



Nationwide®
is on your side



How to enroll online

Take the first step toward retirement readiness

A map for your REALtirement® journey



Enroll in the retirement plan today

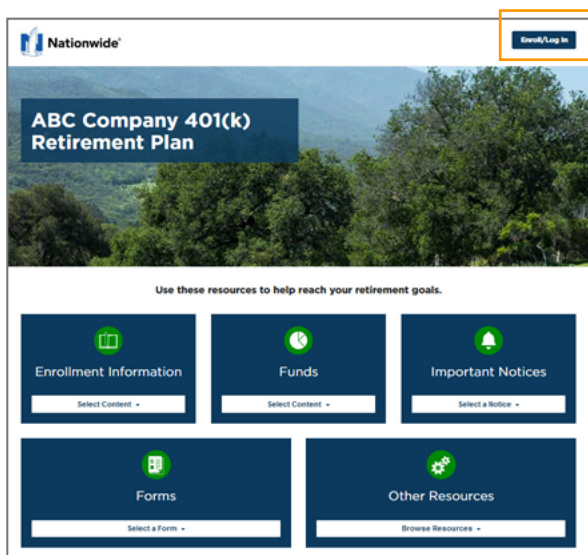
It's easy and takes just minutes. The first step is to set up an online account with Nationwide® either by using an email link when you first become eligible or by going to nationwide.com/REALtirement.

Path 1: From the email you received

If you receive an email notifying you that you are eligible, you will be directed to the Plan Information Enrollment page. You should explore this site, as it contains great resources specific to your plan, such as:

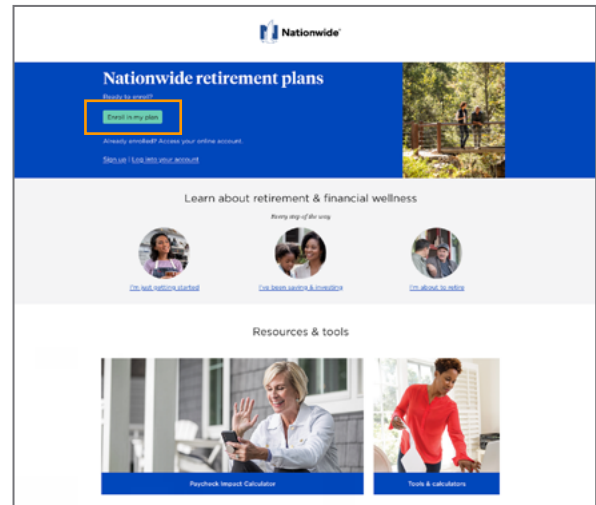
- Important notices
- Investment information
- Enrollment book

Click **Enroll/Log In** as shown and you will be taken to nationwide.com (same as Path 2).



Path 2: Go to Nationwide.com/REALtirement

You can also start your enrollment process anytime by visiting nationwide.com/REALtirement. Click on **Enroll in my plan** as shown to start the process.



When you arrive at the “Sign up for online access” screen shown below, select **Personal/Individual insurance and financial products** and then click **Continue**.

Enter your personal information, including your first name, last name and ZIP code. This information will be checked against the information that has been provided by your employer. Click on **Find account**.

You will then be asked to provide your date of birth to find your information. You may also be asked to provide additional information, such as your email address, phone number or Social Security number if your date of birth was not provided by your employer.

The screenshot shows the Nationwide website's 'Sign up for online access' page. At the top, the Nationwide logo is on the left and a 'Contact Us' button is on the right. Below the header, the title 'Sign up for online access' is centered. A progress bar labeled 'Find account' is shown, with the first segment highlighted in blue. The main content area states: 'We'll need a little more information to find you.' followed by 'Your Information'. Under 'Your Information', there is a 'Date of birth' label and a text input field. Below the input field, the placeholder text 'mm/dd/yyyy' is visible. At the bottom of the page, there are two buttons: 'Cancel' on the left and 'Find account' on the right.

Next, we need to verify your identity. Please request a code by selecting where you would like the code to be sent, then complete the verification process.

