



Nationwide®



The MARTA Deferred  
Compensation Plan

Transition Guide



The MARTA Deferred  
Compensation Plan is  
moving to Nationwide.®

# We're transitioning to Nationwide.

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As conveyed in our August notice, the Committee for the MARTA Deferred Compensation Plan (the "Plan") has selected Nationwide as record-keeper for the Plan.

Starting on or before November 8, 2019, Nationwide will begin providing administration and record-keeping services for the Plan. On this date, you will have access to your new Plan account with Nationwide.

It is our goal that the transition is seamless for participants. Please read this brochure carefully, so that you are aware of key dates and stay informed during the transition process.

The move to Nationwide brings:



## A new website at [martadcp.com](https://martadcp.com) with enhanced digital tools and services

- 24/7 access via any device, any time (mobile responsive)
- New online service features and tools such as My Interactive Retirement Planner<sup>SM</sup>
- Option of eDelivery (paperless delivery) of Plan communications and statements



Professionally managed account service offering



Comprehensive retirement planning tools



Responsive, local plan service



Self directed brokerage provided by Charles Schwab




A new and streamlined array of low-cost investment options



New workshops during the plan transition



# Important transition dates

SEPTEMBER 2019	
MON 30	Last day to make changes to your current account through MassMutual
OCTOBER 2019	
THU 24	<b>On or after this date, no transactions can be accepted or processed by Mass Mutual. This is a “Blackout Period.”</b> <b>*During the Blackout Period, until the date of liquidation on October 31<sup>st</sup>, your money stays active in the market and you can still view your account at Mass Mutual.</b>
F 25	
M 28	
T 29	
W 30	
THU 31	You can see your account live at Mass Mutual through close of market. After the close of the market, the assets in your account will be liquidated. This is also the last day that you can download quarterly statements for your Mass Mutual account.
November 2019	
F 1	
M 4	
T 5	
W 6	
TH 7	
FRI 8	<p>Your new Plan account will be fully active at Nationwide and you can begin making changes to your account.</p> <p>Visit <b><a href="http://martadcp.com">martadcp.com</a></b> with your favorite web-enabled device and use the easy-to-follow prompts to establish your online account.</p> <p>You can also manage your account by phone on this date. Just call 1-877-677-3678 and follow the prompts to establish your PIN for account access.</p>



Please read this brochure carefully. For more details, please arrange to meet with your local Nationwide Retirement Specialist.

# Learn more at one of these workshops

We will be offering transition workshops to participants to provide more information and explanation about our services that come with the transition to Nationwide. To learn more, please attend one of the workshops featured below.

DATE	TIME	LOCATION	ROOM	CONTACT
9/16/19	12:30-1:30 PM	PERRY	Facility Lobby	Vedette Fredrick 404-848-4352
	2:00-3:00 PM			
	9:00-10:00 PM			
9/17/19	12:30-1:30 PM	HQ	HQ - Bid Room	Andrea Giles 404-848-5393
	1:30-2:30 PM			
9/18/19	12:30-1:30 PM	ARMOUR	2 <sup>nd</sup> Floor Break Room	Darius Hall 404-848-3690
	2:00-3:00 PM			
	9:00-10:00 PM			
9/20/19	12:00-1:00 PM	ANNEX	Conference Room H	Melinda Thomas 404-848-6088
9/23/19	10:00-11:00 AM	HAMILTON	Upstairs Break Room	Tammy Dalton 404-848-6871
	7:00-8:00 PM			
9/24/19	7:00-8:00 AM	CANDLER	Candler Conference Room	Deloris Jacobs 404-848-4998
	3:00-4:00 PM			
9/25/19	8:00-9:00 AM	LAREDO	Facility Lobby	Kenneth Middlebrooks 404-848- 3531
	1:30-2:30 PM			
9/30/19	12:30-1:30 PM	PERRY	Facility Lobby	Vedette Fredrick 404-848-4352
	2:00-3:00 PM			
	9:00-10:00 PM			
10/2/19	10:00-11:00 AM	AVONDALE	Mezzanine Break Room	Kathy Thompson 404-848-3872
	9:00-10:00 PM		RCA Break Room / MR-2E	
10/3/19	7:00-8:00 AM	CANDLER	Candler Conference Room	Deloris Jacobs 404-848-4998
	3:00-4:00 PM			
10/4/19	12:00-1:00 PM	ANNEX	Conference Room H	Melinda Thomas 404-848-6088
10/7/19	12:00-1:00 PM	HQ	HQ - Bid Room	Andrea Giles 404-848-5393
10/8/19	12:30-1:30 PM	ARMOUR	2 <sup>nd</sup> Floor Break Room	Darius Hall 404-848-3690
	2:00-3:00 PM			
	9:00-10:00 PM			
10/9/19	1:30-2:30 PM	LAREDO	Facility Lobby	Kenneth Middlebrooks 404-848-3531
	8:00-9:00 PM			
10/10/19	1:00-2:00 PM	AVONDALE	Mezzanine Break Room	Kathy Thompson 404-848-3872
	6:00-8:00 PM		MOW Break Room	

