

Nationwide Bank Account



Volatility Meter*

Investment volatility, when shown, is a function of the fund's Morningstar 3-year Risk Rating. On an annual basis, Empower assigns a ranking for the Investment volatility based on the fund's standard deviation. Asset Category volatility is based on the average standard deviation of funds in this asset category. Risk Rating, standard and average deviation provided by Morningstar.

Low	Moderate	High
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▲ Asset Category
***For illustrative purposes only.**
The Asset Category volatility measure will always be displayed. If the Investment volatility measure is not displayed, the investment may have fewer than three years of history or the data may not be available.

Fund Issuer
Nationwide
Asset Category
Fixed Interest

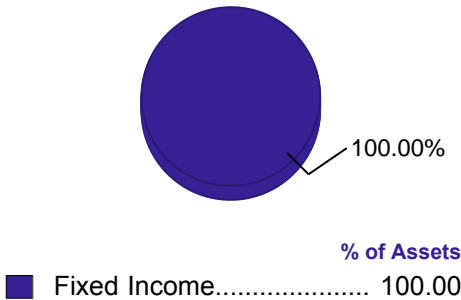
Investment Objective & Strategy

The Nationwide Bank Account is a fund option alternative for plan participants with a lower risk tolerance and/or those looking for liquidity. Offered through Nationwide Bank, an affiliate of Nationwide Insurance(R), this account provides savings account-like returns with the full FDIC protection of up to \$250,000 per participant.

Risk Profile

The investment may be most appropriate for someone wanting to safeguard principal value or to balance a portfolio which contains more aggressive investments. The investor may be requiring stability and asset liquidity.

Asset Allocation¹



Bond Sector Diversification

	% of Assets
U.S. Agency.....	87.90
Commercial Mortgage Backed Securities.....	6.70
Other.....	3.40
Municipal.....	1.40
Collateralized Mortgage Oblig.....	0.60

Fixed

Period Ending: 03/31/2025

Inception Date

06/05/2012

Data Effective Date

03/31/2025

Glossary & Investment Option Disclosures

3-Year Risk Rating	An annualized measure of a fund's downside volatility over a three-year period. Morningstar Risk Rating is derived directly from Morningstar Risk, which is an assessment of the variations in a fund's monthly returns, with an emphasis on downside variations, in comparison to similar funds. In each Morningstar Category, the top 10% of investments earn a High rating, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average, and the bottom 10% Low. Investments with less than three years of performance history are not rated.
Fixed	Stability of principal is the primary objective of this investment option. The fixed account guarantees a minimum rate of interest for the life of an annuity contract, but may credit a higher interest rate from time to time. Interest is credited to the principal and the investment increases through compound interest to create a book value amount to the participant. Amounts allocated to the fixed account are held in funds offered through an insurance company's general account or separate account. Please consult your plan sponsor on specific provisions of your stable value fund.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Empower Capital Management, LLC is the investment adviser to Empower Funds, Inc.

Investing involves risk, including possible loss of principal.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

All Glossary terms are sourced from Morningstar, Inc., except "Fixed" and/or "Stable Value" when shown.

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Holdings and composition of holdings are subject to change.

The responsibility for the content contained in the website(s) provided (if shown) is entirely that of the website owner. Endorsement is neither declared nor implied. Fee and performance information on the website(s) listed may differ for funds offered through an individual or group variable annuity.

The inception date used is the date the Plan started investing in the fund. The Data Effective Date is the date for which the most current data is available. The Period Ending Date is the date for which the fund fact sheet is produced.

Although data is gathered from reliable sources, the completeness or accuracy of the data shown cannot be guaranteed.

U.S. Treasury securities, where listed, are guaranteed as to the timely payment of principal and interest if held to maturity. The fund itself is neither issued nor guaranteed by the U.S. government.

¹ The allocations shown here are subject to change. The fund allocations are based on an investment strategy based on risk and return.

The gross and net expense ratio, if shown, reflect the most current data available at the time of production, which may differ from the data effective date. The net expense ratio shown, if lower than the gross expense, reflects fee waivers or reimbursements that may expire as stated in the fund's prospectus, when applicable.

Plan funds invested in the FDIC Bank Option are insured by the Federal Deposit Insurance Corporation, up to \$250,000 per participant.

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