



Learn-it Workshop Session



Nationwide®

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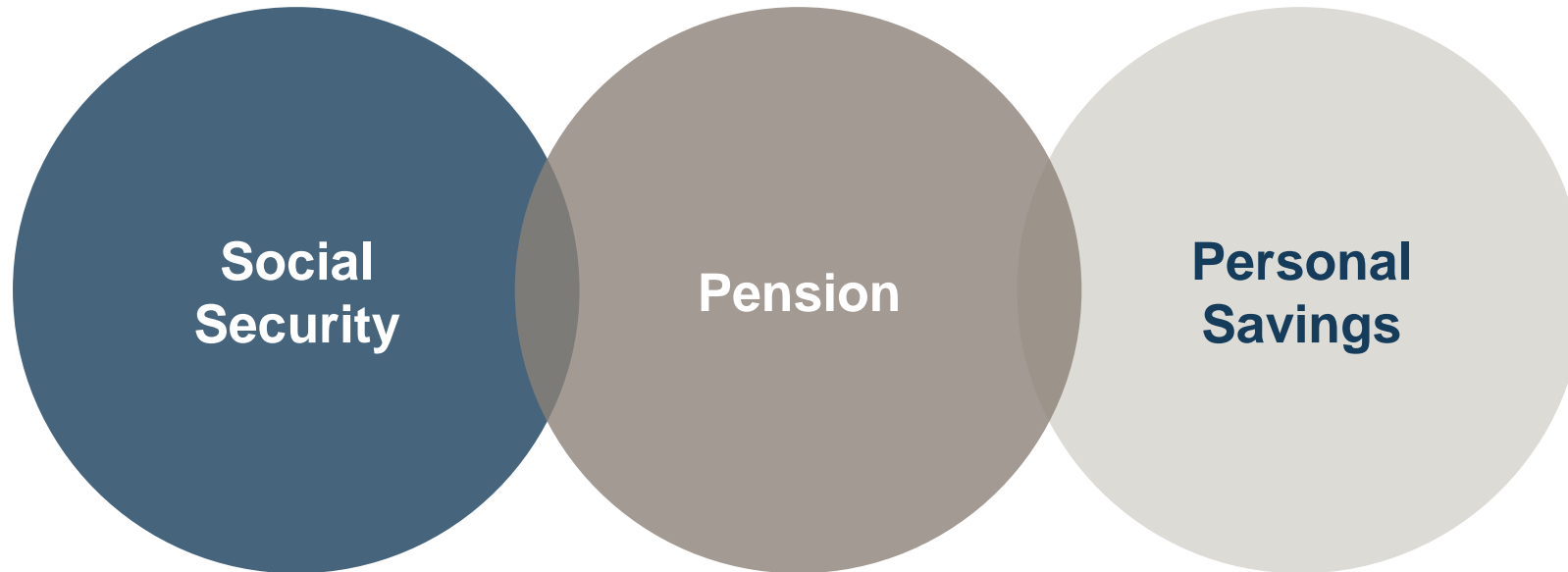
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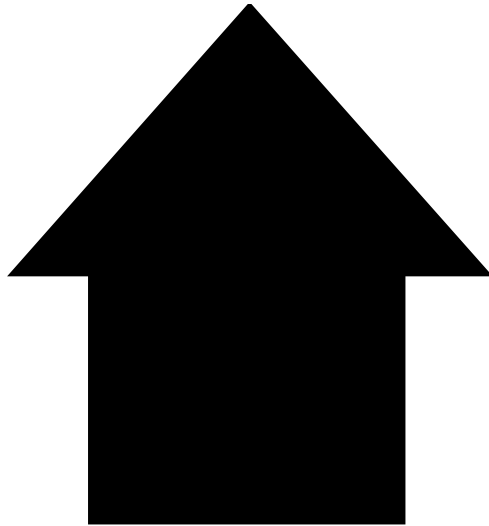
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Income sources in retirement