The screenshot shows the Nationwide website's 'Sign up for online access' page, now at the 'Verify identity' step. The progress bar is labeled 'Verify identity' and has the first segment highlighted in blue. The main content area states: 'We need to send you a code to verify your identity.' followed by two paragraphs explaining the options: 'We can send your code by email or text message, which typically takes less than 15 minutes. Enter this code on the next screen. Message and data rates may apply.' and 'You also have the option of receiving an activation key by U.S. mail, which takes a few days.' Below this, it says: 'If the information below is incorrect, please call 1-877-304-1065.' The question 'Where would you like the code sent?' is followed by four radio button options: 'Text to number on file (***-***-5555)', 'Text to new number' (which is selected), 'Email to email address on file (moc*****@gmail.com)', and 'Mail to address on file (3" S High St)'. Under the 'Text to new number' option, there is a 'Mobile number' label and a text input field containing '555 555 5555'. At the bottom of the page, there are two buttons: 'Cancel' on the left and 'Request code' on the right.

Next, you will be asked to create the username and password that you will use whenever you log in to your online account. You must also acknowledge the User Agreement. When you have done so, click **Submit** to view your account.

Congratulations! You now have your online access set up. Let's move on to enrolling in your plan.



TIP

If you step away from your screen for too long during your online registration process, it will time out and you will be taken to a screen that looks like the one to the right.

Click the **Sign Up for Account Access** link at the bottom of the screen to get back to your online registration process.

The screenshot shows the Nationwide login page. At the top is the Nationwide logo and a breadcrumb trail: Home > Login. The main heading is "LOGIN FOR INSURANCE & INVESTMENTS". Below this is a yellow warning box with a triangle icon and the text: "There is a problem with your session. For security reasons, please log in again." Underneath the warning box, it says "Log in to manage your Annuity, Insurance or Retirement (401k/403b), or Pet account." and "Have another product? [Log in to other accounts.](#)". There are two input fields labeled "Username" and "Password". Below the "Username" field is a checkbox labeled "Remember username" with a blue eye icon. A blue "Log In" button is positioned below the "Remember username" checkbox. Below the "Log In" button is a link: "Forgot username/password?". At the bottom of the page is a yellow button labeled "Sign Up for Account Access".

Enroll online

Depending on your plan, you may have two ways to get started, as indicated below.

The diagram shows a rectangular box titled "Select an enrollment path". Inside the box are two white rectangular cards. The top card is titled "Quick Enroll" and contains the text "Just tell us what percentage of your salary you want to invest each pay period. You can modify your selections at any time." and a blue "Begin" button. The bottom card is titled "Full Enroll" and contains the text "Tell us about yourself, along with other information like your retirement goals, how much you want to contribute and what investments you want. A video is provided to help guide you through the process." and a blue "Begin" button. Below these two cards is a grey "Decline" button. An orange arrow points from the "Quick Enroll" card down to the "Quick Enroll" section below. Another orange arrow points from the "Full Enroll" card down to the "Full Enroll" section below.

Quick Enroll, if available for your plan, is a simple 3-step enrollment process. As you see in the screen below, you will be asked to elect a contribution percentage and agree to the selected investment options.

If you start the Quick Enroll process and decide that you want to further customize your decisions, you can click the **Switch to Full Enroll** link at the top of the screen.

The screenshot shows a web page titled "Welcome to your ENROLLMENT TEST PLAN." with a sub-header "Join your plan today! Enroll now and modify your selections at any time by logging in to your account." The main section is titled "Select your pre-tax contribution amount" and includes the text "For your convenience, your plan has suggested some pre-tax contribution amounts you may be interested in." Below this are three radio button options: "3% - Good Start" (described as a good place to get started), "5% - Max Match" (selected, described as matching the company match), and "9% - Top Tier" (described as above-average). Below these is a "My Own Pre-Tax Rate" input field with a range from 0% to 100%. A link "See Your Additional Contribution Options" is provided. The next section is titled "Select your investments" and includes the text "Based on your profile, your plan has listed the investments you may be interested in." Below this is a table with two columns: "Investment" and "Amount". The table lists "Fund Items Gov Oblig Prnc" with an amount of "100.00%". A link "See Your Additional Investment Options" is provided. At the bottom, there is a checkbox for "I accept the Terms and Conditions." and a disclaimer: "Investing involves market risk, including possible loss of principal. This is not a recommendation to buy, sell, hold or roll over any asset. The default investment option you are selecting may provide additional features and..."

Full Enroll is available for everyone, and it is a great option for customizing your plan from the start, including your investment options and asset allocations.



TIP

Quick Enroll, if available, is designed for speedy enrollment. However, you should log back in to your account as soon as possible to further customize the account to fit your needs. For example, you may want to:

- Enter your beneficiary designation
- Track your progress using the My Retirement Goals tool
- Change your investment options or allocations
- Set up Asset Rebalancing

Full enroll

With just a few steps, you can set up your account exactly the way you want it. On the Getting Started page, note what information may be needed to complete the enrollment. Then click **Start Enrolling**.

