
**To learn more or discuss your options,
call a Nationwide Retirement Specialist
at 1-855-463-4977.**



¹ IRS.gov. If you have multiple retirement plans, there may be a limit to the amount you can contribute among them. Call us to learn more.

This chart is intended as general information. If there is a discrepancy between this chart and the plan document, the plan document will govern. Investing involves market risk, including possible loss of principal. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide ProAccount neither guarantees a profit nor eliminates risk.

Nationwide Investment Advisors LLC (NIA) provides investment advice to account holders enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser.

NIA has retained Wilshire[®] as an Independent Financial Expert for Nationwide ProAccount. Wilshire provides investment allocation portfolios based on participant ages and their personal tolerance for investment risk.

Retirement products are offered by Nationwide Trust Company, FSB or Nationwide Life Insurance Company.

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Comparison: Governmental Retirement Plan Types and IRAs

Questions	457(b) Deferred Compensation Plan	401(a) Defined Contribution Plan	401(k) Defined Contribution Plan	403(b) Tax-Sheltered Annuity Plan
How are contributions made?	Traditional 457(b) — pretax payroll deductions. Roth 457(b) — After-tax payroll deductions may be allowed. Pretax employer contributions are allowed and count against the amount participants can contribute.	Pretax contributions may be made on your behalf by your employer. Mandatory employee 414(h) “picked up” contributions may be required. Voluntary after-tax contributions may be allowed.	Traditional 401(k) — pretax payroll deductions. Roth 401(k) — After-tax payroll deductions may be allowed. Pretax contributions may be made on your behalf by your employer in the form of matching and/or discretionary contributions.	Traditional 403(b) — Pretax payroll deductions. Roth 403(b) — After-tax payroll deductions may be allowed. Pretax contributions may be made on your behalf by your employer in the form of matching and/or discretionary contributions.
What is the maximum contribution permitted? ¹	The lesser of 100% of compensation or \$19,500 if you are under age 50. Generally if you are age 50 or older, you can contribute up to \$26,000. Higher limits may be available in certain cases.	The lesser of 100% of compensation or \$57,000.	The lesser of 100% of compensation or \$19,500 if you are under age 50. Generally if you are age 50 or older, you can contribute up to \$26,000. Higher limits may be available in certain cases.	The lesser of 100% of compensation or \$19,500 if you are under age 50. Higher limits may be available in certain cases.
Can I make contributions after the tax year has ended?	No	No	No	No
How often may I change my contribution amount?	Generally unlimited, subject to timing restrictions.	If voluntary after-tax contributions are allowed, employees may elect to change those contributions.	Generally unlimited	Generally unlimited
May I roll over or transfer money from other retirement plans to this account?	Yes, but some restrictions do apply.	Yes, but some restrictions do apply.	Yes, but some restrictions do apply.	Yes, but some restrictions do apply.
May I transfer the plan assets to purchase service credit with a governmental defined benefit plan?	Yes, if both your retirement plan and the governmental defined benefit plan allow for the transfer.	Yes, if both your retirement plan and the governmental defined benefit plan allow for the transfer.	Yes, if both your retirement plan and the governmental defined benefit plan allow for the transfer.	Yes, if both your retirement plan and the governmental defined benefit plan allow for the transfer.
When may I begin retirement withdrawals from my account?	Generally when you separate from service regardless of age.* *If still employed or you’ve rolled over from a previous account, some exceptions may apply.	Generally when you separate from service. Certain restrictions may apply and vary by plan.	Generally when you separate from service or reach age 59½.	Generally when you separate from service or reach age 59½.
Will my withdrawals be taxed?	Yes, pretax dollars are subject to ordinary income tax and generally no additional early withdrawal tax will apply. Rollover amounts from a previous account or money in a Roth 457(b) may be subject to an additional 10% early withdrawal tax. Earnings from Roth 457(b) contributions may be subject to ordinary income taxes if certain conditions are not met.	Yes, withdrawals are subject to ordinary income tax and if you are under age 59½ an additional 10% early withdrawal tax may apply.	Yes, withdrawals are subject to ordinary income tax and if you are under age 59½ an additional 10% early withdrawal tax may apply.	Yes, withdrawals are subject to ordinary income tax and if you are under age 59½ an additional 10% early withdrawal tax may apply.
May I change my withdrawal option? Check with your tax advisor to discuss your specific situation.	Generally yes, you can start, stop or change your withdrawal option at any time. Note: You must generally start receiving distributions no later than April 1 of the year following the year in which you reach age 70½.	The form of distributions may be limited by the employer. Note: You must generally start receiving distributions no later than April 1 of the year following the year in which you reach age 70½.	Generally yes, you can start, stop or change your withdrawal option at any time. Note: You must generally start receiving distributions no later than April 1 of the year following the year in which you reach age 70½.	It varies; check with the specific provider.
Can someone manage my investments for me? This is called a managed account offering.	Your plan may offer the Nationwide ProAccount® managed account service. Call for more details.	Your plan may offer the Nationwide ProAccount® managed account service. Call for more details.	Your plan may offer the Nationwide ProAccount® managed account service. Call for more details.	Your plan may offer the Nationwide ProAccount® managed account service. Call for more details.
What are the fees?	Fees are negotiated by your employer or plan sponsor with the retirement plan provider. In most cases, these fees are lower than what you may pay if you were to invest outside the plan. You can find some fees within your statement or on your plan website, but you may want to call your plan administrator or recordkeeper for full details.	Fees are negotiated by your employer or plan sponsor with the retirement plan provider. In most cases, these fees are lower than what you may pay if you were to invest outside the plan. You can find some fees within your statement or on your plan website, but you may want to call your plan administrator or recordkeeper for full details.	Fees are negotiated by your employer or plan sponsor with the retirement plan provider. In most cases, these fees are lower than what you may pay if you were to invest outside the plan. You can find some fees within your statement or on your plan website, but you may want to call your plan administrator or recordkeeper for full details.	Fees are negotiated by your employer or plan sponsor with the retirement plan provider. In most cases, these fees are lower than what you may pay if you were to invest outside the plan. You can find some fees within your statement or on your plan website, but you may want to call your plan administrator or recordkeeper for full details.