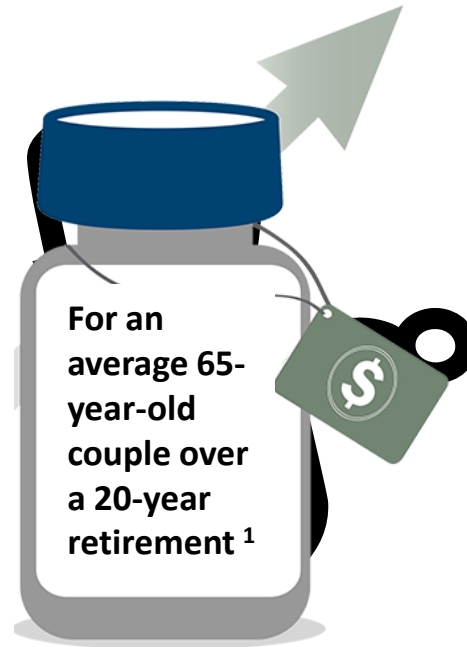


Retirement realities

Inflation



Healthcare



Longevity



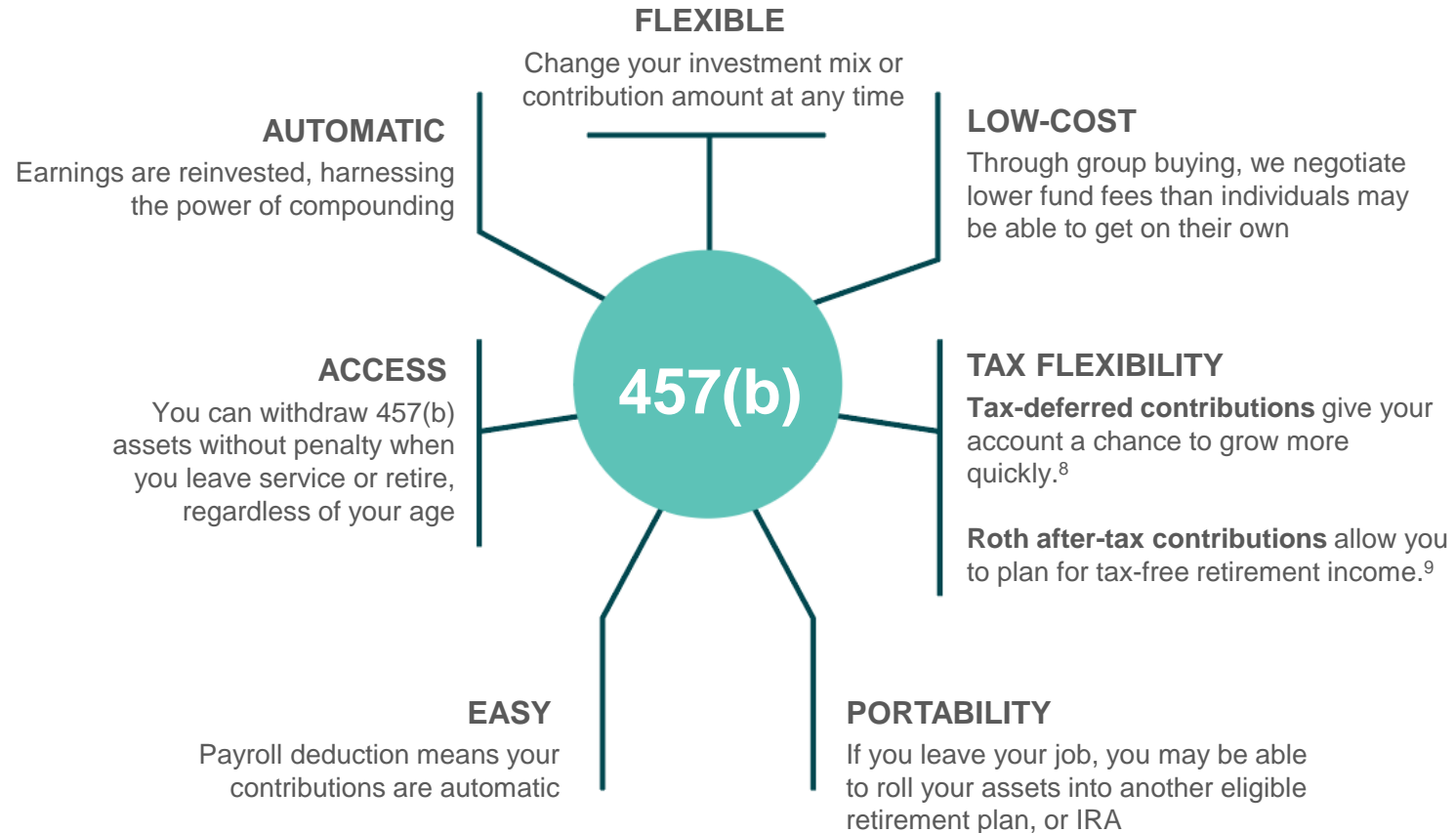
**\$270,000 -
\$325,000**

¹ Source: "A Bit of Good News During Pandemic: Savings Medicare Beneficiaries Need for Health Expenses in 2020," Paul Fronstin and Jack VanDerhei, EBRI (May 28, 2020).

² <https://www.fidelity.com/viewpoints/retirement/retiree-health-costs-rise>

³ <https://www.ssa.gov/planners/retire/r&m6.html#>.

Enroll in the 457(b) plan



Small increases now could benefit you later

Increase your retirement readiness by committing to continuous contributions and regular increases throughout your career.

This table shows how much money a participant could accumulate in their retirement account with regular contributions through 26 biweekly paydays and earnings compounded at an average annual rate of 7%. For example, by contributing \$100 per pay period, they would add \$2,600 to their account each year. At the end of 30 years, they could have accumulated \$254,428.

You may be able to increase contributions more than you think. To help you decide, consider using the My Interactive Retirement PlannerSM tool and the Paycheck Impact Calculator on the plan website.

Deferral Per Pay	Annual Deferral	Ending Balance		
		Accumulation 10 Years	Accumulation 20 Years	Accumulation 30 Years
\$25	\$650	\$9,304	\$27,605	\$63,607
\$50	\$1,300	\$18,607	\$55,210	\$127,214
\$75	\$1,950	\$27,911	\$82,815	\$190,821
\$100	\$2,600	\$37,214	\$110,420	\$254,428
\$150	\$3,900	\$55,821	\$165,631	\$381,642
\$200	\$5,200	\$74,429	\$220,841	\$508,856
\$250	\$6,500	\$93,036	\$276,051	\$636,070
\$300	\$7,800	\$111,643	\$331,261	\$763,283
\$500	\$13,000	\$186,071	\$552,102	\$1,272,139
\$885 ¹	\$23,000	\$329,203	\$976,795	\$2,250,708

¹ Current maximum contribution amount.

