

# focus



State of Florida Deferred Compensation Plan

Second Quarter, 2018

## 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 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, investment objectives, or the information has changed from what you provided on the Nationwide ProAccount Risk Tolerance Questionnaire.

**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

### 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 2nd Qtr 2018 current yield:

3.50%

(annualized yield)

Yield is subject to change.

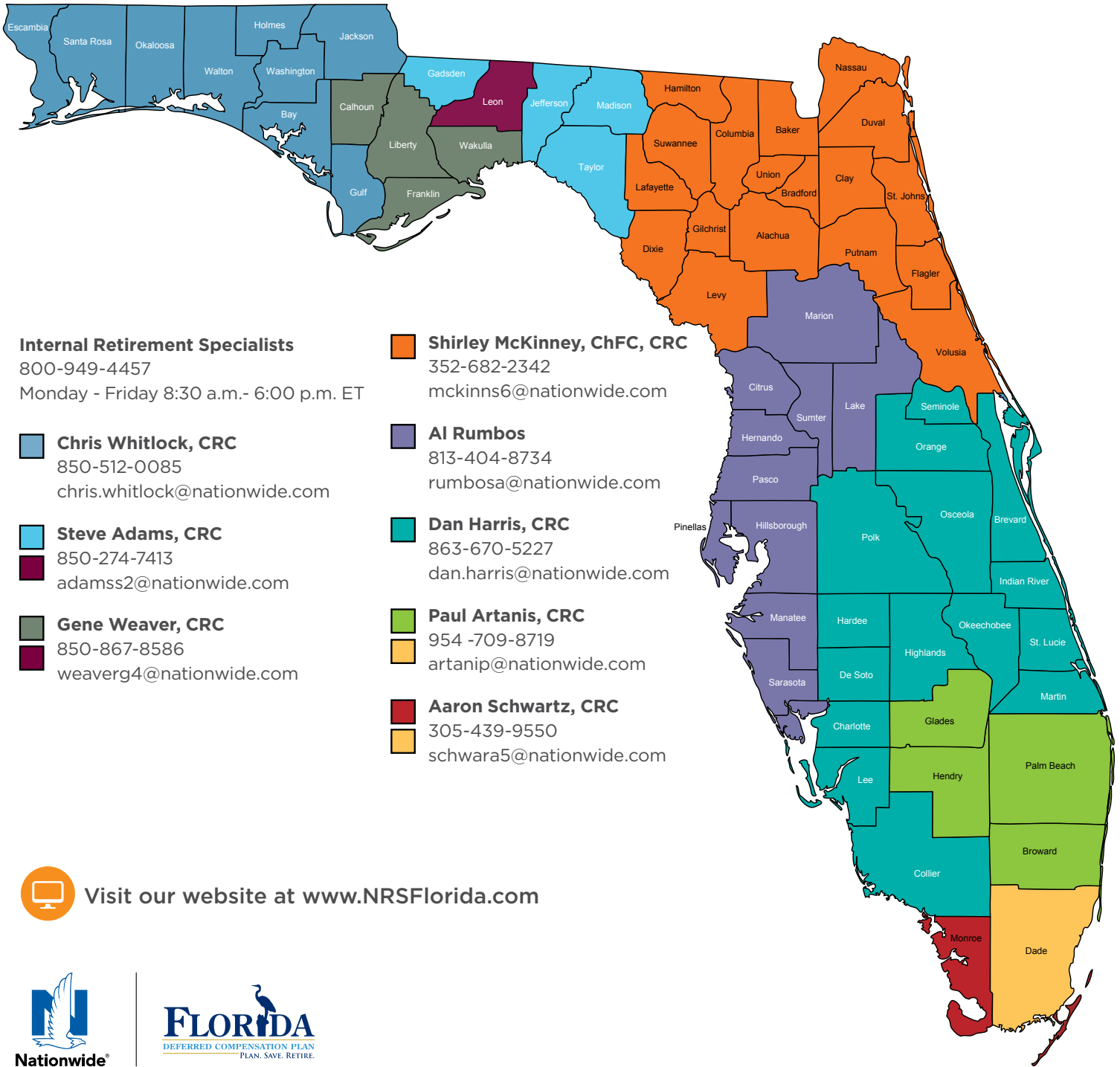


*Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½. Neither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



Visit [www.NRSFlorida.com](http://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.

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.

Nationwide Investment Advisors, LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser.

NIA has retained Wilshire® as an Independent Financial Expert for Nationwide ProAccount. Wilshire provides investment allocation portfolios based on participant ages and their personal tolerance for investment risk.

NIA assesses participants an asset-based fee for the managed account services.

Retirement products are offered by Nationwide Trust Company, a division of Nationwide Bank®, or Nationwide Life Insurance Company.

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