

IRS increased maximum contribution limits for 2018.

Pre-tax amounts rounded down to the nearest dollar.	Pre-tax annual amount	Pre-tax per-pay (26 pays)	Per-pay reduction Assumes 25% tax rate
Standard Deferral	\$18,500	\$711	\$533
Age 50+ Catch-up	\$24,500	\$942	\$706
Special 457(b) Catch-up	up to \$37,000	up to \$1,423	up to \$1,067

Source: IRS Announces 2018 Pension Plan Limitations, IR-2017-177, Oct. 19, 2017.

Get started on answering your retirement readiness questions. Just log on to your account at NrsFlorida.com. Use the table above and My Interactive Retirement Planner to find a contribution amount that matches your budget and your needs for retirement readiness. Then, consider increasing contributions to your Plan account.

Plan assistance is just a phone call away.

It's a good time to take a new look at your Plan participation. Ask your Retirement Specialist for an account review. Together, you can discuss your goals for:

- Retirement
- Resources for retirement income
- Time horizon
- Asset allocation and diversification
- Closing potential gaps in your retirement budget
- Achieving your goals through the Plan

Take advantage of the personal assistance the Plan makes available at no extra charge to you.

Use tax reform to benefit your retirement.

The recent tax reform included a tax cut for most Americans, potentially offering you an easy way to increase contributions to your Plan account. Even a little bit more per paycheck could make a significant difference by the time you're ready to withdraw for retirement income.

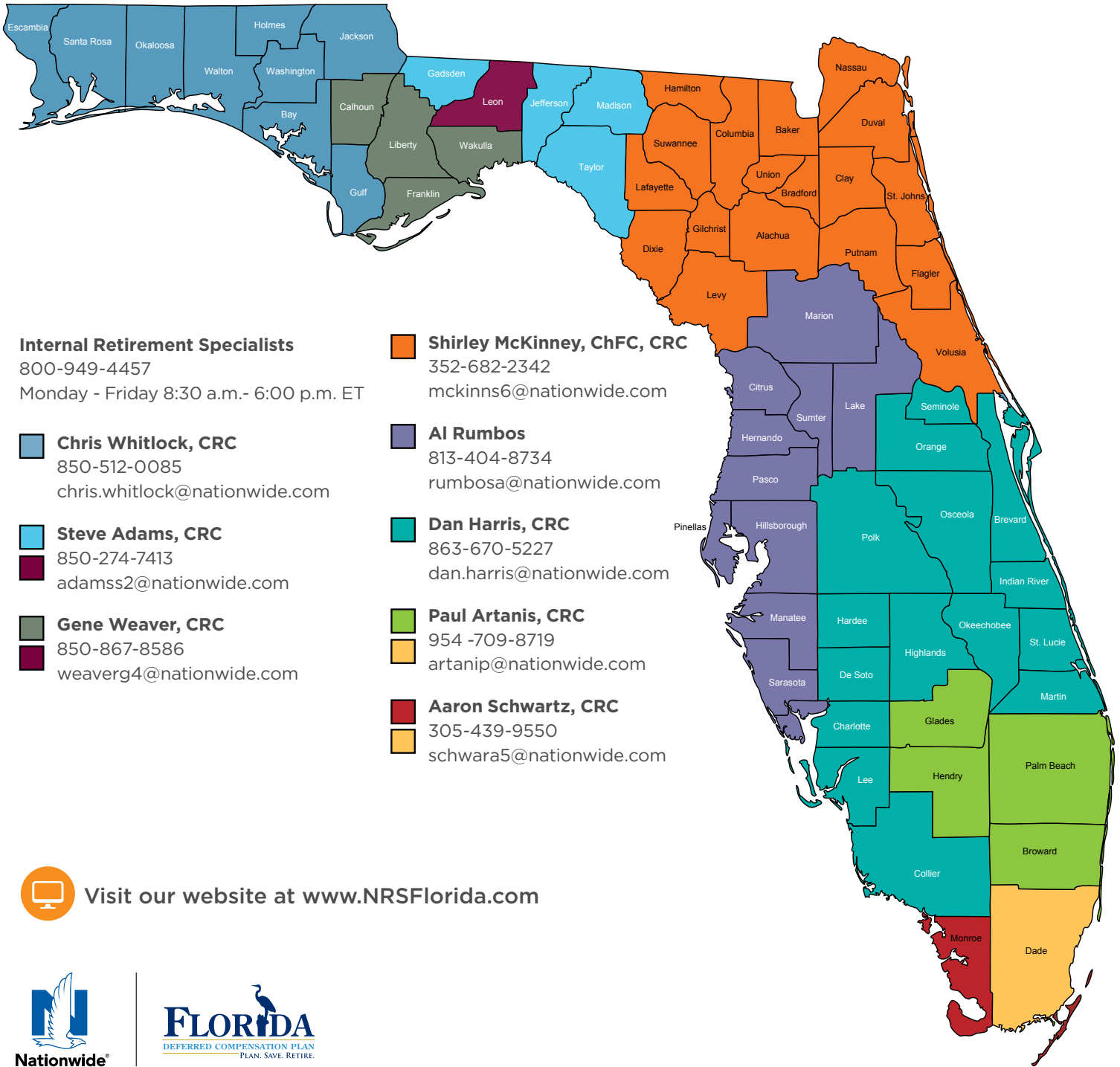
Let us help.

Contact a Nationwide Retirement Specialist to discuss your options for getting more from participation in the State of Florida Retirement Plan.



Visit www.NRSFlorida.com to learn more

Retirement Specialist Territory Map



Nationwide Retirement Specialists cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

Investing involves market risk, including possible loss of principal. No investment strategy — including asset allocation, diversification or dollar-cost averaging — can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

My Interactive Retirement Planner is a service mark of Nationwide Mutual Insurance Company.

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.

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