Small increases now could benefit you later

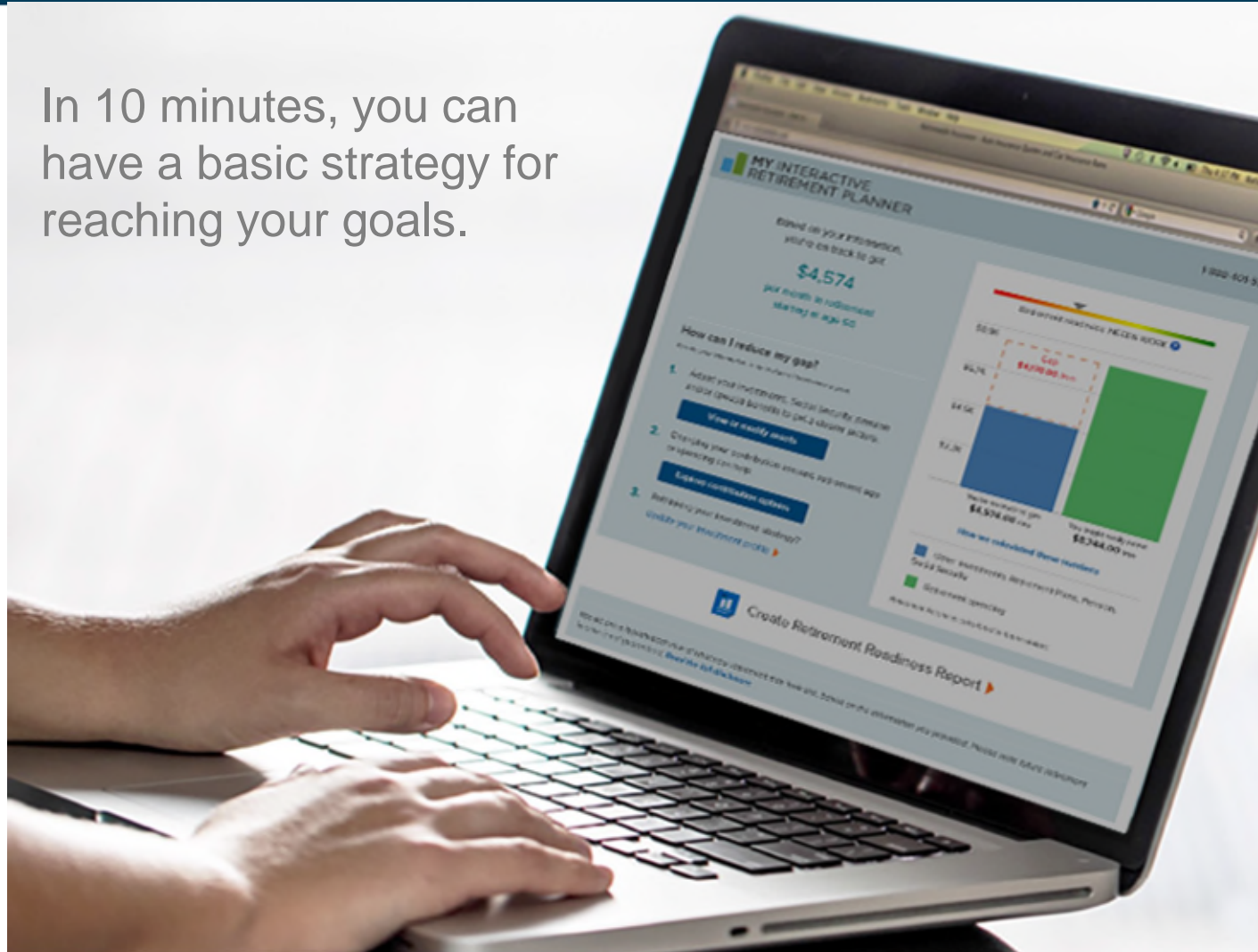
SCENARIO 1	SCENARIO 2	SCENARIO 3
Starts at age 21; stops at age 35	Starts at age 35; stops at age 67	Starts at age 21; stops at age 67
Contributes \$57.69/week for 14 years	Contributes \$57.69/week for 32 years	Contributes \$57.69/week for 46 years
Total contribution = \$42,000	Total contribution = \$96,000	Total contribution = \$138,000
7% hypothetical growth rate	7% hypothetical growth rate	7% hypothetical growth rate
Age 67 \$610,374	Age 67 \$342,306	Age 67 \$952,682

This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a \$30,000 annual salary. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less. The interest is compounded annually based on weekly contributions.

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.

Learn how much you may need with My Income & Retirement PlannerSM

In 10 minutes, you can have a basic strategy for reaching your goals.



Available Planning Tools



Paycheck impact calculator



Future value calculator



Roth retirement plan analyzer



My Investment Planner

Nationwide Retirement Resource Group



Enrollment

We help you understand:

- The benefits of long-term investing
- Your plan's investment options
- Our tools and calculators
- How to balance saving for retirement and meeting everyday financial needs



Investment

Our team of specialists takes time to:

- Understand your needs and long-term goals
- Help you determine your comfort with investing
- Introduce you to options and services that can help take the guesswork out of investing through the plan



Asset consolidation

If you have retirement assets in another plan or IRA, we help you understand how combining your assets could:

- Help strengthen the power of your investments
- Make it easier to manage investments for you and your beneficiaries



Financial wellness

As you prepare to move from your career to your retirement, the Nationwide Retirement Institute® and our Personal Retirement Counselors can help you:

- Compare retirement income needs with your resources
- Answer questions about Social Security, health care and long term care planning
- Prepare cash flow analysis and retirement income plans

We offer these services to plan participants at no additional charge

To schedule an appointment, take out your phone, open your camera and scan the QR code below.



