



*On Your Side*®

## State of Florida renews provider contract with Nationwide

Following an in-depth review of plan providers, the State of Florida renewed its deferred compensation plan contract with Nationwide Retirement Solutions for five years.

Nationwide has served Florida's public employees through the deferred compensation plan since 1982, and was ranked by the committee highest among the investment providers. Nationwide is the largest provider in the State's plan and remains the only provider that offers a self-directed brokerage option.

### Options for long-term investing



In addition, the Nationwide-provided 457 plan offers asset allocation funds and target-retirement funds, as well as a broad spectrum of investment options including international funds; large-, medium- and small-cap funds, a balanced fund and a bond fund as well as FDIC Insured Options through Nationwide Bank.




Always remember that investing involves market risk, including possible loss of principal, but while your Nationwide Retirement Specialist cannot provide investment advice, they can help you understand market risk and strategies that may help you deal with it.



*Before investing, please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 800-949-4457. Read the prospectus carefully before investing.*



### Options for the risk-averse

In recent years, Nationwide has enhanced plan services by adding new features such as a fixed account, a liquid savings account and certificates of deposit. Each is designed to provide Florida public employees with competitive yields through options that historically have been considered safer than those offered through the equity and bond markets.



With the contract renewal, the State has secured an annual guaranteed minimum yield for the Nationwide Fixed Account provided through Nationwide Life Insurance Company. Through the life of the contract, the guaranteed minimum is 3.50%. The yield for the first quarter of 2012 (through March 31) is 3.60%. Guarantees are subject to the claims-paying ability of the company.

The liquid savings account maintains principal while earning interest, so it may be a good place to place money while considering longer-term investments.

Nationwide Bank® certificates of deposit, available through the Plan, are not subject to market volatility once purchased, so rates will remain constant through the CD term. Terms are one, three and five years. And don't forget, retirement deposits in CDs are FDIC-insured up to \$250,000.

***Nationwide Retirement Solutions receives an administrative reimbursement fee through a contractual commitment with Nationwide Bank, a federally chartered savings bank, member FDIC.***

Fund	Rate	Yield
Nationwide Fixed	3.60%	
Liquid Savings	0.63%	0.63%
1-Year CD	0.72%	0.72%
3-Year CD	1.02%	1.03%
5-Year CD	1.51%	1.52%

Rates/Annual Percentage Yields are as of 12/31/2011.

# CONTACT US

**Direct Access**  
**1-800-949-4457,**  
**Option 2**

Monday through Friday,  
8:30 a.m. - 11 p.m. (Eastern)

To reach your local  
representative,  
option 4, then:

- Option 1**-Tallahassee Area
- Option 2**-NW FL Panhandle
- Option 3**-Central Florida
- Option 4**-South Florida
- Option 5**-Tampa/St. Petersburg/Clearwater
- Option 6**-NE FL/ Jacksonville Area
- Option 7**-Gainesville Area

## NRSFlorida.com

Information provided by Nationwide Retirement Specialists is for educational purposes only and is not intended as investment advice.

Neither Nationwide nor its representatives provide financial, legal or tax advice. See your attorney or other professional advisor for such advice.

