



# Start saving for retirement *today*



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<sup>1</sup> "Taking the Mystery Out of Retirement Planning," U.S. Department of Labor (November 2018).

<sup>2</sup> "How Much Should Public Employees Save for Retirement," National Public Pension Coalition (Dec. 15, 2016). The percentage is based on an average individual qualifying for full public pension benefits.

<sup>3</sup> "Retirement," USA.gov/retirement (January 2020). The percentage is based on an average individual qualifying for full Social Security retirement benefits.

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# Why join the deferred compensation plan?

## Potential retirement income sources

Many experts say you may need 80% to 90% of your current income just to maintain your standard of living in retirement.<sup>1</sup> Your three major sources of income through retirement will probably be:

**Pension benefits** > May provide only 30% of retirement income needs<sup>2</sup>

**Social Security benefits** > May provide only 40% of retirement income needs<sup>3</sup>

**Your savings and investments**

## Expenses to consider

Pension and Social Security benefits are generally designed to meet the income needs of an average retiree. However, few of us are "average." Besides, you may want to consider:

- Increases in medical costs**
- Keeping up with inflation**
- Not qualifying for a full pension**
- Outliving your resources**
- Planning for major trips and other activities**



You can grow savings to potentially cover these and other retirement needs

by contributing to your plan account every payday.



# Why join now?

*The secret ingredient of long-term savings is time.*

The more time you give your savings to potentially grow, the easier it is to contribute enough per pay period to potentially meet your future needs.

## How much should you save?

While this decision is unique to each employee, consider that the best answer may be whatever you can afford. We offer two online tools that can help you decide:

**Paycheck Impact Calculator** — Learn about how your take-home pay would be affected by various contribution amounts.

**My Interactive Retirement Planner<sup>SM</sup>** — Discover how different contribution amounts could grow over time.

## How do you want to handle investment decisions?

- Option 1: Do it myself** — Investigate the Plan's investment options and fees, and then pick the right mix for your investment strategy.
- Option 2: Help me do it** — Use My Investment Planner<sup>SM</sup> to find options that might fit your investing style and tolerance for risk.
- Option 3: Do it for me** — Enroll in Nationwide ProAccount<sup>®</sup>, the Plan's professional account management program, available for an additional fee.



We make it easy.

## Gather these three items:

- Social Security number**
- Employer name**
- Annual salary**

## Start the online enrollment process today:



Scan the QR code or visit: [nrsforu.com](http://nrsforu.com)