

The game of retirement

You've just started your career. You have access to a retirement plan. What will you do next?

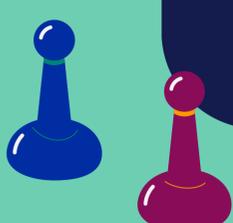
Play our game and learn smart financial moves to help level up your future.



START:

Enroll in your retirement plan

Your employer offers a retirement plan. Start taking advantage of it today.



Use My Income & Retirement Planner®

Reveal your personal road map with this all-in-one digital retirement and financial planner.



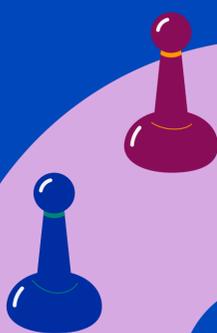
Contribution increase

Gain a compound interest boost. The more you contribute, the more your money can grow.



Forget to enable auto-increased contributions

Remember to slightly increase your contributions as much as you can periodically.



Diversify investments

You got a stability boost. Spread your investments to help reduce risk.

Some quick tips

- ✓ Start early — even small contributions can grow over time.
- ✓ Consider using auto-increase to gradually raise your contributions over time.
- ✓ Use the My Income & Retirement Planner® tool to stay on track.



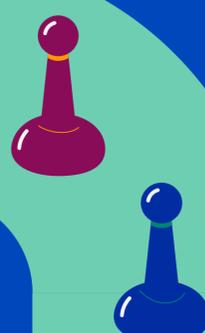
Market dip

Lose a turn (but stay invested). Market fluctuations are normal, so stay the course.



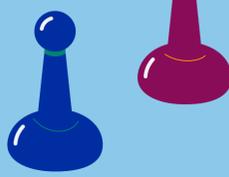
Attend a webinar

You gained knowledge to level up your retirement game.



Early cash-out

You lost money. Penalties and taxes reduce your savings.



Ignore contribution increase

You missed a chance to grow your retirement savings.



Learn more about withdrawal strategy

Talk to a Retirement Specialist about making the right choice for you.



Finish: You did it!

You've made thoughtful moves and used the tools available. Keep building your future.



Your retirement journey is a game worth playing.

Log in to your account to get started.

• 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.

My Income & Retirement Planner is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

Investing involves market risk, including possible loss of principal. Diversification does not guarantee to make a profit or protect against loss in a down market.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

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