



# Brighten your future

A relaxing summer vacation can happen with good planning. Your retirement is based on a plan as well. I'm your Retirement Specialist, and I can help you understand how your deferred compensation account fits in with your retirement goals.

## *My Retirement Planning To Do List*

- Review the On Your Side Interactive Retirement Planner<sup>SM</sup> on my plan website*
- Consider increasing my deferral amount*
- Learn about consolidating multiple retirement accounts with Nationwide*
- Make sure my beneficiary designation is up-to-date*
- Attend a deferred comp workshop*

**Call me to schedule a checkup.**

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*Investing involves risk, including possible loss of principal.*

*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 Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.*

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