ASCENT CHECKLIST

READ OUR ARTICLES TO LEARN MORE ABOUT THE TOPICS BELOW

- ☐ **Avoiding emotional investing:** Use our strategies to help you reach your goals and keep your emotions in check as your investments gain or lose value.
- ☐ **How to pay off debt and save at the same time:** Learn about one approach to consider that can help you save and reduce debt simultaneously.
- ☐ **Five steps to financial wellness:** Read these five tips that can help you make positive money habits part of your everyday life.
- ☐ **Rollovers**: Learn about rollovers and how they can help you preserve the tax-deffered status of your retirement assets without paying current taxes or incurring penalties.

USE OUR INVESTING AND PLANNING ACTIONS TO KEEP YOUR ACCOUNT UP TO DATE AND ON TRACK

Investing actions

- ☐ **Increase contributions:** Even small increases to your contributions can make a big impact over time.
- ☐ **Set up auto increase:** Select a percentage or dollar amount to automatically increase your contributions each year.
- ☐ **Convert contributions from dollar to percentage:** Change your contributions from a fixed dollar amount to a percentage of your pay at any time.
- ☐ **Combine accounts (rollover):** Consider consolidating any outside investment accounts and rolling over to Savings Plus.

Planning actions

- ☐ **Review beneficiaries:** Making sure your beneficiaries are selected and up to date is an important step and can make handling your estate easier for your loved ones.
- ☐ **Review investments:** Take time to review your investments to make sure they are aligned with your goals.
- ☐ **Attend a webinar:** Register for one of our webinars that can help you make decisions about managing your money and planning for retirement.
- ☐ **Download the My Retirement by Nationwide℠ mobile app:** Stay up to date with quick, 24/7 access to your retirement accounts.
- ☐ **Turn on Nationwide Account Lock:** Add extra security to your account and proactively lock your account from distributions until you're ready to take withdrawals.
- ☐ **Enroll in e-delivery:** Sign up for e-delivery and get timely communications about retirement readiness, resources and more.

USE ONE OF OUR TOOLS TO HELP WITH YOUR RETIREMENT READINESS

- ☐ **My Interactive Retirement Planner℠:** Get a comprehensive view of how ready you might be for retirement. Set a retirement goal, track your progress and review options for improving your retirement outlook.
- ☐ **Paycheck Impact Calculator:** Get an estimate of how your take-home pay would be affected by increasing or starting contributions.
- ☐ **My Investment Planner℠:** Identify your investment style and find a mix of investment options that could be right for you.

Scan the QR code to complete the steps.

savingsplus
CALIFORNIA STATE EMPLOYEE 401(k) & 457(b) PLANS

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.

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