

Protect your assets as you plan.

You're working hard to prepare for retirement. So if you want to help minimize risk, consider a Nationwide Fixed Account. Benefits include:

- A guaranteed minimum yield
- Investment option strategies
- Income protection with flexible payout options

When you invest assets in the Nationwide Fixed Account, you earn a guaranteed yield from the Nationwide Life Insurance Company.

This is a great place to roll in your DROP (Deferred Retirement Option Program) or outside assets from other qualified retirement plans.

Fixed Contract Fund

As of 1st Qtr 2016 current yield:

3.50%

(annualized yield)

Yield is subject to change.



Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½. Neither Nationwide nor any of its representatives give legal or tax advice. Please contact your legal or tax advisor for such advice.

NATIONWIDE PROACCOUNT®

Choose Confidence

When it comes to your Florida Deferred Compensation account, there are many things to keep track of, and you may have more immediate concerns than retirement. Consider Nationwide ProAccount, the Plan's managed account service, if you don't have the time or confidence to manage your retirement account. ProAccount is offered by Nationwide Investment Advisors, LLC. There is an annual fee for ProAccount, which is in addition to any management fees, charges or expenses associated with each investment option.

Nationwide ProAccount is offered through Nationwide Investment Advisors, LLC (NIA), who has hired Wilshire as the independent financial expert (IFE) to develop and manage the ProAccount portfolios. With ProAccount you get:

- **Professional investment management** based on age and risk profile
- **Periodic portfolio adjustments** as market conditions change
- **The investment guidance** of Wilshire, a global independent investment consulting firm

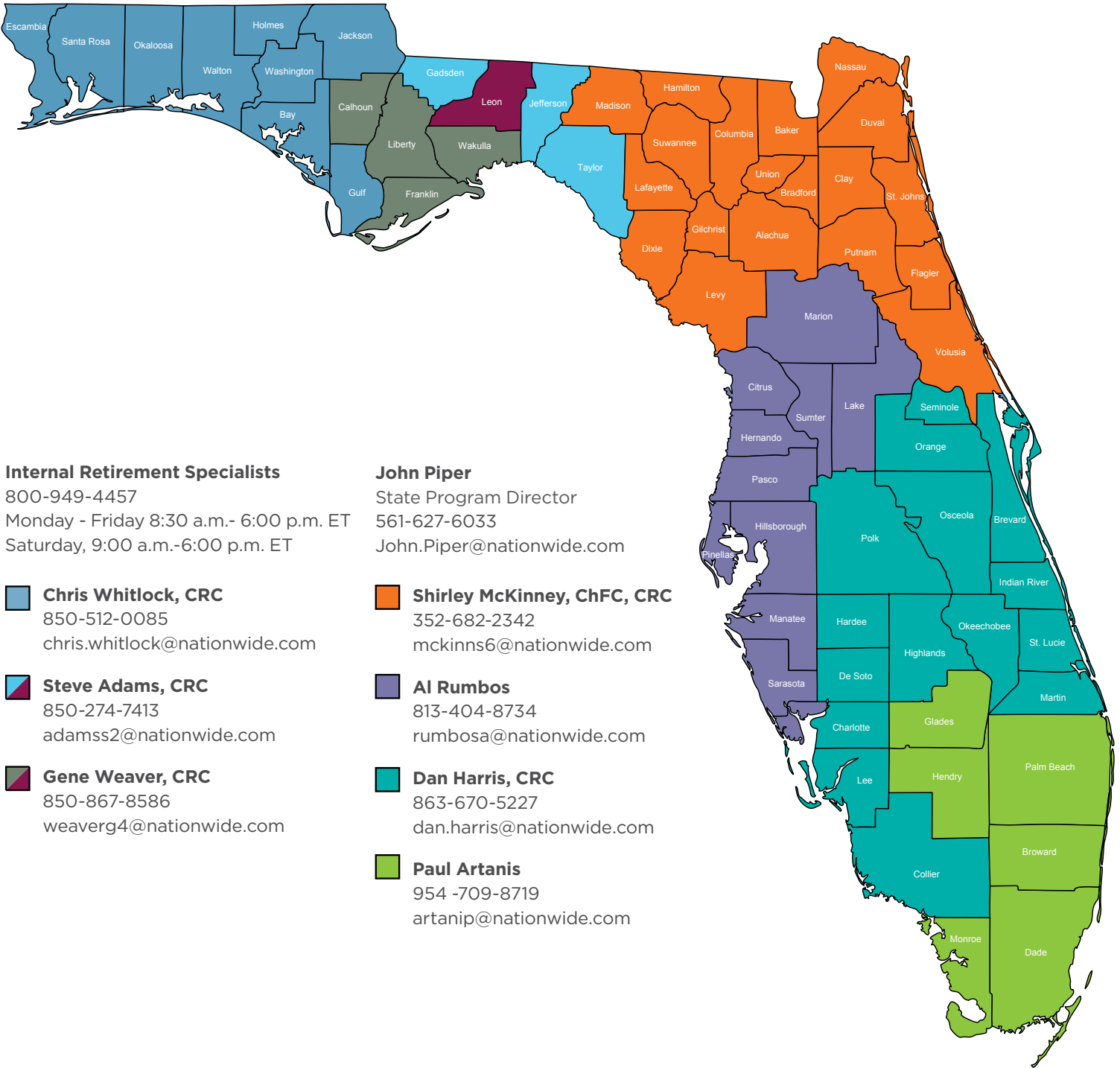
You can help ensure the proper management of your account by contacting us if you have changes in your financial situation or investment objectives, information has changed from what you provided on the Nationwide ProAccount questionnaire, or you wish to impose or modify restrictions on the management of your account

If you'd like to be more confident about your retirement investing, consider Nationwide ProAccount. For more information regarding the benefits, fees and risks of ProAccount, call your local Retirement Specialist or at (888) 540-2896.

Investing involves market risk. No investment strategy can guarantee a profit or avoid losses.

Nationwide ProAccount is a service mark of Nationwide Mutual Insurance Company. Wilshire is a service mark of Wilshire Associates Incorporated, which is not an affiliate of NIA or Nationwide

Retirement Specialist Territory Map



Internal Retirement Specialists

800-949-4457

Monday - Friday 8:30 a.m.- 6:00 p.m. ET

Saturday, 9:00 a.m.-6:00 p.m. ET

Chris Whitlock, CRC
850-512-0085
chris.whitlock@nationwide.com

Steve Adams, CRC
850-274-7413
adamss2@nationwide.com

Gene Weaver, CRC
850-867-8586
weaverg4@nationwide.com

John Piper

State Program Director

561-627-6033

John.Piper@nationwide.com

Shirley McKinney, ChFC, CRC
352-682-2342
mckinns6@nationwide.com

Al Rumbos
813-404-8734
rumbosa@nationwide.com

Dan Harris, CRC
863-670-5227
dan.harris@nationwide.com

Paul Artanis
954 -709-8719
artanip@nationwide.com



NRSFlorida.com

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Nationwide Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Nationwide Retirement Specialists cannot offer investment, tax or legal advice. See your attorney or other professional advisor for such advice.

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