To simplify your path to retirement readiness, introduce yourself to Nationwide's Retirement Resource Group®.

- Call 1-888-401-5272
- Schedule an appointment at retirementspecialists.MyRetirementAppt.com

Find your comfort zone



Help me do it



Do it myself



Do it for me

Target Date Funds

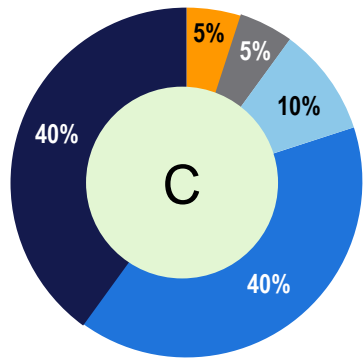
- ▶ American Funds 2010 Target Date Retirement Fund — Class R6
- ▶ American Funds 2015 Target Date Retirement Fund — Class R6
- ▶ American Funds 2020 Target Date Retirement Fund — Class R6
- ▶ American Funds 2025 Target Date Retirement Fund — Class R6
- ▶ American Funds 2030 Target Date Retirement Fund — Class R6
- ▶ American Funds 2035 Target Date Retirement Fund — Class R6
- ▶ American Funds 2040 Target Date Retirement Fund — Class R6
- ▶ American Funds 2045 Target Date Retirement Fund — Class R6
- ▶ American Funds 2050 Target Date Retirement Fund — Class R6
- ▶ American Funds 2055 Target Date Retirement Fund — Class R6
- ▶ American Funds 2060 Target Date Retirement Fund — Class R6

Target date funds invest in a variety of funds to help reduce risk. So, in addition to the expenses of the target date funds, you pay a proportionate share of the underlying funds. Target maturity funds are designed for people who plan to withdraw funds during or near a specific year. Like other funds, target date funds are subject to market risk and loss. Loss of principal can happen at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

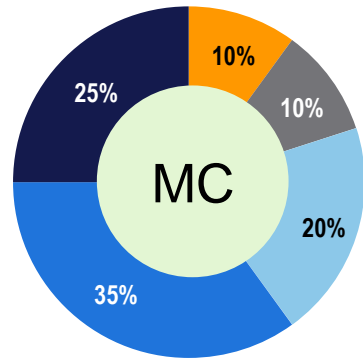
Prospectuses and disclosure documents are available on www.ArizonaDC.com by clicking the respective link. For additional help with obtaining a prospectus or disclosure document, please contact us. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The fund prospectus contains this and other important information about the investment company. Read the prospectus and disclosure documents carefully before investing..

Traditional Investment Approach

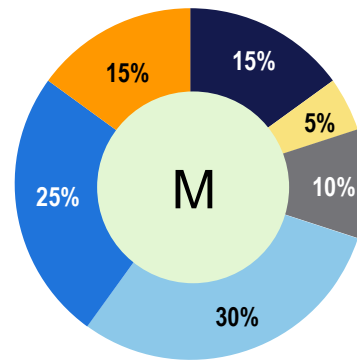
Match your funds to an asset allocation model



