



Help employees retire on time with Dynamic Default



Today, very few employees are covered by defined benefit plans, which has far-reaching impacts for employers and their associates alike.

Many employees are turning to their employer-sponsored plan to help cover their retirement income gap — but they require more than a one-size-fits-all approach for investments.

7 in 10

participants (70%) want an automatic way to convert savings into income in retirement.¹

How it works

Dynamic Default evolves with participants by providing age-appropriate investments, which can help employees retire on time:



Fund 1

A growth-oriented investment that meets the needs of younger savers



Automatic Transition

Shifts from one default investment to another at a given age



Fund 2

A lifetime income fund for savers approaching retirement

This innovative default investment offers an automatic, hassle-free way to guide savings toward lifetime income and so much more:

- Helping to remove complex decision-making for participants
- Providing the right investment at the right time
- Maintaining flexibility and the ability to opt out at any time

Plus, you can add Dynamic Default without any additional fees.



Scan or click the QR code to learn how we're making retirement planning simpler and more effective, so every saver can plan for their future with confidence.

¹The fifth annual Protected Retirement Survey, Nationwide Retirement Institute (September 2025).

There are benefits for employers, as well

Dynamic Default is easy to adopt and can help employees retire on time, knowing they have income they can't outlive. Retirement readiness can deliver benefits to employers, such as:

- Supporting a healthy talent pipeline
- Managing benefits costs



Start a conversation about Dynamic Default today.

Reach out at plansponsorinfo@nationwide.com.



This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Provisions of these options may vary based on plan selection and/or by state regulation. These investment options may not be available in some states.

Guarantees are backed by the claims-paying ability of the issuing insurance company.

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