New program offers retirement-planning education and guidance

Nationwide launches education resources designed to support your participation in deferred compensation.

You have new and broader access to a world of retirement-planning resources, made possible through your participation in deferred compensation.

Three stages of planning

The resources carry you through the three stages of deferred compensation participation:

1. **Join It** covers the decision-making process involved in preparing a retirement plan, enrolling in deferred compensation as a primary vehicle for retirement investment, and devising an investment strategy to support your retirement goals.

2. **Learn It** entails how you can maximize the benefits of participation in deferred compensation throughout your career. This includes:
   - information and resources covering rebalancing assets to meet your asset allocation strategy,
   - understanding how and what tools to use to monitor and adjust your plan,
   - recognizing investment market trends, and
   - dealing with market volatility across the spectrum of your investment horizon.

3. **Live It** encompasses preparing for and enjoying the benefits of deferred compensation to help fund your goals for retirement. Our curriculum and materials go beyond traditional near-retirement planning to explore your lifestyle, new ideas for retirement living, and how to reshape your investment strategy as you transition into retirement.

Look for **Join It. Learn It. Live it.** as you review future newsletters, brochures, fliers, seminars and workshops, and other information from Nationwide Retirement Solutions. They’ll be your guides to recognizing what aspect of deferred compensation the material discusses.

Make your future clear

If you’re like most investors, there may come a day when you ask yourself, “Did I make the right investment choices for my 457 plan contributions?” It’s a good question to ask from time to time.

That’s why we’re excited to announce a new education and guidance tool. Beginning this summer, you can use Morningstar® ClearFuture™—one of the most advanced Web-based investment-guidance tools available—to help you set and re-evaluate retirement goals.

Morningstar ClearFuture is offered by and is property of Morningstar Associates, LLC, a registered investment advisor and subsidiary of Morningstar, Inc. It is available to participants in Nationwide Retirement Solutions-administered deferred compensation plans through an exclusive arrangement with Morningstar.

Create a clear strategy

Use ClearFuture to create a diversified portfolio using the options in your deferred compensation plan—all to help you achieve your goals. Although diversification does not assure a profit and does not protect against a loss in a declining market, it has proven over time to be a successful investment method.

In addition, you will be able to use:

- The Research Lab featuring reports on specific investment options and quarterly reports to provide more in-depth investment information.
- The Learning Station, which provides articles and interactive tools to build upon Nationwide’s leading educational offerings.

ClearFuture: Another Retirement Solution from USCM and Nationwide

Beginning this summer, you may access ClearFuture through www.NRSFORU.com, 24 hours a day, 7 days a week. Once on the site, it takes only 20 minutes to set up and begin working with ClearFuture. It’s engaging, lively and entertaining, and it may become one of the most indispensable tools available through your employer’s deferred compensation plan.

Look for the Morningstar ClearFuture service online this summer. It’s the newest way we’re making Nationwide Retirement Solutions: The Education Company.
tools to help you manage your 457 account

Take a look at the tools you can use to easily manage your deferred compensation account.

1. Have your User Name and Password handy when you log onto the Employee section of www.NRSFORU.com. That’s where you’ll find what you need to manage your account. Come back often because soon that’s where you’ll find the new Morningstar® ClearFutureSM tool.

2. Use our automated telephone service to obtain account information, change allocations, exchange funds from one investment option to another, or update personal information. Just have your SS# and fund codes from your most recent statement handy when you call toll-free 1-877-677-3678, Option 1, then 1 again.

3. Talk with a Nationwide Direct Access Retirement Specialist. Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice, but they’ll gladly provide information to help you develop your investment strategy and adjust it as your goals evolve over time. Call weekdays 8 a.m. – 9 p.m. (ET), toll-free 1-877-677-3678, Option 1, then 2.

4. Review your quarterly statements and investment performance reports. See how your deferrals and assets are currently invested, and check their performance. Save and use this information to make informed decisions about your retirement assets. Keep in mind that past performance is no guarantee of future results.

The tools you used to begin deferred compensation are still a valuable resource. They can help you make sure your investment strategy continues to work toward meeting your goals for retirement.

Ibbotson Asset Allocation Guide

The Guide is a self-contained questionnaire offered through special arrangement with Ibbotson Associates, a leading authority on asset allocation. You’ll find the Guide in our enrollment kit. Use it to:

• understand your tolerance for investment risk,
• review your goals for retirement, and
• refine your investment strategy.

Seminars and Workshops

You can enroll in seminars and workshops on a variety of retirement planning and investment topics. And they’re available face-to-face, online and via distance learning on www.NRSFORU.com, our website.

Retirement Specialists

Although the information our Nationwide Direct Access Retirement Specialists provide is for educational purposes only and not intended as investment advice, they’ll gladly help you develop and adjust your strategy over time. Call weekdays 8 a.m. – 9 p.m. (ET), toll-free 1-877-677-3678, Option 1, then 2.

Morley Fund changes name

Effective last quarter, the Morley Stable Value Retirement Fund changed its name to Gartmore Morley Stable Value Retirement Fund. The Fund has retained its investment objectives, fund manager and overall management. (This fund is not available in all plans.)

This is not a mutual fund. Please request an informational booklet for more complete information, including charges and expenses. Read carefully before investing.

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