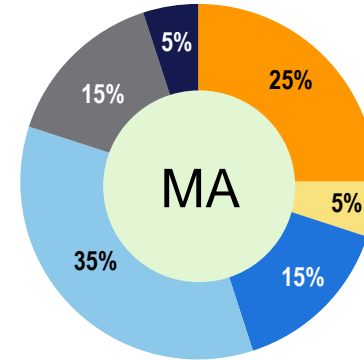
Conservative



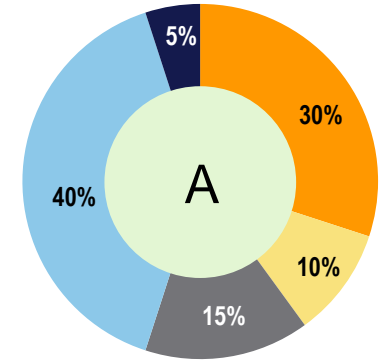
Moderately Conservative



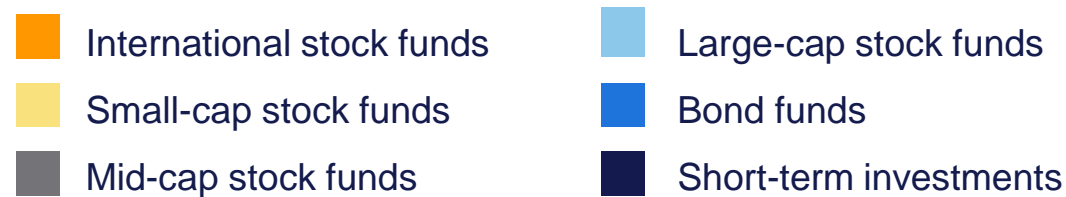
Moderate



Moderately Aggressive



Aggressive





Choose confidence, choose professional account management

What you get with Nationwide ProAccount:

- Experienced investment manager with the time and knowledge to make informed investment decisions for the portfolios
- Investment management based on your age and risk tolerance
- Periodic adjustments as market conditions change
- Oversight by Nationwide Investment Advisors, LLC (NIA)
- Ongoing support and communications

Is Nationwide ProAccount right for you?

If you answer Yes to any of the following questions, then ProAccount may be a good choice.

- Do you sometimes find yourself overwhelmed by choosing investments and maybe even a little intimidated by the process?
- Would you feel more confident knowing that a respected investment management firm was managing your portfolio?
- Would it give you more confidence to know that professionals are making adjustments to your portfolio as needed to keep it in line with your objectives?

There is an annual fee for Nationwide ProAccount. The fee is listed in the Participant Agreement and is calculated daily, based on the market value of your assets, and deducted from your account at the end of each quarter. If you change your mind, you don't have to pay a fee to cancel the service.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Your Nationwide Personal Retirement Consultant offers an analysis that can help you understand your income needs and whether you have the resources to meet them.

When you retire, your financial life may seem a bit more complicated. You'll need to write your own paycheck, make sure it goes up a little each year, and make certain it can continue for 20 to 30 years of retirement. As you can imagine, this is no small task and can result in uncertainty and stress for most people as they transition from working to retirement.

Nationwide offers a Retirement Income Analysis service that can provide you with a snapshot of what your income might look like in retirement. Based on the information you provide, the analysis can give you details of your current situation and help you answer questions such as:



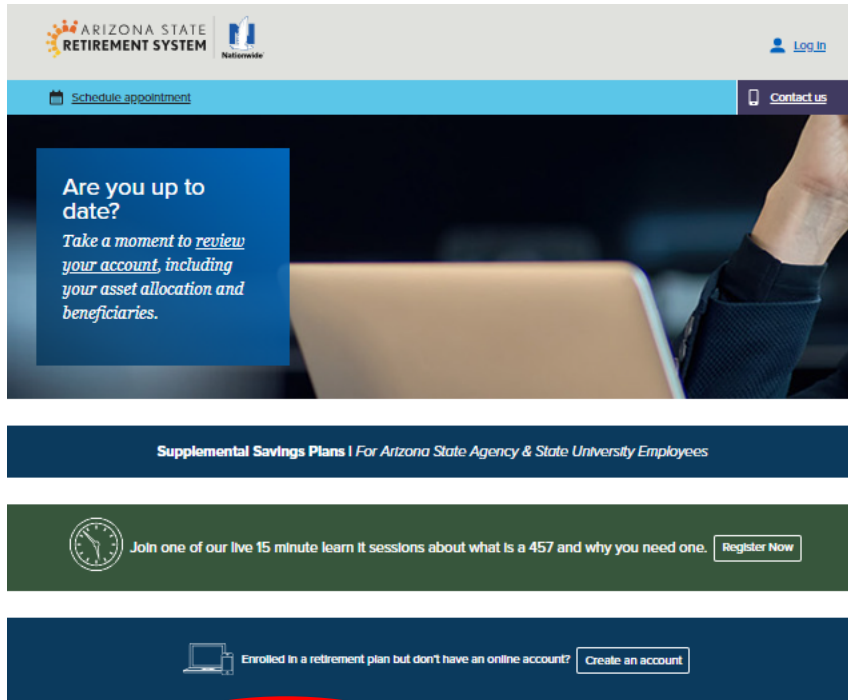
Contact your Nationwide
Personal Retirement Consultant:
Daniel Pantoja
602-293-1175
Pantod1@nationwide.com