The screenshot shows the 'Getting Started' page, which is the first step in a six-step enrollment process. The steps are: 1. Getting Started, 2. My Information, 3. My Retirement Goals, 4. My Contributions, 5. My Investments, and 6. Summary. The page includes a progress bar at the top and a 'Switch to Quick Enroll' link. The main content area welcomes the user to the 'COPPER HILL GOLF CLUB' and provides information about the enrollment process, including the time it takes (about 10 minutes) and the information needed (SSN of anyone named as a beneficiary). At the bottom right, there are two buttons: 'Decline' and 'Start Enrolling', with the 'Start Enrolling' button highlighted by an orange box.

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Switch to Quick Enroll Research Your Investment Options

Welcome to your COPPER HILL GOLF CLUB ., Hugh!

How long does the enrollment process take?
About 10 minutes

What information should I have on hand before I begin?
Make sure you have the SSN of anyone you wish to name as a beneficiary.

Decline Start Enrolling

On the About Me page, review all the information and click **Make Changes** to confirm all the information as presented.

The screenshot shows the 'About Me' page, which is the second step in the enrollment process. The page is titled 'Tell Us About Yourself' and contains three main sections: 'About Me', 'Address and Contact Information', and 'Plan Information'. The 'About Me' section includes fields for Name, Date of Birth, Marital Status, and Gender, all of which are filled with default values. The 'Address and Contact Information' section includes fields for Mailing Address, Phone, Mobile, Personal Email, and Work Email, all of which are filled with default values. The 'Plan Information' section includes fields for Date of Hire and Salary, both of which are filled with default values. At the bottom of the page, there are two sections for 'Primary Beneficiaries' and 'Contingent Beneficiaries', both of which are currently empty. A 'Make Changes' button is highlighted with an orange box in the 'Address and Contact Information' section.

1 Getting Started 2 My Information 3 My Retirement Goals 4 My Contributions 5 My Investments 6 Summary

Tell Us About Yourself

About Me

Name Hugh L Road

Date of Birth 06/15/1980

Marital Status Unknown

Gender Unknown

Address and Contact Information

Mailing Address 780 NORTH CAPITOL STREET
PHILADELPHIA, PA, 19130

Phone (973) 580-5359

Mobile

Personal Email

Work Email NJ2@NATIONWIDE.COM

Plan Information

Date of Hire 08/24/2014

Salary \$0.00

Primary Beneficiaries 1

You have no primary beneficiaries defined.

Contingent Beneficiaries 1

You have no contingent beneficiaries defined.

Make Changes

Further down the page, enter your primary and, if applicable, contingent beneficiaries.

To confirm your communication preferences, check **I agree** after Communication Disclaimer, then **Next**.

Your Plan has automatically enrolled you into receiving paperless communications. Please provide your email address.

Communications Delivery Preferences [Make Changes](#)

Quarterly Statements Paperless

TRAC Tax Form Paperless

Email address for paperless communications **NJ2@NATIONWIDE.COM**

Communication Disclaimer

Electronic Services and Document Delivery Agreement should you accept gives you the ability to transact business with us electronically. Please read the full disclaimer below before accepting.

☐ I agree

[Back](#) [Next](#)

Take a moment to set up the My Retirement Goals interactive retirement readiness calculator. You can accept the data as shown, make adjustments or skip this step now and return to My Retirement Goals during another visit to the plan website. When you're done, click **Next**.

1 2 3 4 5 6
Getting Started My Information **My Retirement Goals** My Contributions My Investments Summary

[Skip Retirement Goals](#)

Tell us a bit about yourself

Your current age is 42

Retirement Age Life Expectancy

Enter your salary information

Current Annual Income

Retirement Income (% of salary) Expected Yearly Salary Increase

Retirement Plan Contributions (% of salary) Employer Contributions (% of salary)

Enter your accounts and income sources

Accounts and Income Sources [Add/Update](#)

Source	Account Type	Balance	Projected Monthly Income
COPPER HILL GOLF CLUB - 401K	Defined Benefit	\$0.00	—
Total		\$0.00	\$0.00

Calculate my Social Security Benefits for me. [1](#)

This is based on your current salary and your assumed earnings base.

☐ Yes ☒ No

Tell us about your investment style

Conservative: I am seeking modest growth, but not at the expense of short term losses.

Moderate: I am seeking growth, but I'm willing to accept some short term setbacks.

Aggressive: I am seeking significant growth, but I understand that I may experience some short term losses.

