



Protect your money with an opportunity for growth



A powerful investment solution is now available in your retirement plan. Nationwide Indexed Principal Protection® (NW-IPP) is a long-term savings option that protects your principal. That means no matter what the market does, your money is protected **and** you retain the opportunity for upside potential.

Log in to your account to take advantage of the benefits this solution has to offer, including:

Principal protection

- Principal investment protection from market declines can help provide confidence through unstable market conditions

Growth potential

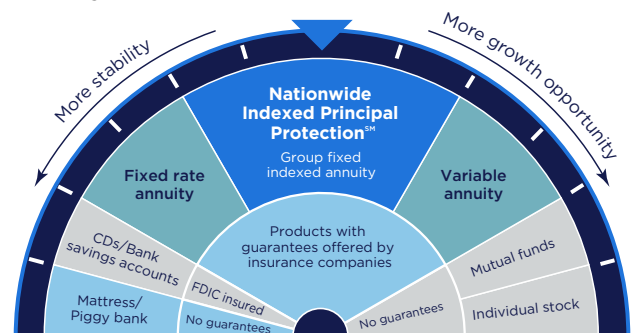
- Any gains are locked in and become part of the principal at the end of the one-year index term¹

Flexibility of choice

- Two flexible options: Update your investment mix to allow for payroll deductions or invest a lump-sum dollar amount exchanged from another investment option in the plan (no minimum required)
- Money can be exchanged out of this investment option at any time (restrictions may apply)

Balanced approach

- NW-IPP is a group fixed indexed annuity, so as part of a wide range of investment options, it may offer a balance between protection and growth



Learn more by watching this [video](#). Log in to your Plan website to adopt this solution or access additional resources.

¹ Growth opportunity is subject to a cap rate. The index term is the one-year period during which the index performance is determined, and the cap rate is applicable. Fees associated with plan recordkeeping may still apply and in some instances, result in a reduction of principal; please see your Quarterly Report for more details.



This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Group fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. The index does not include dividends paid on the underlying stocks, and therefore does not reflect the total return of the underlying stocks; neither a market index nor any fixed indexed annuity is comparable to a direct investment in the equity markets. When you purchase Nationwide Indexed Principal ProtectionSM, you are not directly investing in a market index. The actual return of the index account will be based on the performance of the underlying index. It is important to understand that actual returns may be less than the return of the index due to the index cap. Past index performance is not a guarantee of future performance.

Group fixed indexed annuities are contracts purchased from a life insurance company. They are designed for long-term retirement goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty. Nationwide Indexed Principal ProtectionSM is a group fixed indexed annuity issued by Nationwide Life Insurance Company and held in the general account.

Guarantees are backed by the claims-paying ability of the issuing insurance company. Transfers out of this contract to other funding providers are subject to certain restrictions.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide Indexed Principal Protection are service marks of Nationwide Mutual Insurance Company. © 2022 Nationwide

NRM-19688M1 (03/22)