- How much will I need to allocate for health care?
- When should I or my spouse draw Social Security?
- What is the best pension payout option for me?
- What assets should I begin to draw from first?
- How will inflation affect my retirement income stream?
- How will my income be taxed in retirement, and what if I move to another state?

Our Retirement Income Analysis is quick and easy. Plus, you'll have the opportunity to talk with a credentialed retirement specialist who works on salary, not commission. Best of all, the service is available at no additional cost for participants of retirement plans administered by Nationwide.

Suggestions generated by the Retirement Income Analysis Service are based on information provided by the participant.

Online enrollment



ARIZONA STATE RETIREMENT SYSTEM Nationwide

Log In

Schedule appointment Contact us

Are you up to date?
Take a moment to *review your account*, including your *asset allocation* and *beneficiaries*.

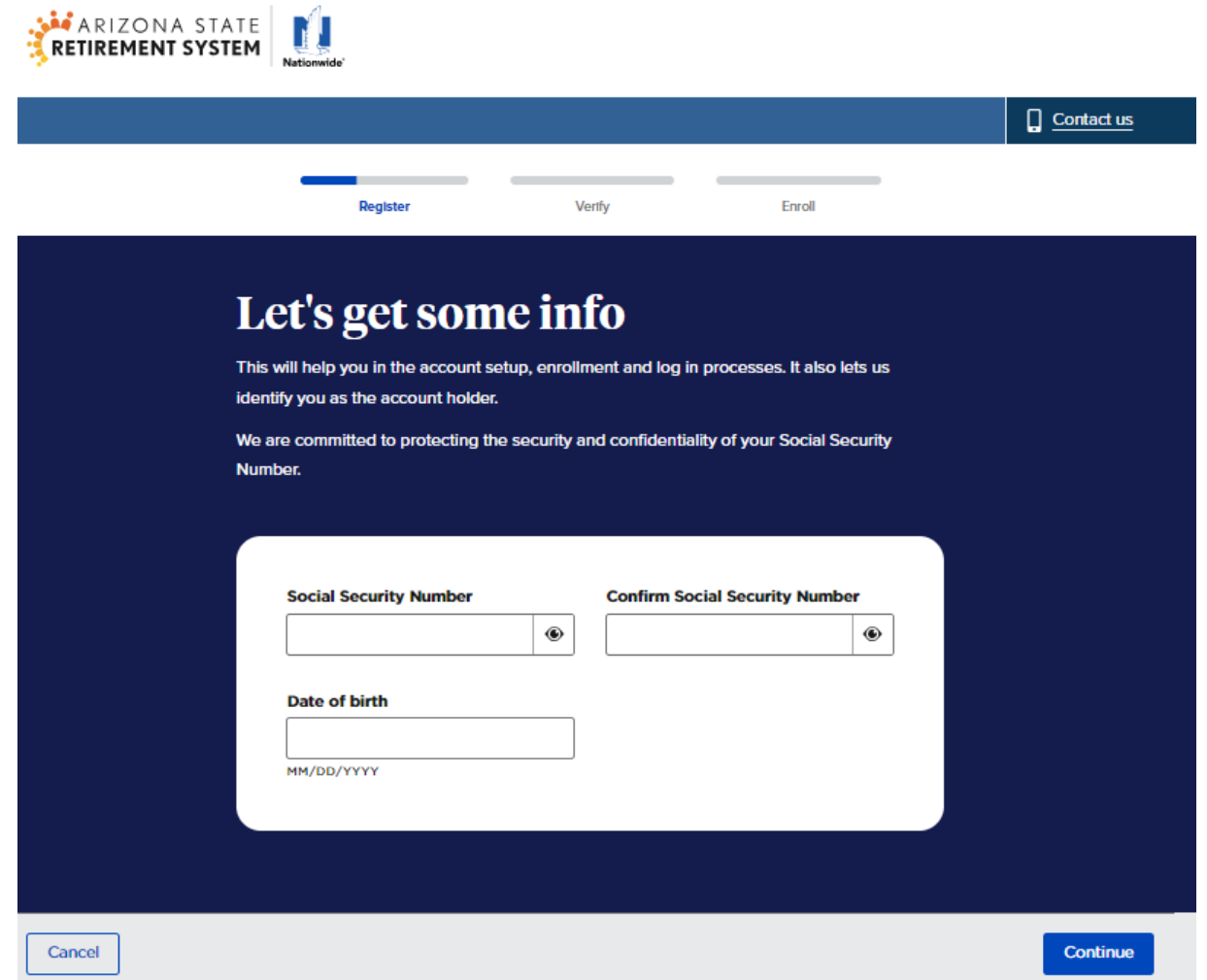
Supplemental Savings Plans | For Arizona State Agency & State University Employees

