

## General Information

### What is Asset Aggregator?

The Asset Aggregator feature is part of the My Interactive Retirement Planner<sup>SM</sup> tool and provides Nationwide<sup>®</sup> Retirement Plans participants with the ability to link their outside investment accounts so you can see the entire investment portfolio in one location. When an outside account is linked, your balances will automatically update. When you want to check your balances, all you need to do is log in with your credentials.

**Note:** Depending on the financial institution, you may need to periodically re-verify those credentials.

### What account types are available to add to the Asset Aggregator?

There are many investment account types that can be added within the Asset Aggregator, including bank accounts (savings, money market funds, CDs), outside retirement accounts (401(k) plans, IRAs) and other accounts (brokerage, mutual funds).

### Is the Asset Aggregator safe?

Nationwide has partnered with MX Technologies Inc. (MX)\*, an industry leader in linking financial institutions, to utilize their portal where all data is encrypted to keep participant information safe. Nationwide thoroughly evaluates the third-party vendors and their processes before the partnership is established. Neither Nationwide nor MX stores user data, such as usernames and passwords. This portal is used to access the accounts of other partnered financial institutions.

## Basic Setup

### How to add or edit an account

1. Go to the My Interactive Retirement Planner by logging into your retirement plan account.
2. In the **“Other Investments section,”** click on the **“add button”** to add a new account or click the **“edit button”** to update investments previously added.
3. You will have two options — **“Link new account”** or **“Manually add new account”**:
  - Selecting **“Link new account”** allows automatic balance updates to be included in the MIRP retirement calculations; this requires you to log into the financial institution, using the username and password you have set up at the institution
  - The option to **“Manually add new account”** allows you to enter any information related to an account without signing in to your account but does not result in automatic balance updates

**Note:** Some institutions may require additional verification, such as multifactor authentication, when linking an account.

### How to remove an outside account

Within the **“Linked accounts”** section of the **“Other Investments”** page, select the institution that should be removed and click **“Remove.”** Please note that this will remove all accounts with that institution. You are not able to delete individual accounts from a financial institution. You can, however, exclude them from your retirement outlook by toggling the **“Hide account from outlook”** button.

\* The information presented regarding this third party does not imply endorsement of this entity.



## Troubleshooting Questions

### What happens to the accounts I've previously added?

Accounts that have been added manually prior to the launch of the Asset Aggregator will remain with the Retirement Planner (Other Investments – Manual Investments section). If you would like to enter these accounts into the Asset Aggregator:

1. Delete the manually added accounts in the manual setup.
2. Re-enter them using the Asset Aggregator feature for a more accurate retirement picture.

If the manual account is not deleted, and the account is added in the Asset Aggregator, **the account will appear twice** in My Interactive Retirement Planner.

### My Asset Aggregator account balance is different from my financial institution. Can I refresh the data?

The Asset Aggregator updates overnight with updated balances on accounts. It does not capture transactions real time during the day. If a participant has a transaction on an account during the day, it will not reflect until the day after posting.

### What if my financial institution isn't compatible with Asset Aggregator — or I don't have an online account with my other financial institution?

The Asset Aggregator can connect to many financial institutions. However, if you do not have an online account with your other financial institution or that institution is not available to link, please add the account manually.

### What should I do if I receive an error message?

First, please try using a different browser. Internet Explorer, for example, tends to cause some errors.

The three common error messages — **“invalid credentials,” “institution blocked/restricted”** and **“problem accessing an account”** — are also issues related to third-party financial institutions. Please speak with the other institution to resolve these issues.

### What should I do if I am locked out of my financial institution account?

Please address your access issues with the financial institution that holds your accounts. Nationwide does not store the user data such as usernames and passwords used to access other financial institutions. This also means that **if you change the username or password with the other institution**, it should be updated on Asset Aggregator as well.

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My Interactive Retirement Planner<sup>SM</sup> is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

Nationwide Investment Services Corporation, member FINRA, Columbus, OH.

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