



Self-directed Brokerage Account

IT'S YOUR PLAN, YOUR CHOICE

Take charge of your retirement

Along with the core investment options offered in your retirement plan, you also have an option to make your own decisions, test your own stock ideas and pursue your own investment strategies through a self-directed brokerage account. With a self-directed brokerage account, you'll have access to, and can invest in, thousands of mutual funds and stocks from various marketplaces, including NYSE, NASDAQ and AMEX.

Self-directed brokerage services are available through TD Ameritrade Corporate Services, Division of Ameritrade, Inc., a registered broker-dealer not affiliated with Nationwide®.

Be sure to carefully consider the investment objectives, risks, charges and expenses involved. A prospectus contains this and other important information, and should be read carefully before investing. Please contact a TD AMERITRADE representative at 1-866-766-4015 to obtain a copy of their prospectus.

Sign me up

To set up your self-directed brokerage account, you'll first need to complete a TD AMERITRADE Self-directed Brokerage Account for Plan Participants application. You can find a link to the TD AMERITRADE application on your online retirement plan account at the Investor Service Center (ISC) website or by calling TD AMERITRADE at 1-866-766-4015. Need an online account? Simply go to nationwide.com/login to start the process.

You'll get access to your account within two business days. For future visits, simply enter your username and password to immediately access your account.

After you have established your account with TD AMERITRADE, a welcome kit will be mailed to you outlining additional features and restrictions regarding your self-directed brokerage account.

Move it around

Once your self-directed brokerage account is set up, you'll be able to place a percentage of your retirement plan account value into your brokerage account to build your own unique portfolio. Please note: you can't invest in tax-advantaged investments, options, short sales or margin trading. Check with your employer for the exchange limit and any additional restrictions.

Some extra points:

- All funds must be deposited into your core Nationwide® account and then exchanged into the TD AMERITRADE account
- Maximum exchange amounts apply. This amount is set by your plan sponsor but cannot exceed 90% of an individual's total balance
- Contact TD AMERITRADE through either the link on nationwide.com or through the INQUIRE line by dialing 1-800-772-2182, indicating your language preference, entering you SSN, and selecting option 6 to make transactions
- You'll get a TD Ameritrade electronic confirmation after you finish each transaction

Keeping track

You can check the fund balance in your self-directed brokerage account at any time through our INQUIRE line or at nationwide.com. However, if you want details on your individual securities, you must access TD AMERITRADE by selecting the self-directed brokerage link from the “Balance Detail” tab on nationwide.com or by choosing option 6 on INQUIRE.

You'll also receive statements from both Nationwide and TD AMERITRADE, including:

- Nationwide Retirement Account Statement — this statement shows all of your plan investments including the account total from your TD AMERITRADE brokerage account*
- TD AMERITRADE Account Statement — this statement details your individual securities and transactions and is provided on a monthly basis when there's activity in your brokerage account and on a quarterly basis when there's no activity*

**Please note that balances between Nationwide and TD AMERITRADE may not be an exact match. This difference may occur for a number of reasons, such as different statement periods (e.g., last calendar day of period versus last business day), transfers between your retirement investments and your TD AMERITRADE brokerage account initiated near the end of the statement period, and different settlement dates for transactions.*

Key things to remember

Investing for your retirement is a serious responsibility. Keep in mind that investments in a retirement plan are designed for the long term, involve risk and there is no assurance that the investment objective of any fund will be achieved. You should carefully consider your goals and investment choices and evaluate your entire investment portfolio when making decisions.

Self-directed brokerage accounts are typically made available by employers for employees with a high degree of investment knowledge and warrant more careful consideration than the investment options designated by your employer.

For more information about the available underlying investment options, including all charges and expenses, please consult a TD AMERITRADE fund prospectus. Additional information relating to your retirement plan can be obtained by contacting your pension representative or by visiting nationwide.com. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
• Not insured by any federal government agency • May lose value



Nationwide[®]
Financial

The balances reported for each of your funds are based on the most recent calculated fund prices. If you are not fully vested in a portion of your account under your plan's provisions, you may not be entitled to your total account balance. Contact your employer for details about vesting. Specific plan provisions or contract terms may limit processing certain exchange requests. If INQUIRE or nationwide.com does not offer the option of exchanging money from a fixed fund, you may be able to place the request through your employer.

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Nationwide, the Nationwide framemark and On Your Side are service marks of Nationwide Mutual Insurance Company.

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