



**October is National Retirement Security Month**

Retirement doesn’t just happen — it’s something you grow over time. From your first job to your final paycheck, every step matters.

Whether you're just getting started, building momentum or enjoying retirement, your plan offers tools and resources to help you stay on track. By contributing, educating yourself and checking in with your plan, you can help harvest the future you want.

**Just starting out?**



Now’s the time to **plant the seeds**. Even small contributions can grow into something meaningful. Use the [Paycheck Impact Calculator](#) to find out how saving a little more today can make a big difference later.

**Mid-career?**



It’s time to **nurture your growth**. Check your progress with [My Income & Retirement Planner<sup>SM</sup>](#) and explore ways to stay on track or catch up.

**Nearing or in retirement?**



**Reap the harvest** of your hard work. Learn about [staying in your plan](#), [explore withdrawal strategies](#) and access tools that can help you make the most of what you’ve built.



Visit the [resource center](#) to find the educational tools and resources to help.

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 Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½. Neither Nationwide nor any of its representatives give legal or tax advice. Please contact your legal or tax advisor for such advice.

Investing involves market risk, including possible loss of principal. No investment program or strategy, including asset allocation and diversification, can guarantee to make a profit or avoid loss, nor can it eliminate risk.

My Income & Retirement Planner is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less. My Income & Retirement Planner is a service mark of Nationwide Mutual Insurance Company. © 2025 Nationwide

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