LET UNCLE SAM REWARD YOU FOR INVESTING FOR RETIREMENT

NRM-0315AO.7 (11/11)

The federal government wants you to invest for retirement. So, it's giving you an incentive — the Saver's Credit. A tax credit is available to public employees with incomes as high as $57,500.

In fact, you may qualify for a tax credit that's **equal to half of what you invest** for retirement. For example:

- If you earn $20,000 a year, contribute $25 per week ($1,300 per year), and file a Joint return, you may be eligible for a tax credit of $650 — *half of what you invested!*

This chart helps you find out if you qualify for the Saver's Tax Credit in 2012.

Filing Status/Adjusted Gross Income for 2011

Amount of Credit	Joint	Head of Household	Single/Others
50% of first $2,000 deferred	$0 to $34,500	$0 to $25,875	$0 to $17,250
20% of first $2,000 deferred	$34,501 to $37,500	$25,876 to $28,125	$17,251 to $18,750
10% of first $2,000 deferred	$37,501 to $57,500	$28,126 to $43,125	$18,751 to $28,750

Your Nationwide Retirement Specialist will be glad to help. Neither Nationwide nor any of its representatives may offer legal or tax advice, but we can help you find ways to invest more for retirement.

Investing involves market risk, including possible loss of principal.

CONTACT ME, I CAN HELP.

Jennifer Massey

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Source: IRS Issue IR-2011-103

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On Your Side®

You're closer to retirement.
Are you at maximum readiness?

Given what you know about the economy, your personal savings, and the projected costs of living in retirement, you may want to do more to prepare financially – but how?

Consider your Plan contributions

Federal law allows workers participating in employer-sponsored defined contribution retirement plan account(s), including governmental 457(b) deferred compensation plans, to contribute as much as $17,000 (or more if you qualify for a catch-up provision).

The Maximum deferral and paycheck impact table shows the maximum amount of money you can invest into your retirement account in 2012 and, if your contributions are tax-deferred, how much your paycheck would be reduced by your maximum contribution. Remember that withdrawals from tax-deferred accounts are taxed as ordinary income.

If your Plan allows designated Roth contributions, the paycheck impact of those contributions would equal the contribution amount. After-tax contributions to Roth accounts, and any earnings, may be withdrawn tax-free (subject to certain restrictions).

Let's face it: Most workers can't afford to contribute the maximum allowed by law. What they can do is contribute the most they can afford. But you may be able to afford more than you know.

Take credit for Plan contributions

When you make eligible contributions to an employer-sponsored retirement plan, you may be able to take a tax credit. It's called the **Saver's Credit.**

The amount of the credit you can claim on your federal income tax return is based on the contributions you make and your filing status. The lower your income, the higher the credit rate.

Below is the Saver's Credit table in effect for 2012 to help you decide your contribution level going forward as well as the table in effect for tax year 2011, to help you as you prepare your 2011 federal income tax return.

The real question

The more you contribute, the more your money can potentially grow. But: **What's your personal maximum?** Of course, your max is the contribution increase that matches your budget and comfort level. Increasing your contributions by any amount right now could mean having more options in retirement. Please remember that investing involves market risk, including possible loss of principal.

To find your max, use the *On Your Side Interactive Retirement Planner*SM at <www.nrsforu.com>. In just 10 minutes, you can set a retirement savings goal, track progress against it, and get suggestions to may help improve the financial outlook over time. Then, consider increasing contributions to that level. You can do it in seconds when you:

- Log into your Plan account at www.nrsforu.com.
  Or
- Contact: Jennifer Massey at 407-967-1880.
  Or
- Contact: David Bazzel
  Toll Free (877) 677-3678 Opt 8 Ext 45732
  Email: bazzeld@nationwide.com.

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Maximum deferral and paycheck impact

Pay Frequency		Under age 50		Age 50 or greater		Special 457 Catch Up	
		Maximum Deferral	Paycheck Impact	Maximum Deferral	Paycheck Impact	Maximum Deferral	Paycheck Impact
Weekly	**52**	$326	$245	$432	$324	$653	$490
Biweekly	**26**	$653	$490	$865	$649	$1,307	$980
Semi-monthly	**24**	$708	$531	$937	$703	$1,416	$1,062
Monthly	**12**	$1,416	$1,062	$1,875	$1,406	$2,833	$2,125

*Chart rounds contributions down to the to the nearest dollar to avoid over contribution, assumes a 25% tax rate and that you qualify for one of the maximum 2012 deferral limits: (1) $17,000 under age 50, (2) $22,500 for Age 50 or (3) $34,000 for Special 457 Catch-up.

Saver's Credit

For tax year 2012	Filing Status / Adjusted Gross Income		
Amount of Credit	**Joint**	**Head of Household**	**Single/Others**
50% of first $2,000 deferred	$0 to $ 34,500	$0 to $25,875	$0 to $17,250
20% of first $2,000 deferred	$34,501 to $37,500	$34,501 to $37,500	$17,251 to $18,750
10% of first $2,000 deferred	$37,501 to $57,500	$28,126 to $43,125	$18,751 to $28,750
For tax year 2011	**Filing Status / Adjusted Gross Income**		
Amount of Credit	**Joint**	**Head of Household**	**Single/Others**
50% of first $2,000 deferred	$0 to $34,000	$0 to $25,500	$0 to $17,000
20% of first $2,000 deferred	$34,001 to $36,500	$25,501 to $27,375	$17,001 to $18,250
10% of first $2,000 deferred	$36,501 to $56,500	$27,376 to $42,375	$18,251 to $28,250

Source: IR-2011-103: IRS Announces Pension Plan Limitations for 2012, Oct. 20, 2011.

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