SUMMIT CHECKLIST

READ OUR ARTICLES TO LEARN MORE ABOUT THE TOPICS BELOW

- ☐ **Making lump-sum contributions:** Learn more about contributing all or a portion of your Lump-Sum Separation Pay into your Savings Plus account(s).
- ☐ **Seven withdrawal strategies to consider for retirement:** Learn about seven commonly used strategies for withdrawals to determine which method may best fit your needs.
- ☐ **Health care in retirement:** Get more information about retirement health care considerations.
- ☐ **Social Security 101:** Find answers to common Social Security questions, including when to file.
- ☐ **Medicare 101:** Get more information on Path 1 Medicare options.

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, which 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

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