



**Date prepared**

September 23, 2016

**Questions?**

Call Scott Curtis at 334-546-5505 or  
Derrick Surrette at 601-353-2741

**Nationwide is on your side with tools to help your participants succeed**

Dear Supervisor,

You are currently contracting with Empower Retirement as the provider of your Deferred Compensation plan offered to your county employees. The Mississippi Association of Supervisors (MAS) encourages all our County members to explore the significant benefits and opportunities available to County employees by transitioning to Nationwide as the sole provider of their participants' Plans through MAS.

Mississippi is the only state in the country where state law does not allow competition in Plans offered by governmental entities, which means you are only able to offer one provider's retirement services to your employees. MAS is choosing to endorse Nationwide as the preferred provider for Plans because of their dedication to helping participants prepare for and live in retirement as well as their commitment to servicing all counties.

**Nationwide offers a way to help manage the potential risk for investment decisions you may make as a fiduciary**

Nationwide partners with Morningstar, a third party provider, to prescreen investment options from a broad universe of investments and generate an investment line up the plan sponsor may choose to adopt. This is intended to help you manage your fiduciary responsibilities related to investment selection. Morningstar then continuously monitors the investment options available to ensure the goals of the Plan are being met.

The National Association of Counties (NACo) also operates the Deferred Compensation Advisory Committee, which provides more oversight by reviewing the performance of the NACo Deferred Compensation Program, evaluating Program-level enhancements and updates and providing thought leadership on any new initiatives.

**The Nationwide Fixed Account rate is currently 3.5%**

The Nationwide Fixed Account is an investment option that offers a fixed rate of return, subject to a monthly reset, with preservation of principal. The current rate is 3.50%, which is significantly higher than the rate being offered by your current provider.

***See reverse side for additional information***

**Nationwide offers choices to meet participants' investment needs**

Additionally, Nationwide Investment Advisors, LLC, offers ProAccount®, a professional money management service that invests participants' assets in a portfolio according to their age and personal tolerance for risk. The portfolios are monitored and adjusted over time to help keep participants on track toward their retirement goals. Participants electing ProAccount pay an asset based fee for the service. Nationwide also offers a variety of mutual funds including target date funds and risk tolerance based funds.

**Trust Nationwide to help your employees prepare for retirement**

Nationwide has worked with public sector employees for more than 30 years and is the long-standing, preferred provider of the NACo Deferred Compensation Plan. Over 3,000 county and county jurisdictions participate in the program boasting over 350,000 participants, making it one of the largest public sector retirement plans in the country. Nationwide is best qualified to provide the retirement education, comprehensive investment choices and superior service for public employees.

**We are here to help**

If you have any questions or need additional information, contact either Scott Curtis at 334-546-5505 or Derrick Surrette at 601-353-2741.

Sincerely,



Derrick Surrette  
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Mississippi Association of Supervisors (MAS)



Matt Chase  
Executive Director  
National Association of Counties (NACo)



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Nationwide Retirement Solutions