

# You may have a better way to save for retirement.



Many employees have found that the State of Florida Deferred Compensation Plan offered through Nationwide is a smart way to save for retirement. You may find the Nationwide Plan offers significant advantages, such as:

- **No withdrawal penalty**  
Unlike 403(b) or 401(k) plans, the State's 457 plan allows participants the ability to withdraw funds upon separation from service regardless of age and without any withdrawal penalties. Withdrawals will be taxed as ordinary income.
- **Well-known mutual funds**  
A variety of mutual funds are available through the Nationwide Plan, selected and monitored by the State for appropriateness to retirement investors.  
***Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-949-4457. Read the prospectus carefully before investing.***
- **A self-directed brokerage option**  
The Nationwide Plan offers the Schwab Personal Choice Retirement Account, a brokerage window that allows participants to invest in thousands of stocks, bonds and mutual funds. This service is made available through Charles Schwab & Co., Inc. member SIPC.  
*A \$25 annual administrative fee is assessed by Nationwide. Call 1-888-393-PCRA (7272) for more information.*
- **A managed account program**  
You can choose professional management with Nationwide ProAccount®, which is designed to help take the guesswork out of your retirement account investing. Participants enrolled in ProAccount pay an asset-based fee for the managed account service.
- **A place for unused sick and vacation pay**  
Putting unused sick and vacation pay in a 457 Plan gives you the benefit of deferring taxes on that money and allowing it to potentially grow with the rest of your account until you take a distribution. Not all 457 participants wait until retirement to take distributions.
- **No administrative fees**  
There are also no transaction fees, sales loads or commissions. Underlying management fees of the funds still apply.
- **Dedicated service**  
Our salaried, noncommissioned field retirement specialists and our call center representatives focus solely on you as an employee and participant in the Florida Deferred Compensation Plan.  
After all, this is about your retirement, not ours!

## Contact me for more information. Retirement Resource Group

 1-888-401-5272

 [NRSFORU@nationwide.com](mailto:NRSFORU@nationwide.com)



This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition, or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

Investing involves risk, including possible loss of principal. There is no guarantee that investment objectives will be achieved.

Nationwide Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Retirement Specialists cannot give legal, investment or tax advice. Please consult your attorney or tax advisor for answers to specific questions.

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## Put the power of time to work for you.

Enjoy the confidence that comes from saving more for retirement into your deferred compensation plan.

Growth Period			Ending Balance		
Deferral Per Pay	Paycheck Impact	Annual Deferral	Accumulation 10 Years	Accumulation 20 Years	Accumulation 30 Years
\$25	\$18.75	\$650	\$9,304	\$27,605	\$63,607
\$50	\$37.50	\$1,300	\$18,607	\$55,210	\$127,214
\$75	\$56.25	\$1,950	\$27,911	\$82,815	\$190,821
\$100	\$75.00	\$2,600	\$37,214	\$110,420	\$254,428
\$125	\$93.75	\$3,250	\$46,518	\$138,025	\$318,035
\$150	\$112.50	\$3,900	\$55,821	\$165,631	\$381,642
\$175	\$131.25	\$4,550	\$65,125	\$193,236	\$445,249
\$200	\$150.00	\$5,200	\$74,429	\$220,841	\$508,856
\$225	\$168.75	\$5,850	\$83,732	\$248,446	\$572,463
\$250	\$187.50	\$6,500	\$93,036	\$276,051	\$636,070
\$300	\$225.00	\$7,800	\$111,643	\$331,261	\$763,283
\$350	\$262.50	\$9,100	\$130,250	\$386,471	\$890,497
\$400	\$300.00	\$10,400	\$148,857	\$441,681	\$1,017,711
\$450	\$337.50	\$11,700	\$167,464	\$496,892	\$1,144,925
\$500	\$375.00	\$13,000	\$186,071	\$552,102	\$1,272,139
\$550	\$412.50	\$14,300	\$204,678	\$607,312	\$1,399,353
\$600	\$450.00	\$15,600	\$223,286	\$662,522	\$1,526,567
\$654	\$490.50	\$17,000	\$243,381	\$722,149	\$1,663,958
\$711	\$565.00	\$18,500	\$267,416	\$805,421	\$1,887,812
\$731	\$548.00	\$19,000	\$274,647	\$827,200	\$1,938,859
\$750	\$563.00	\$19,500	\$281,875	\$848,968	\$1,989,880

This table shows the cumulative value of 26 biweekly deferral amounts over 10, 20 and 30 years, assuming a compound annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$38,000 and one deduction for federal tax purposes. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.



**Enrollment is easy. Use our EZ Enrollment QR code below, or enroll online at [nrsflorida.com](https://nrsflorida.com). You can also enroll with a Retirement Specialist by calling 1-800-949-4457.**



**State of Florida  
EZ Enrollment**