Current Investment Style [1](#) %

0.00% 10.00%

Conservative Moderate Aggressive

Investment Style During Your Retirement [2](#) %

0.00% 10.00%

Conservative Moderate Aggressive

[Back](#) [Next](#)

Set your **contribution percentage**. (You may also see an option to choose a dollar amount instead of a percentage.) If your plan offers more than one type of account, you may set both.

Check **Sign me up for auto increase**, if available, to periodically increase your contribution based on your preferences. You can choose when, how often and by how much your contributions will increase. You can update decisions at any time by logging back in to your online account. When finished, click **Next**.

1 Getting Started 2 My Information 3 My Retirement Goals 4 My Contributions 5 My Investments 6 Summary

Select your contribution amounts

Enter the amount of each paycheck you wish to contribute.

If you select Sign me up for Auto Increase, you must enter either the Pre-tax or Roth contribution (if applicable) for the Default Auto Increase option. If you select the Custom Auto Increase option, you must enter at least one contribution.

Pre-Tax

Pre-Tax Contributions 1

Change value: 1 %

Min: 0.00% Max: 30.00%

1.00 %

Total Amount: 1.00%

☐ Sign me up for auto increase 1

Back Next

On this screen, you will decide how contributions are invested through the plan. You can choose to set the allocation to all your contribution types or apply that allocation to specific sources of money. When the “You’ve invested” amount equals 100%, you’ll be able to click **Next**.

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STEP 1 OF 2 Select your investments

Your investment elections are set to the plan default investment elections.

At least one of the funds listed below is subject to short-term trader fees.

Apply to:

All Employer Contribution and Employee Contribution Types

Employee

Employer

Elective Deferral

Discretionary

Matching

Rollover Into Plan

You need to invest: 100% You've invested: 0.00%

		Current Balance	Current Units	Current Allocations	New Investment Allocations
Amcent Strategic2025 B TICKER/CUSIP: 08826503	Large Cap Stocks	\$0.00	0.000	0.00%	0.00 %
Baird Midcap Gr C3 TICKER/CUSIP: 75947M240	Bonds	\$0.00	0.000	0.00%	0.00 %
Best Of America Fixed B0A2-010	Other	\$0.00	0.000	0.00%	0.00 %
Cash-Bld Ctl Fee B1 TICKER/CUSIP: 97182D12	Large Cap Stocks	\$0.00	0.000	0.00%	0.00 %
FED Hmz Gw CMgrln Prrv TICKER/CUSIP: G0P0X	Balanced	\$0.00	0.000	0.00%	0.00 %
Income America Stable 2025 Fund TICKER/CUSIP: 97183W575	International Stocks	\$0.00	0.000	0.00%	0.00 %
Income America Stable 2030 TICKER/CUSIP: 97183W559	International Stocks	\$0.00	0.000	0.00%	0.00 %
Income America Stable 2035 TICKER/CUSIP: 97183W534	Balanced	\$0.00	0.000	0.00%	0.00 %

Back Next

Confirm your investment choices, and then select **Next**. To make changes, click **Back**.

1 2 3 4 5 6
Getting Started My Information My Retirement Goals My Contributions My Investments Summary

STEP 2 OF 2
Verify your changes

By clicking Submit Changes, you are confirming your future investment elections.

My Investments [Make Changes](#)

Contribution Type All Employee Contribution and Employee Contribution Types

Action Future Investment Elections

Affects Future Contributions

The new investments are as follows:

Investment	Amount
Income America Stable 2035	100.00%
Total	100.00%

☐ I accept the Terms and Conditions.

Before you begin, please read and accept the Terms & Conditions in the link below

[Back](#) [Next](#)

Review all your choices, then click **Complete Enrollment**.

1 2 3 4 5 6
Getting Started My Information My Retirement Goals My Contributions My Investments Summary

Verify your choices

You're just about finished! Please review your choices, and then click **Complete Enrollment**

My Contributions [Make Changes](#)

Pre-Tax Contribution Rate 1.00%

My Investment Choices [Make Changes](#)

Action Future Investment Elections

Affects Current Balances and Future Contributions

The new investments are as follows:

Investment	Amount
Income America Stable 2035	100%
Total	100%

About Me

Name Hugh L. Road

Date of Birth 06/15/1980

Marital Status Unknown

Gender Unknown

Address and Contact Information [Make Changes](#)

Mailing Address 780 NORTH CAPITOL STREET
PHILADELPHIA, PA, 19130

Phone (978) 580-5359

Mobile

Personal Email

Work Email NJ2@NATIONWIDE.COM

Plan Information

Date of Hire 08/24/2014

Salary \$0.00

Primary Beneficiaries [Make Changes](#)

You have no primary beneficiaries defined.

