



NRM-10010AO.7 (01/21)

What you learn today can create a better tomorrow.

Your financial future is in your hands, so **get the insights, guidance and educational materials you need** to make the most of your 457(b) deferred compensation plan.

To learn more, meet with your Nationwide® Retirement Specialist at our next event.

Evansville/Vanderburgh

Phone Appointments
January 20th 10:00am / 2:00pm
Book Appointment at
<https://Webbd3.Timetap.com>

Evansville/Vanderburgh

Phone Appointments
January 24th 8:00am / 2:00pm
Book Appointment at
<https://Webbd3.Timetap.com>



For more information contact:

Dianna Karem Webb
502-794-0150
Webbd3@nationwide.com

<https://Webbd3.Timetap.com>

To schedule an appointment,
scan this code:



Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice. Nationwide Retirement Specialists and plan representatives are Registered Representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio.

Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2021 Nationwide



Nationwide®

To increase your Nationwide® 457(b) deferral today, complete the information below and return it to your Retirement Specialist

Name (please print) _____ SSN _____

Street address _____

City _____ State _____ ZIP _____

Daytime phone _____ Email _____

Please increase my deferrals to \$ _____ or _____ % per pay. (Current allocations will remain the same.)

This increase applies to my (check one): Nationwide 457(b) account Nationwide 457 Roth account

Employer name _____

I authorize my Employer to reduce my salary by the above amount, which will be invested in my employer's Plan. The reduction will continue until otherwise authorized in accordance with the Plan.

I have read and understand each of the statements on the front and back of this form, which have been drafted in compliance with Section 457 of the Internal Revenue Code. I accept these terms and understand that these statements do not cover all the details of the Plans or products.

Signature of participant _____ Date _____

Maximum deferral and paycheck impact

Pay frequency	Under Age 50		Age 50+ Catch-Up*		Special 457 Catch-Up*	
	Maximum Deferral	Paycheck Impact	Maximum Deferral	Paycheck Impact	Maximum Deferral	Paycheck Impact
Weekly (52 pays)	\$375	\$281	\$500	\$375	\$750	\$563
Biweekly (26 pays)	\$750	\$563	\$1,000	\$750	\$1,500	\$1,125
Semimonthly (24 pays)	\$813	\$609	\$1,083	\$813	\$1,625	\$1,219
Monthly (12 pays)	\$1,625	\$1,219	\$2,167	\$1,625	\$3,250	\$2,438

* Chart assumes a 25% tax rate and that you qualify for one of the maximum 2021 deferral limits: (1) \$19,500 under age 50, (2) \$26,000 for Age 50+ Catch-Up and (3) \$39,000 for Special 457 Catch-Up.

Memorandum of Understanding

- I. I understand that my participation in the Plan is governed by the terms and conditions of the Plan Document.
- II. The product informational brochure, fund prospectuses, and/or other information are available by calling 1-877-677-3678 or logging onto nrsforu.com.
- III. The maximum total annual deferral amount to all 457(b) plans is the lesser of \$19,500 for calendar year 2021 or 100% of includible compensation. Under certain circumstances, additional amounts above the limit may be deferred into the Plan if (1) I will attain age 50 or older during the current calendar year, or (2) I am within three years of Normal Retirement Age and did not defer the maximum amount in prior years. The Plan Document provides additional details about deferral limits. Deferrals in excess of maximum amounts are not permitted, will be refunded to you and will be considered taxable income when refunded. It is my responsibility to ensure my deferrals do not exceed the annual limit. Limit information is based on the Economic Growth and Tax Relief Reconciliation Act of 2001, as implemented by final regulations implemented by the Internal Revenue Service in 2003. NOTE: You cannot use both the 457 Special Catch-Up provision and the EGTRRA Age 50+ Catch-Up provision at the same time.
- IV. Participants enrolling or electing to increase 457 deferrals must provide includible compensation data acceptable to Nationwide Retirement Solutions (Nationwide) and notify Nationwide of any subsequent decrease in includible compensation.

Investing involves market risk, including possible loss of principal. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2021 Nationwide