



These days, finding money to pack away for your future isn't easy. But it's not as hard when you know where to look. That's where Nationwide Retirement Solutions comes in. We've been helping public sector employees save smarter and better for over 30 years.

Food for thought

Simply pack your lunch a couple of times a week, and invest that savings toward retirement.

Lunch money saved per pay period	\$20
Pay periods per year	x 26
Total lunch money saved per year	\$520
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Savings over 30 years with inflation	\$29,164^(A)
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Invested over 30 years	\$92,015^(B)

Investing involves risk, including possible loss of principal.

(A) Amount per pay adjusted for inflation by 4% annually.

(B) Assumes an average annual return of 8%. Also assumes savings are invested at the end of each month. Total balance of \$92,015 does not reflect deductions for federal or state taxes. Withdrawals are taxed as ordinary income.

This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. Neither the accumulation or after-tax amount takes into consideration fees or expenses associated with any particular investment. Investment return is not guaranteed and will vary depending upon your investments and market experience.

Call 1-877-677-3678 to put a Retirement Specialist from Nationwide on your side or visit NRSFORU.com to learn more about how to invest for your future with deferred compensation.