



**Nationwide**<sup>®</sup>  
is on your side

# Get a helping hand with rollovers.

Deciding to transfer (or rollover) funds from your deferred compensation account to an IRA or other eligible plan can be confusing—and potentially costly. It pays to know the facts before making what could be an expensive decision.

## Early 457 distributions aren't subject to penalties.

- Withdraw funds before age 59½ from an IRA, 401(a), 401(k) or 403(b) account and you'll pay early distribution tax penalties — **but not with a 457 account.**
- If you rollover 457 assets to one of these qualified accounts, you **lose the ability to take penalty-free early withdrawals** before age 59½.

**Know your options and make an informed decision.** Get started with the questionnaire on the back of this sheet. Then, call Nationwide for a helping hand in making a rollover decision that's right for you.

## Contact your local Nationwide Representative



or call **1-855-463-4977**



or visit **NRSforU.com**

*You should consider all factors before making a decision to move any retirement assets. Moving retirement assets from one plan to another may have unintended surrender charge, fee or tax consequences. Contact your tax or legal advisor regarding your specific situation. Neither Nationwide nor any of its representatives provide tax or legal advice.*

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Question	Nationwide 457	Other Option
<b>Protection and Tax Consequences</b>		
<b>Are your assets protected against general creditors?</b>	Yes. Your assets are protected from general creditors if you file for bankruptcy. Other plans may not be protected (e.g., IRA). Contact your legal or tax advisor for specific information.	
<b>Are your assets subject to a 10% penalty tax if you take a withdrawal due to severance from employment prior to age 59½?</b>	No. When you leave employment, you may withdraw your assets prior to age 59½ without a penalty. Also, if you need access to some of your assets while you are still employed, unforeseeable emergency requests are available that allow you to take a withdrawal upon certain circumstances. Withdrawals are taxed as ordinary income.	
<b>What is the tax impact of directly rolling your assets?</b>	Rolling your assets to a 401(k), 403(b) or traditional IRA is not a taxable event. However, after rolling out of the 457, your assets will be subject to the pre-59½ tax penalty.	
<b>Distribution Flexibility</b>		
<b>Are loans available?</b>	Yes. Your plan can permit loans without a penalty if your employer has adopted this plan provision.	
<b>Are you able to change your payout option at any time without a fee?</b>	Yes. In addition to a wide array of payout options, you have the flexibility to change your payout option at any time without a fee.	
<b>Expenses and Fees</b>		
<b>Are your assets subject to front-end sales charges/loads?</b>	No. The funds offered in your Nationwide administered plan do not charge a front-end sales load.	
<b>Are your assets subject to back-end loads/contingent deferred sales charges (CDSC)?</b>	Nationwide does not assess any back-end loads/contingent deferred sales charges for over 99% of its plans. Please contact us at 1-855-463-4977 to find out if your plan account has these charges.	
<b>Are your assets subject to mortality and expense fees?</b>	No. Nationwide does not assess any mortality and expense fees.	
<b>What are the administration/account fees?</b>	Administration fees vary, call us today at 1-855-463-4977 to find out if this applies to you.	
<b>Are there fees for exchanging between investment options?</b>	No. Nationwide does not charge any exchange fees. However, some mutual fund companies place frequency limitations and some investment options may have trading restrictions resulting in a short-term trade fee. Please read the underlying prospectuses carefully.	
<b>Does your representative receive commissions for sales?</b>	No. Nationwide Retirement Solutions Representatives are not paid commissions for the services provided.	