Keeping you on course

Our partnership will help you:

- Understand and comply with your retirement plan's fiduciary responsibilities, including plan performance monitoring, investment fund selection and plan testing
- Ensure compliance with payroll processing regulations and payroll tax filing requirements
- Obtain the reports and tools necessary to help you administer your payroll and manage your tax filing

One call does it all

You'll have a single point of contact for both payroll service and retirement plan administration from one of Nationwide's Preferred Plan Administrators (PPA).

Together, we're ready to serve you

Free up valuable time and resources by taking advantage of the services offered through Nationwide Financial® and your payroll administrator. For more information about this innovative, integrated solution for retirement plan and payroll management, contact your retirement plan investment professional or Paymaster Payroll Service at 888-717-5577.

For complete information about The Best of America® Group Retirement Series, including all charges and expenses, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your pension representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.

And now, a few words from our compliance department … OK, a lot of words

Products may not be available in all states.

The Best of America® Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and available annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member NASD. In MI only: Nationwide Investment Svcs. Corporation.

PNM-0332AO (09/05)

Nationwide® On Your Side℠

Investments Retirement Insurance

Get back to

work!

with Nationwide Financial®

The Nationwide Financial® Payroll Partnership

PayMaster Payroll Service

"A Better Way To Pay"

Nationwide® On Your Side℠

Investments Retirement Insurance

Lighten the load

As a business owner, you have plenty to think about on a daily basis. However, your qualified retirement plan and payroll system shouldn't be among them. Nationwide Financial® has aligned with payroll administrators to help you increase efficiency and reduce your administrative burden by integrating your retirement plan administration and payroll processing.

Giving you the best of both worlds

- An innovative qualified retirement plan from Nationwide Financial
- Quality payroll processing and tax filing

Save time, reduce hassles

- Cut the time you and your staff spend administering your retirement plan and processing payroll
- Simplify your life by providing an integrated retirement plan and payroll administration solution

Redefine Retirement℠

At Nationwide Financial®, we Redefine Retirement℠ every day. And we define it uniquely each time with retirement solutions custom-designed to help meet your specific needs. We have a wide variety of investment options and services to choose from. No off-the-shelf design here — everything is a true custom fit.

See what a difference it can make to your future to have a package created just for you — backed by the strength and reputation of Nationwide Financial. Nationwide Financial's parent company, Nationwide®, is a Fortune 500 company based on revenue.[1] We are one of the country's largest providers of defined contribution plan.[2]

Why do organizations like yours choose Nationwide Financial® most often?

- 700-plus investment options — for every investment style
- Customized plan designs — for flexibility, choice and value
- Industry-leading fiduciary tools — to help you meet your regulatory responsibilities
- 24/7 account access for plan sponsors and employees — for individual account information, overall plan administration support, investment information and ongoing education

[1] Fortune Magazine, April 2004.

[2] Based on number of plans written, 2003-2004, Pensions & Investments magazine, November 2004.