## Get more for your money



Dollar cost averaging refers to the practice of investing a consistent amount over a period of time. That's essentially what you do as a deferred compensation plan participant. The strategy:

- Removes emotions from decision-making
- Reduces potential investment risk and outsized gains
- Takes advantage of market fluctuations to buy more shares than you would have through a one-time purchase of the same total dollar amount

More shares means a higher account balance when you retire. The chart below shows a hypothetical example of the impact of dollar cost averaging over the course of a year.

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.

Investing involves market risk, including possible loss of principal. No investment strategy — including dollar cost averaging — can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.



Invest one lump sum of \$12,000 Invest \$1,000/month for a year

480 Total shares purchased:

Average cost/share: \$19.54



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To schedule an individual appointment, scan this code.



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