hour** that may lead to added value for your benefits package. Click into this informative webinar.



**To learn more** about the benefits of adding the Nationwide HSA to your benefits portfolio, review the [Winter 2019 issue](#) of Strategic Advantage or contact your Nationwide representative.

<sup>2</sup> Employees must be covered by a high-deductible health plan to be eligible for an HSA.



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