Nationwide Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Nationwide representatives cannot offer investment, tax or legal advice. Consult your own advisor before making decisions about investing in your Plan account.

Nationwide, through its affiliated retirement plan service and product providers, has endorsement relationships with the National Association of Counties and the International Association of Fire Fighters-Financial Corporation. In addition, Nationwide may receive payments from mutual funds or their affiliates in connection with the variety of investment options offered to public sector retirement plans through variable annuity contracts and/or trust or custodial accounts. For more details about Nationwide's endorsement relationships and/or payments Nationwide receives, please visit [www.nrsforu.com](http://www.nrsforu.com).

# Managing your account is easy

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On or before November 8, 2019, you can manage your account by phone. Just call 1-877-677-3678 and follow the prompts to establish your PIN for account access. Additionally, download our mobile app, My Retirement by Nationwide, for full account access.

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Use the number mailed to you approximately 5 business days before the November 8, 2019, transition date to establish an online account (including your self-selected username and password) and sign up for eDelivery. As you set up access to your account online at **Martadcp.com**, you will be asked to use your Social Security number, date of birth and account number. This is the only time you will be asked to use your Social Security number on the website.

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After you set up your online account, review and manage your beneficiary designation(s). To do this, log into your account and select “Beneficiaries” in the left navigation bar. It is important to do this now and whenever you have an important life event.

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If you would like more information about enhancements coming to your retirement plan, call the Nationwide Solutions Center at 877-677-3678.

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## **After the transition, please feel free to contact your local Nationwide Retirement Specialist.**



Sharyn Garner  
PH: 404-550-6485  
Email: GARNES3@nationwide.com

Lewis Grace  
PH: 770-334-4025  
Email: GRACEL3@nationwide.com

## **Below are some important notes for all participants:**

- If you have submitted the appropriate paperwork to retire between now and the transition date, note that no additional paperwork or notifications on your part are required.
- If you currently receive systematic distributions from your account, they will continue during this transition period and the amount of the distribution, frequency, and tax withholding will remain the same at Nationwide.
- Check out our new lineup of investment options and schedule a meeting with your retirement specialist after November 8, 2019, to better understand your investments or make changes.

## **If you have a loan on your account**

It will transfer to Nationwide with the rest of your assets. If you have a loan repayment scheduled during the blackout period, you may miss a loan repayment. This may result in a re-amortization, or we may require a double payment at the time of your first loan repayment at Nationwide. This will ensure your loan remains current.

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# Investing options and fund changes

Based on direction from your Plan Sponsor in partnership with a third party investment advisor, the current investment options available in the Plan are being changed to bring greater value.

Your current funds will automatically be moved into new funds as displayed in the table on the next page. On November 8, 2019, after 8 a.m. ET, you will have the option of selecting your own mix of investment options using the Fund Lineup at Nationwide that is listed in the New Investment Menu Column.

Your Plan assets will transition from a group of variable annuity to stand-alone mutual funds, which means your fund values will now be displayed in shares and net asset value per share instead of units.

