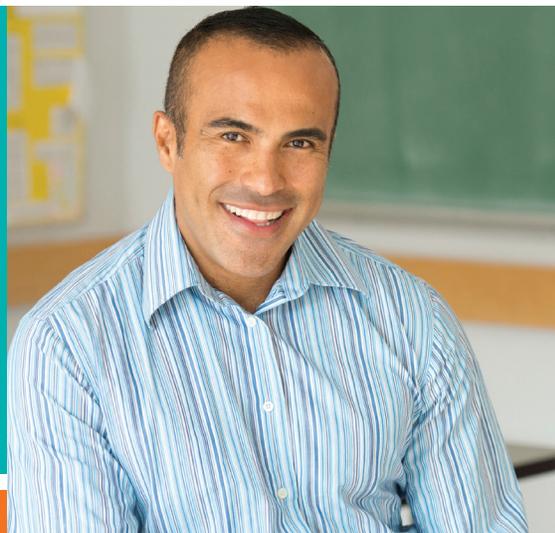


# You may have a better way to save for retirement.



Many university employees have found that the State of Florida Deferred Compensation Plan offered through Nationwide is a smart way to save for retirement, even if you're contributing to a 403(b) plan. You may find the Nationwide Plan offers significant advantages, such as:

- **No withdrawal penalty**

Unlike 403(b) or 401(k) plans, the State's 457 plan allows participants the ability to withdraw funds upon separation from service regardless of age and without any withdrawal penalties. Withdrawals will be taxed as ordinary income.

- **No administrative fee**

There are also no transaction fees and no sales loads or commissions. Underlying management fees of the funds still apply.

- **Well-known mutual funds**

A variety of mutual funds are available through the Nationwide Plan, selected and monitored by the State for appropriateness to retirement investors.

***Before investing, consider the fund's investment objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-949-4457. Read the prospectus carefully before investing.***

- **Self-directed brokerage option**

The Nationwide Plan offers the Schwab Personal Choice Retirement Account, a brokerage window that allows participants to invest in thousands of stocks, bonds and mutual funds. This service is made available through Charles Schwab and Company, member SIPC.

*A \$25 annual administrative fee is assessed by Nationwide. Call 1-888-393-PCRA (7272) for more information.*

- **A place for unused sick and vacation pay**

Putting unused sick and vacation pay in a 457 Plan gives you the benefit of deferring taxes on that money and allowing it to potentially grow with the rest of your account until you take a distribution. Not all 457 participants wait until retirement to take distributions.

- **Dedicated service**

Our salaried, noncommissioned field retirement specialists and our call center representatives focus solely on you as a University System Employee and the Florida Deferred Compensation Plan.

After all, this is about your retirement, not ours!

**Contact me for more information.  
Retirement Resource Group**

 888-401-5272

 [nrsforu@nationwide.com](mailto:nrsforu@nationwide.com)



This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition, or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

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

Nationwide Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Retirement Specialists cannot give legal, investment or tax advice. Please consult your attorney or tax advisor for answers to specific questions.

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NRM-6829FL-FL.9 (06/20)

## PLAN COMPARISON CHART

Questions	Nationwide Deferred Compensation	403(b) Tax-Sheltered Annuity Plan
Who is eligible to participate?	Employees of state and local government, including public school employees and university faculty and staff members.	Employees of educational institutions and certain nonprofit organizations.
Are contributions tax-deferred?	Yes, for federal income taxes, but not for FICA or FUTA.	Yes, for federal income taxes, but not for FICA or FUTA.
What is the maximum I may contribute?	\$19,500 in this calendar year.	\$19,500 in this calendar year.
May I “catch up” in a later year?	Age 50 or older catch-up contribution: \$6,500 in this calendar year. Special 457 catch-up provision available within 3 years of retirement. These two provisions may not be used in the same year.	Age 50 or older catch-up contribution: \$6,500 deferral in this calendar year.
May I roll over money from other retirement accounts? <sup>1</sup>	Yes, from a 457(b), 401(k), 403(b) or traditional IRA. NOTE: If you reach age 59½ but have not separated from service, you can transfer your 403(b) plan account to your 457(b) plan account.	Contact your plan provider.
May I roll over my retirement account to another type of retirement account, such as an IRA? <sup>1</sup>	Yes, to a 457(b), 403(b), 401(k) or traditional IRA, upon leaving employment.	Yes, to a 457(b), 403(b), 401(k) or traditional IRA, upon leaving employment.
When may I withdraw money from my account without penalty?	<ol style="list-style-type: none"> <li>1. When you separate from service, regardless of age. Withdrawals are taxed as ordinary income.</li> <li>2. Age 72, even if you continue to work.</li> <li>3. If you qualify for an unforeseeable emergency withdrawal.</li> </ol>	<ol style="list-style-type: none"> <li>1. If you continue to work past age 59½ and the plan document allows this provision.</li> <li>2. If you qualify for hardship withdrawal.</li> </ol>
Must I elect my payout date when I leave employment?	No. Not only are your withdrawal options flexible, but so is your payout date.	Contact your plan provider.
Does the plan permit loans?	Yes. A \$50 loan initiation fee applies.	Contact your plan provider.
Are there coordination limits between plans?	No. You can contribute the maximum to each plan (assuming only one 457(b) plan).	No. You can contribute the maximum to each plan.
Are there surrender charges?	No. Nationwide does not charge a back-end sales load fee if you leave the plan.	Contact your plan provider.
Are there administrative account fees?	No. There is no administrative fee.	Contact your plan provider.
How can I access my account information?	Account access is available 24 hours a day, seven days a week at NRSFlorida.com and via the toll-free number at 1-800-949-4457.	Contact your plan provider.
Are there sales commissions?	No. Nationwide Retirement Solutions does not pay commissions on the sales of its products or services.	Contact your plan provider.
What are my investment options?	Nationwide provides a diversified lineup of well-known investment options and a Fixed Account option. A self-directed brokerage option account available through Charles Schwab and Co., member SIPC, is available, as are bank options.	Contact your plan provider.



To learn more, visit [NRSFlorida.com](https://www.nrsflorida.com)  
or call 1-800-949-4457.

<sup>1</sup> 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 another retirement account may be subject to surrender charges, other fees and a 10% penalty if withdrawn before age 59½.

Federal and state income tax laws are complex and subject to change. The information is based on current interpretations of the law and is not guaranteed.