Nationwide®
is on your side

September, 2017

Subject: Nationwide takes steps to enhance data security for your plan

You don't have to look far to see instances of cyber crime or information security breaches. It's a part of the world we live in, but there are actions we can take to make improvements and when we work together, we can be even more effective at keeping sensitive information safe.

Your account information will now be delivered electronically
Beginning with third quarter, statements for your plan will be delivered electronically. You will receive an email notification when your statement is available for viewing. Here are some reasons why you can feel good about eDelivery:

- **They're secure.** Statement access is protected through our Multi-Factor Authentication (MFA) process which provides additional layers of certainty that the information is being accessed by the intended party. Statement information is also encrypted – a measure we take to ensure information is only viewable by the intended party. There's no paper to shred so you can rest easy that paper doesn't fall into the wrong hands.
- **They're fast.** eDelivery means your statements are available the next business day after the quarter ends instead of waiting for printing and mailing through U.S. Mail.
- **They're available 24/7.** When you want them, they're available online. That includes the current statement as well as historical ones you may wish to view for reference.
- **They're green.** Paperless delivery that's environmentally friendly.

Participants can now enjoy the benefits of eDelivery
Better yet, this also means your plan's participants can now receive their statements electronically. To make that election, all they need to do is log onto our participant service site called the Investor Service Center (ISC) to make that delivery preference change. If they haven't yet created a profile, they will be invited to do so. All they need is their name, birth date and an email address. Please note, if they do not take action, they will continue to receive their account information as they always have. Also enclosed is a copy of a document entitled "Protect what's yours" guiding participants on the steps we can take together to safe guard their personal information. Feel free to share this with your participants.

Please update your records
We will send an email to the address we have on file for you when your plan statement is available. If you want to verify this address or if you would like to change it, please log into the ISC or contact your Nationwide Service Representative.

We appreciate your business and especially the opportunity to help you and your plan's participants prepare for and live in retirement. Please don't hesitate to contact us at (800) 548 – 6436 if you have questions. We're here Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. Eastern Time.

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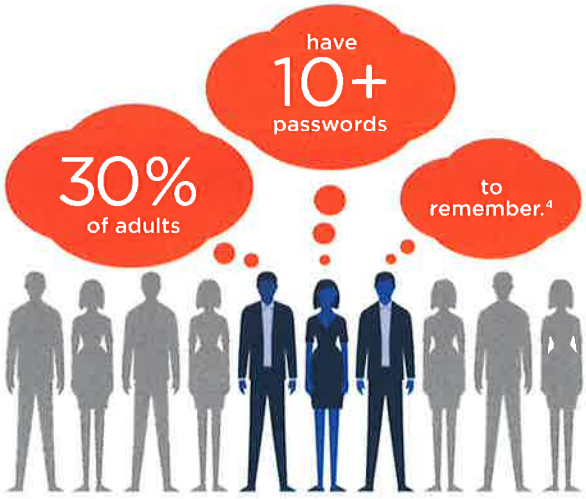
Protect what's yours
Together we can defend your data

Nearly three quarters of Americans have fallen victim to some type of cyber crime.[1] In recent years, an average of **4 in 10 people have received a notice that their personal information had been compromised**, had an account hacked and/or had a password stolen. Perhaps that's why 8 in 10 people say they are worried about their online security.[2]

Passwords pose problems

Almost every login requires a password: bank accounts, shopping accounts, smartphones, email access, etc. Most people have more passwords than they can keep track of, so they tend to choose simple, easy-to-remember ones; however, this makes it easy for cyber thieves as well.



It doesn't take long for a hacker's computer to guess a password[3]

versus

Fortunately, it can be easy to reduce your risk. *Just turn over this page.*

Protect your retirement account by creating your own online access first.

You might think that the best way to not get hacked would be to not create an online account in the first place. But hackers can be clever, especially if the payoff could be access to your money or personal information. Using information they can gather elsewhere, they attempt to create online accounts. Your best defense is to go on offense.

- Go to nationwide.com
- Select "Log In or Sign Up"
- Toggle "Retirement Plans"

In just minutes, you will establish a User Profile that will help reinforce the virtual firewall we've built to keep hackers out. In addition to creating strong passwords, to strengthen safeguards around all of the online accounts you have, consider these tips.

Be secure online

- **Vary usernames.** Your username is your "first password." Every time you create a new online account, give yourself a new username.
- **Update software automatically.** This will help ensure your system gets the latest updates as soon as they're released.
- **Enable screen locking on your devices.** Many devices offer security features which may allow you to remotely lock them or even erase all data if it is lost or stolen.
- **Log out and close your browsing windows.** Doing so reduces the possibility of unauthorized use of an already logged-on account.
- **Consider the information you share on social media sites.** Review the social media site's privacy and security settings to control who can see your profile.

Shop carefully

- **Look for "https" in the web address.** "Https" is generally more secure than "http." Avoid financial transactions on "http" sites.
- **Avoid public computers.** Thieves install keystroke tracking software on library or hotel lounge computers to steal usernames and passwords.
- **Know your surroundings.** Limit your use of financial apps when you're where people can easily look over your shoulder and see your inputs or information.

Act fast if you've been hacked

- **Change your usernames and passwords for all sites and accounts you use,** especially sites which may contain financial and personal data.
- **Ask your financial institutions to look for fraudulent activity.** Many companies, including Nationwide, can set up alerting and monitoring on your account activity.

For more tips, go to nationwide.com/protect

[1] 4 Scary Hacking Statistics You Probably Didn't Know About. (April 2016). Retrieved from https://stellarbluetechnologies.com/2016/08/4-scary-hacking-statistics-you-probably-didnt-know-about/

[2] June 2015 Telesign Consumer Account Security Report: An International Study of Digital Security Concerns and Practices polled 2,000 consumers in the U.S. and the U.K.

[3] The Problem with Passwords, Bloomberg Businessweek (January 2011)

[4] Why Your Password is Hackerbait, Entrepreneur (January 2015)

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