You'll be able to easily see the reinvestment of dividends and capital gains as well as itemized fees on your quarterly statement.

## Managed Accounts

Our managed account option can help you be more confident in your investing

ProAccount is Nationwide's professionally managed service available for a fee through Nationwide Investment Advisors. If you wish to utilize this service, you may elect to transfer applicable account assets at any time after the transition to Nationwide by enrolling in ProAccount. To learn more, you can call Nationwide at 1-888-401-5272.

## Self-Directed Brokerage

Through the Schwab Personal Choice Retirement Account (PCRA), you can have access to thousands of mutual funds outside of the 457(b) Plan. Please note the minimum account balance to add this feature is \$12,500 and additional fees would apply.

## Target Date Funds

Birth Date/ Year	Range Fund
Fund Name	Fund Name
Before 1945	American Funds 2010 Target Date Fund
1946-1950	American Funds 2015 Target Date Fund
1951-1955	American Funds 2020 Target Date Fund
1956-1960	American Funds 2025 Target Date Fund
1961-1965	American Funds 2030 Target Date Fund
1966-1970	American Funds 2035 Target Date Fund
1971-1975	American Funds 2040 Target Date Fund
1976-1980	American Funds 2045 Target Date Fund
1981-1985	American Funds 2050 Target Date Fund
1986-1990	American Funds 2055 Target Date Fund
1991 and later	American Funds 2060 Target Date Fund

### Important information to consider

Brokerage services for the Schwab PCRA are provided by Charles Schwab & Co., Inc. (member SIPC). PCRA is service mark of Charles Schwab & Co., Inc., which is not an affiliate of Nationwide or any of its companies.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Before investing, consider the fund's investment objectives, risks and charges and expenses carefully. Each fund's prospectus contains this and other important information and is available by calling 1-877-677-3678 or by download at Martadcp.com on or after November 8, 2019. Before the transition, you can find fund fact sheets for the funds by entering the Ticker symbol into any web browser or visiting the fund house's website (e.g. Vanguard). Read carefully before investing.

Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the fund. High-yield bond securities are typically subject to greater risk and price volatility than funds that invest in higher rated debt securities.

International funds involve risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

Large-cap funds are subject to market risk that is generally perceived to be less than with mid- and small-cap funds.

Mid-cap funds are subject to market risk that is generally perceived to be greater than large-cap stock funds, but less than small-cap funds.

Real estate funds are sensitive to economic and business cycles specific to the real estate industry as well as changing demographic patterns and government actions.

Short-term investment options may be subject to less volatility than other investments, but they may not keep pace with inflation.

Small company funds may be subject to greater price volatility and risk than the overall stock market.

Target date funds are designed for investors who plan to withdraw funds during or near a specific year after retirement. As a result, the funds are managed to become more conservative — that is, decrease in market risk — as that year approaches. However, no strategy can assure a profit or prevent a loss, especially in a declining market; the funds are not guaranteed to provide enough income to last through retirement. In addition to the costs of the fund, investors pay a proportionate share of the underlying fund expenses.

The Nationwide Guaranteed Fund is offered by Nationwide Life Insurance Company, Columbus, Ohio. Guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company.