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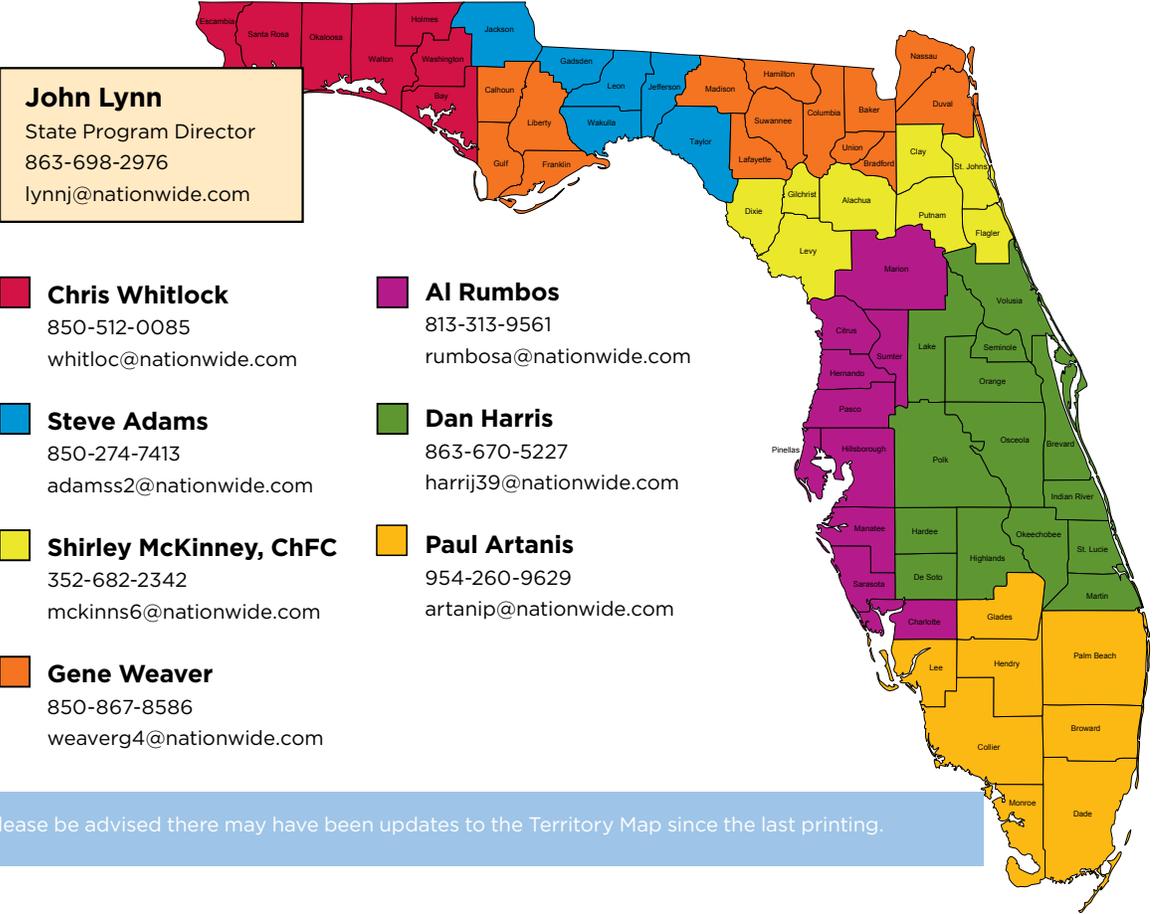
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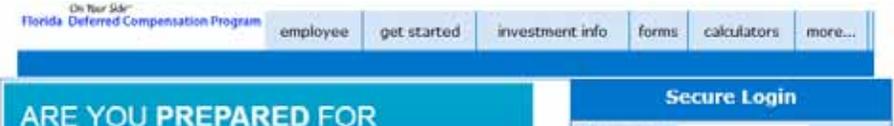
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# State of Florida Deferred Compensation Plan

## Retirement Specialist TERRITORY MAP



Please be advised there may have been updates to the Territory Map since the last printing.



## Hold the phone!

When you have a question about the State of Florida Plan, it's natural to call us. May we suggest that, first, you click over to **NRSFlorida.com**, the Plan website?

- *Where can I find the form I need?* Look under the Forms tab.
- *How much have I contributed this year?* Log into your account, and you'll find the answer in seconds.
- *What is the most I can contribute to my Plan account?* Look on the home page for "2012 Retirement Plan Contribution Limits."

Finding answers to your Plan questions online is often easier and faster than calling. So, hold the phone. **Click instead.** As you visit NRSFlorida.com, explore. You may be amazed at what you find.