Join one of our live 15 minute learn it sessions about what is a 457 and why you need one. Register Now

Enrolled in a retirement plan but don't have an online account? Create an account



Enroll Now



ARIZONA STATE RETIREMENT SYSTEM Nationwide

Contact us

Register Verify Enroll

Let's get some info

This will help you in the account setup, enrollment and log in processes. It also lets us identify you as the account holder.

We are committed to protecting the security and confidentiality of your Social Security Number.

Social Security Number

Confirm Social Security Number

Date of birth

MM/DD/YYYY

Cancel Continue

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State of Arizona Retirement Specialists and Retirement Consultant

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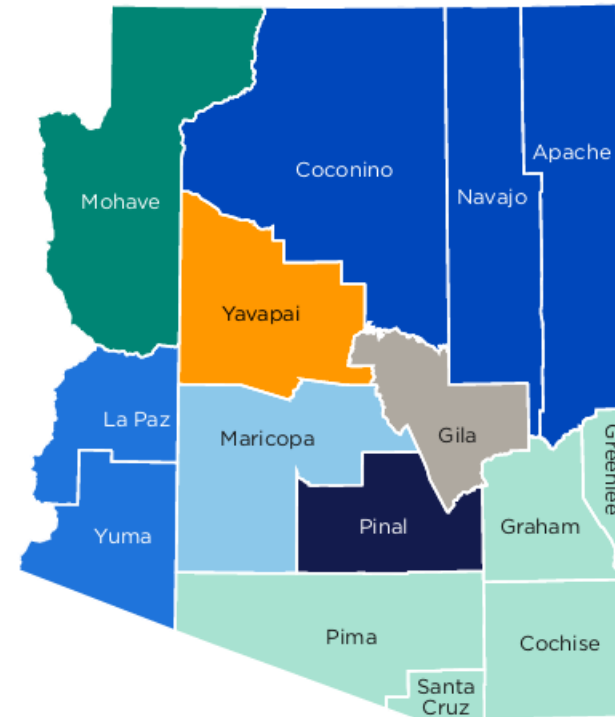
MATT GAYMAN • Retirement Services Program Director • 602-316-4329 • gaymanm@nationwide.com

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A photograph of a woman with long brown hair, wearing a light pink shirt, sitting at a desk and looking towards a man. The man has short brown hair and is wearing a dark jacket over a plaid shirt. He is gesturing with his hands as if speaking. They are in a bright office environment with large windows in the background. A semi-transparent blue horizontal bar is overlaid across the middle of the image, containing the text "Thank you for attending" in white, sans-serif font.

Thank you for attending