



Strategic Advantage

Insights & solutions for retirement plan success

Winter 2019

Inside this issue

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

- » *How to get a good start on a great year*
- » *DALBAR award for outstanding customer service*
- » *How you can help employees plan for medical bills in retirement*

We continue to invest in enhancements to participant education, retirement planning and plan services so employers can promote their retirement plan with confidence.



Questions?

Contact your Nationwide representative at **1-855-463-4977** or visit nrsforu.com/plansponsor for more information.



Get a good start on a great year

When you promote your retirement plan, you show employees that you're committed to helping them achieve retirement readiness. That can lead to increased participation. It can also help retain and grow assets, which can be leveraged into lower costs for your plan and participants. Altogether, promoting your plan can build goodwill among employees.

We have developed a flexible mix of services to help your employees prepare for and live in retirement. A key part of that process is educating your employees about the details of your plan so they can take full advantage of it. Here are a few of the most engaging capabilities — just a few of the things you can tout in plan promotion this year.

Set up an online account. By creating their own online access, they help protect their account and data from hackers who might get there first.

Use **My Interactive Retirement PlannerSM** to determine what they can do to get on track to reach their retirement goals.

Increase or restart contributions to feel more confident about reaching their longer-term goals.

Evaluate their investing strategy to make sure it corresponds with their risk tolerance and to consider opportunities that may be more appropriate for their needs or goals.

Review or update beneficiary designation(s) at least annually to ensure their wishes for taking care of their loved ones will be met. The form is available online under Support and Forms.

Nationwide supports your plan with award-winning service

For the fifth consecutive year, DALBAR has recognized Nationwide for our call-center support and mobile-optimized web portal. In addition, our retirement plans website has consistently earned recognition from DALBAR since first being tested in 2016.¹

“These awards are important accomplishments because DALBAR updates its standards annually to make them more rigorous. What was considered award-winning in prior years would not be so in 2018,” said Wendy Shaw, Vice President for Retirement Plan Operations for Nationwide. “This honor is reflective of our commitment to building a culture that’s committed to excellence and continuous improvement.”



Nationwide’s retirement plans business earned three separate DALBAR accolades:

- **Plan Participant Service Award for exceptional telephone support**
- **Website Communications Seal for their traditional website**
- **Mobile Site Communications Seal for their mobile-optimized retirement portal**

To qualify, Nationwide was required to undergo a thorough, year-long audit of each of the channels tested. We were evaluated against detailed criteria covering all aspects of the customer experience and needed to exceed stringent quality, design and usability benchmarks.

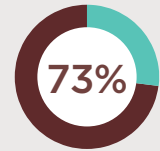
We earned DALBAR’s recognition in a year that saw our company’s highest-ever call volumes from retirement plan participants. In 2018, Nationwide provided award-winning response and service to more than 1.6 million participant calls.



DALBAR isn’t the only firm to recognize Nationwide’s service to retirement plan participants. In June, Nationwide received the highest ranking in Group Retirement Satisfaction among Mixed Plan Providers in the J.D. Power 2018 Group Retirement Plan Satisfaction Study.

Receiving this ranking demonstrates our commitment to both the participant experience and to being the best at helping America prepare for and live in retirement.

Drive retirement readiness by offering a solution for funding out-of-pocket health care costs:



of Americans consider health care costs one of their largest retirement concerns.²

Saving for future health care expenses is a critical component of a successful retirement savings strategy. You can strengthen your benefits package by combining two long-term savings needs into one seamless experience. When you add the Nationwide® HSA administered by HealthEquity®, you get resources designed to:

- **Educate employees about how to plan for and benefit from the triple tax advantages of HSAs: contributions are pre-tax, investment growth is tax-deferred, and withdrawals are tax-free when used on qualifying medical expenses**
- **Give employees an integrated view of their savings for retirement needs**
- **Build confidence in planning for current and future medical bills**

By displaying HSA balances and other information with retirement plan account data, we hope to educate participants on the value of using HSAs to enhance their long-term retirement savings strategy rather than to address short-term needs. And our HSA is carrier-neutral, so it can be coupled with most health plan providers.³

To learn more about the benefits of adding the Nationwide HSA to your benefits portfolio, contact your Nationwide representative.

¹ www.DALBAR.com

² “Health Care and Long-Term Care Consumer Survey,” Nationwide Retirement Institute/The Harris Poll (2018). The fourth annual survey was conducted online within the United States from Feb. 5 - 22, 2018, among 1,007 adults ages 50 and older who have a household income of \$150,000 or more (“affluent adults”), and 522 U.S. adults ages 50 and older who are or have been caregivers.

³ Employees must be covered by a high-deductible health plan to be eligible for an HSA.

Nationwide received the highest score among mixed plan providers in the J.D. Power 2018 Group Retirement Satisfaction Study of customers’ satisfaction with their group retirement firm. Visit jdpower.com/awards.

Help participants maximize their contributions

The beginning of a new year is a good time to remind participants to consider increasing their contributions. Deferring the maximum amount the IRS allows each year can help participants lower their taxable income, give compounding more power to potentially grow their assets and further their efforts for retirement readiness.

The tables below detail the limits for 2019. In addition, participants can find the current limits by clicking IRS Contribution Limits on the home page at nrsforu.com. Included is a table that displays the per-pay contribution amount that would achieve the maximum contribution allowed for this year.

Single plan IRS contribution limits for 2019

Plan	Maximum elective deferrals	Age 50 catch-up	457 special catch-up
457	\$19,000	\$6,000	Up to \$38,000
401(k)/Roth 401(k) combined limit	\$19,000	\$6,000	N/A
IRA (traditional & Roth) combined limit	\$6,000	\$1,000	N/A

Combined 457/401(k) plans contribution limits for 2019

Age	Combined maximum	With 457 special 3-year catch-up
Less than age 50	\$38,000	Up to \$57,000
If age 50 and over	\$50,000	Up to \$63,000

Regardless of the IRS limits, each participant has their own “maximum contribution” — an amount they can afford balanced against their future needs. Participants who need guidance on finding their contribution comfort zone can use [My Interactive Retirement Planner](#)SM. The tool will guide them through easy-

to-answer questions and offer an opportunity to update their contribution amount.

Participants who are ready to increase their contributions can quickly log on to their plan account and select Manage My Funds.



Encourage participants who are eligible for the Special 457(b) Catch-up Provision to contact a Nationwide Retirement Specialist. Together, they will work on a retirement-income strategy that may include continued participation in your plan through retirement.



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