

5% can get you \$200

What would you do for \$200?

Would you be willing to do something that may also be good for your long-term plans?

Take a look at the Idaho Savers Incentive.

Join the State of Idaho Deferred Compensation Plan at a contribution level of **at least 5% of pay** and the Plan will contribute a \$200 Idaho Savers Incentive in an account for you. Or join the Plan at a contribution level of 3% of pay and receive \$100.

Already in the plan? Increase your contributions **by 3% of annual pay** to receive the \$200 Idaho Savers Incentive. Employees are eligible for the Savers Incentive once per year on a rolling 12-month calendar. Or increase your contribution by 2% of annual pay to receive the \$100 Idaho Savers Incentive.

You will receive a confirmation letter when the Plan credits your account with a \$200 or \$100 contribution, which will be reflected on the next quarterly statement as a “transfer in” to your current allocation.

Through the Idaho Savers Incentive, the State is **putting its money on the table** to encourage you to invest for retirement through the Deferred Compensation Plan. **And you can take advantage of the Incentive every year.**

Meanwhile, you'll enjoy all of the benefits of being a Plan participant, including...

- Tax-deferred investing
- Convenient payroll deduction of contributions
- Diversified selection of funds
- Competitive plan fees, usually lower than in the retail market
- Easy online account access
- Objective education to help you make informed Plan decisions
- Flexible payout options, taxed as ordinary income
- People dedicated to helping you succeed through the Idaho Plan

Yes, investing involves market risk, including possible loss of principal. Nationwide Retirement Specialists cannot offer investment, tax or legal advice. Consult your own counsel before making Plan decisions.

Not investing for retirement carries risks, too. A Nationwide Retirement Specialist will gladly discuss with you the risks you may face and strategies that may help you deal with them as you participate in the State of Idaho Deferred Compensation Plan. Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice.

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NRM-2747ID-ID.14 (10/19)

5% could be easy

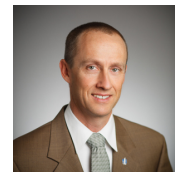
For an individual in the 20% tax bracket earning \$35,000 a year, 5% is about \$70 per pay — BUT, because your contribution would be taken before taxes, your actual take-home pay would be reduced by about \$56.

Please note: These numbers do not reflect your actual situation. We used these figures to explain a point, but you can see how your take-home pay would be affected with the Paycheck Impact Calculator, available on the Plan's website, www.idahodc.com.

Let the State give you \$200

Ask about the Idaho Savers Incentive when you call:

1-800-627-1583, ext. 1
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