



Nationwide®

focus

NRM-23067M3 • 3rd Quarter 2025



Start planning now and harvest the rewards of a well-planned retirement

Just like planting seeds in a garden, the small steps you take now may not show results right away, but a little time and dedication now can grow into lasting benefits.

Cultivate now to reap the rewards later.

The following are some tips to help you continue planting seeds to grow a field of good habits. Take the time to reflect on the seeds you've planted and keep tending to your financial garden.

- **Take control of your finances.** Track your income and expenses by using the 50/30/20 rule (50% for needs, 30% for wants, and 20% for savings) to gain a clear picture of where your money is going.
- **Commit to regularly increasing your contributions.** Even a little bit extra can make a big difference in your account at retirement.
- **Consider switching to percentage contributions.** This can help your contributions grow automatically over time as your salary increases.
- **Invest in financial education.** Learn how to make informed decisions so that you know how to create a realistic action plan.

October is National Retirement Security Month

This month is dedicated to helping employees take personal steps toward building a financially secure retirement.

The benefits are worth it.

Every good financial habit you plant now contributes to a stronger foundation for your future, so you have a better chance of harvesting a retirement of financial wellness and security.

To learn more about how SDRS-SRP can help you harvest the rewards of a well-planned retirement, scan the QR code to visit our National Retirement Security Month webpage.

Questions? Contact the Solutions Center at 1-800-959-4457.

Why do you need a retirement income plan?

Around your 50th birthday, you should consider defining your retirement income plan — your strategy for how you'll pay yourself in retirement. Your plan will incorporate income sources such as Social Security, pensions, payouts from your 457(b) or 401(k)-type plans, annuity payments, and income generated from other investments.

But your retirement income plan defines more than where your income will come from; it spells out how your income will be arranged for tax efficiency and longevity to help avoid outliving your income.

Retirement can last 20 to 30 years or more. A clear plan can help ensure that you've covered essential expenses and provided for a retirement lifestyle with less stress. It also helps you make informed decisions about when to retire, when to claim your Social Security

retirement benefit, and how much to withdraw from various income sources each year.

The more options you have, the more detailed your retirement income plan may need to be. Even if retirement seems a long way off, start defining your plan today.

Let the SDRS-SRP help you plan.

- Scan the QR code to log in to your SDRS-SRP account and use My Income & Retirement PlannerSM.
- Then, contact your SDRS-SRP Retirement Specialist at 605-224-2230 to discuss how to refine your plan.
- For even more detailed planning, consult your financial professional.



Why cybersecurity and online accounts matter

In today's digital world, protecting your personal information is more important than ever. Cybersecurity isn't just for tech experts — it's for everyone. By creating and maintaining secure online access to your SDRS-SRP account, you help block fraudsters from gaining access in your name. Taking this simple step ensures that you — and only you — control your account.

This October, during Cybersecurity Awareness Month, take a moment to strengthen your digital defenses, not just for your SDRS-SRP account, but for all your online accounts:

- **Use strong, unique passwords** for each of your accounts. A password manager can help you keep track of them.
- **Enable multi-factor authentication (MFA)** wherever possible. MFA adds an extra layer of protection beyond just a password.
- **Think before you click.** Be cautious with emails, links, and attachments, especially from unknown senders.
- **Keep your devices and software up to date.** Updates often include critical security patches.
- **Monitor your accounts** for unusual or suspicious activity.
- **Establish an online account with SDRS-SRP** to protect your retirement assets and prevent unauthorized access.

To learn more about how you and the SDRS-SRP work together to defend your account from cyberfraud, visit our [Cyber Security Hub](#).



Investing involves market risk, including possible loss of principal. Actual results will vary depending on your investment and market experience.

Withdrawals of assets that have been rolled over from a qualified plan, individual retirement account or deferred compensation plan may be subject to surrender charges and limitations on when funds may be accessed. If the withdrawal is made before age 59½, there may be an additional 10% tax penalty.

My Income & Retirement Planner 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.

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Contact us

SDRS Supplemental Retirement Plan
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The **SDRS Supplemental Retirement Plan** is a deferred compensation plan regulated by Section 457 of the Internal Revenue Code and offered by the South Dakota Retirement System (SDRS). Plan administration and enrollment services are provided by Nationwide[®] Retirement Solutions.

Contract #: GA-00619

SDRS-SRP Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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

Prudential Guaranteed Interest Account

Prudential has announced a **3.00%** annual effective yield for the 4th quarter of 2025.

This is an available option within the SDRS Supplemental Retirement Plan.

Guarantees and protections are based on the claims-paying ability of the underwriting insurance company.

Payout changes

Note: If you are receiving distributions from the SDRS-SRP, you may be able to change your payout decisions. Call the SDRS Supplemental Retirement Plan office in Pierre at **605-224-2230** to review your account and/or payout options.