Contingent Beneficiaries [Make Changes](#)

You have no contingent beneficiaries defined.

Your Plan has automatically enrolled you into receiving paperless communications. Please provide your email address.

Communications Delivery Preferences [Make Changes](#)

Quarterly Statements Paperless

TRAC Tax Form Paperless

Email address for paperless communications NJ2@NATIONWIDE.COM

[Back](#) [Complete Enrollment](#)

Congratulations! You are now enrolled. You will be able to access your account in one business day.



TIP

If you step away from your screen too long during your enrollment process, it will time out and you will be taken to a screen that looks like the one to the right. Enter the username and password you selected earlier, then click on **Log In** to get back to your enrollment process.

Nationwide

Home > Login

LOGIN FOR INSURANCE & INVESTMENTS

Warning: There is a problem with your session. For security reasons, please log in again.

Log in to manage your Annuity, Insurance or Retirement (401k/403b), or Pot account.

Have another product? Log in to other accounts.

Username Password

☐ Remember username

Log In

[Forgot username/password?](#)

[Sign Up for Account Access](#)

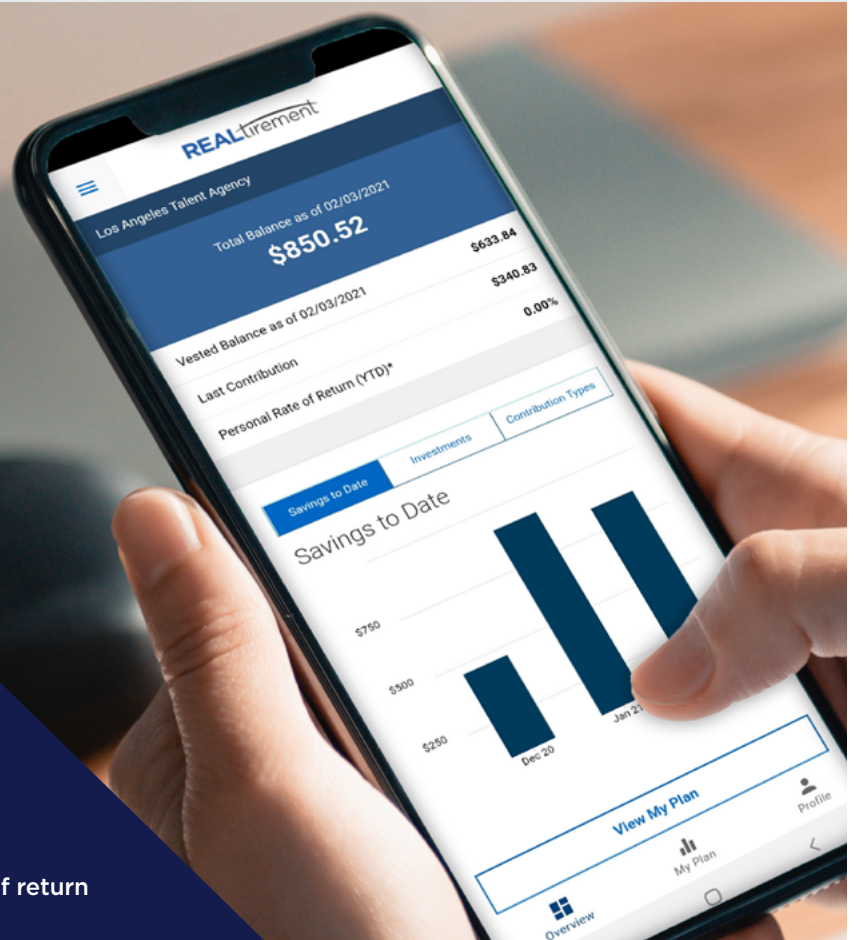
Download our REALtirement mobile app

The app is a convenient way to:

- Check your account balances and personal rate of return
- View or change investment options
- Research investment options
- Increase the contribution amount
- Check withdrawal or loan request statuses (Note: New withdrawal or loan requests cannot be initiated through our mobile app)
- View and update beneficiaries

To get started with the REALtirement app:

- Go to the app store and download our app, REALtirement by Nationwide
- Log in by using the same username and password you established for your online account (you can use biometrics to log in if your device supports those features)





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

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.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

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, Columbus, Ohio. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and REALtirement are service marks of Nationwide Mutual Insurance Company.
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