CURRENT INVESTMENT MENU			NEW INVESTMENT MENU	
Fund Name	TICKER/ CUSIP	Maps to	Fund Name	TICKER/ CUSIP
Mass Mutual General Account	N/A	→	Nationwide Fixed	
Dreyfus Intermediate	DRITX	→	Baird Aggregate Bond	BAGIX
Hartford US Govt Securities	HAUSX	→	Baird Aggregate Bond	BAGIX
TIAA-CREF Bond Index	TBIRX	→	Baird Aggregate Bond	BAGIX
MFS High Income	MHITX	→	Baird Aggregate Bond	BAGIX
Hartford Ultrashort Bond	HUBAX	→	Baird Aggregate Bond	BAGIX
American Century Equity Income	TWEIX	→	T. Rowe Price Instl Large Cap Value	TILCX
American Century Income & Growth	BIGRX	→	T. Rowe Price Instl Large Cap Value	TILCX
Hartford Dividend & Growth	HIADX	→	T. Rowe Price Instl Large Cap Value	TILCX
T. Rowe Price Equity Income	RRGSX	→	T. Rowe Price Instl Large Cap Value	TILCX
TIAA-CREF Large Cap Value	TIQRX	→	T. Rowe Price Instl Large Cap Value	TILCX
Invesco Diversified Dividend	LCEIX	→	T. Rowe Price Instl Large Cap Value	TILCX
BNY Mellon Sustainable U.S. Equity Fund Class A	DTCAX	→	Vanguard Large Cap Index	VLCAX
TIAA-CREF Equity Index	TIQRX	→	Vanguard Large Cap Index	VLCAX
HIMCO VIT Index	N/A	→	Vanguard Large Cap Index	VLCAX
Hartford Stock HLS	HSTAX	→	Vanguard Large Cap Index	VLCAX
Hartford Capital Appreciation HLS	HIACX	→	Vanguard Large Cap Index	VLCAX
BlackRock S & P 500 Index VI	DCPAX	→	Vanguard Large Cap Index	VLCAX
MFS Utilities	MMUFX	→	Vanguard Large Cap Index	VLCAX
Invesco Technology	FTCHX	→	Vanguard Large Cap Index	VLCAX
Hartford Healthcare HLS	HIAHX	→	Vanguard Large Cap Index	VLCAX
American Century Ultra	TWCUX	→	T. Rowe Price Instl Large Cap Core Growth	TPLGX
Invesco American Franchise	VAFAX	→	T. Rowe Price Instl Large Cap Core Growth	TPLGX
Janus Henderson Forty	JARTX	→	T. Rowe Price Instl Large Cap Core Growth	TPLGX
MFS Massachusetts Investors Growth	MIGFX	→	T. Rowe Price Instl Large Cap Core Growth	TPLGX
Putnam Sustainable Leaders Fund Class A	PNOPX	→	T. Rowe Price Instl Large Cap Core Growth	TPLGX
T. Rowe Price Growth Stock	RRGSX	→	T. Rowe Price Instl Large Cap Core Growth	TPLGX
Janus Henderson Enterprise	JAENX	→	Janus Henderson Enterprise	JDMNX
Franklin Small-Mid Cap Growth	FRSGX	→	Janus Henderson Enterprise	JDMNX
Invesco Small Cap Growth	GTSIX	→	Nationwide Small Company Growth	NWSIX
Hartford Small Company HLS	HIASX	→	Nationwide Small Company Growth	NWSIX
Janus Henderson Overseas	JIGRX	→	American Funds Europacific Growth	RERGX
American Funds Europacific Growth	RERCX	→	American Funds Europacific Growth	RERGX
American Century Intl Growth	TWIEX	→	American Funds Europacific Growth	RERGX
Janus Henderson Global Research	JWGRX	→	American Funds Europacific Growth	RERGX
Putnam Global Equity	PEQUX	→	American Funds Europacific Growth	RERGX
Hartford Global Growth	HIALX	→	American Funds Europacific Growth	RERGX
JP Morgan SmartRetirement Series 2020	JTAX	→	American Funds Target Date 2020	RDCTX
JP Morgan SmartRetirement Series 2025	JNSAX	→	American Funds Target Date 2025	RDDTX
JP Morgan SmartRetirement Series 2030	JSMAX	→	American Funds Target Date 2030	RDETX
JP Morgan SmartRetirement Series 2040	SMTAX	→	American Funds Target Date 2040	RDGTX
JP Morgan SmartRetirement Series 2050	JTSAX	→	American Funds Target Date 2050	RDITX
Janus Henderson Balanced	JABAX	→	American Funds Target Date***	RDATX
Hartford Balanced	HADAX	→	American Funds Target Date ***	RDATX
BNY Mellon Insight Core Plus	N/A	→	Baird Aggregate Bond	BAGIX

\*\*\*Funds will be invested in the Target Date Fund closest to the year in which participant turns 65.



Important information  
about your Deferred  
Compensation Plan