



your employees.  
their future.  
our solution.

Your guide to the Nationwide® Preferred Payroll Provider Program

Plan sponsor use only



**Nationwide®**  
*On Your Side*

*Investments Retirement Insurance*

# Take care of your employees now and in their retirement years

As a business owner, you take care of your employees through salary, medical-care options and paid-vacation time. Did you know that you can offer an additional benefit while you reduce your company's tax burden? A retirement program, such as a 401(k) or 403(b) from Nationwide®, can be an excellent tool for attracting and retaining the valuable employees who help make your business successful.

## Retirement Plans — Benefits for you

- Possible eligibility for a tax credit for establishing a plan
- Company contributions are generally tax-deductible
- Tax advantages for you and your key employees
- You and your key employees can invest more on a tax deferred basis through a company sponsored retirement plan than from an IRA
- Employee retention and recruitment

## Retirement Plans — Benefits for your employees

- Allow eligible employees to allocate part of their compensation directly to the plan
- Help participants lower current payroll and income taxes
- Let potential earnings grow tax deferred, until withdrawal
- Receive matching contributions, if you choose to offer them

## Your Solution — The Preferred Payroll Provider Program

Nationwide®, the nation's largest recordkeeping provider of defined contribution plans<sup>1</sup>, has aligned with select payroll firms across the country to bring you an integrated payroll and retirement plan administration solution. This cuts the time spent on processing payroll and administering your retirement plan so that you can focus on what's important — growing your business.

### Alliance Benefits

- Automatic processing of contributions in a timely manner by your payroll provider every pay period
- Save time and money by reducing paperwork and manual processes, allowing your staff to focus on their real jobs
- Improve the accuracy of processing

<sup>1</sup> Based on the number of recordkeeping plans, PLANSPONSOR magazine (June 2005).

## The power of the team approach

- **An innovative, qualified retirement plan from Nationwide Financial® featuring:**
  - 900-plus investment options — for every investment style
  - Professional money management services through our RIA Managed Account Services program
  - Fiduciary support and plan performance monitoring
- **Quality payroll processing and tax filing from a local payroll provider**
  - Automatic processing of contributions
  - Provider of census and payroll information
- **Administrative services from a local plan administrator**
  - Customized plan designs — for flexibility, choice and value
  - Compliance testing
- **Investment consulting from a local investment professional**
  - Participant education on investment and retirement options
  - Enrollment assistance
  - Investment selection and performance monitoring

## Let's get personal

Outsourcing payroll and retirement administration is efficient for most businesses, but that efficiency can be threatened if you don't receive personalized service. Our network of investment professionals, plan administrators and payroll providers are offered on a local level, so you can count on true personalized service.

## Ready to learn more?

Are you ready to give your employees a benefit that will last a lifetime? If you would like to learn more about how you can benefit from this program, give your retirement plan professional a call, or contact the Nationwide® Retirement Plan sales team at 1-800-626-3112, option 1.

Business Card

## From our family to yours

At first glance, we probably look like every big company out there. True, we're one of the largest financial services companies in the world ... we're a Fortune 100 company with 35,000 associates.

But spend some time with us and you'll quickly see a difference — family is at the heart of all we do.

For more than 80 years, we've dedicated ourselves to helping families prepare for the future while helping them protect the things they care about today.

Welcome to the Nationwide® family. You're going to feel right at home.

### Nationwide® Retirement Plans business at a glance

- America's #1 provider
- 40,000 clients
- A wide range of products, services and investments

For more information about the funds available, including all charges and expenses, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your pension representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.



**Nationwide®**  
*On Your Side*

*Investments Retirement Insurance*

The Best of America® Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. Unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

RIA Managed Account Services is made possible through an administrative arrangement between Nationwide Financial® and its affiliate, RIA Services, Inc.

RIA Managed Account Services is intended to facilitate the availability and use of RIA money managers for plans sponsors with plans funded with The Best of America® Group Retirement Series products or programs who wish to provide their plan participants with access to professional investment advice.

Under the arrangement, RIA Services, Inc. will serve as the administrative liaison between Nationwide and the RIA money managers by forwarding financial transactions directed by such firms to Nationwide® and then reporting participant account information back to the RIA money managers. This is exclusively a financial processing service offered by Nationwide to its clients through RIA Services, Inc. for those clients who wish to avail themselves of such service.

Nationwide takes no position as to either the advisability or the necessity of such a service. Nor does Nationwide necessarily endorse the use of registered investment advisors in general.

It is the responsibility of the plan's investment fiduciaries to select this service in accordance with the plan's established investment criteria.

This service is separate and apart from the actual sale of any Nationwide product which may be used to provide the plan's underlying investments.

Trust programs and services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member NASD. In MI only: Nationwide Investment Svcs. Corporation.

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