



On Your Side®

# QDIA / DEFAULT SUSPENSE FUND AND AUTOMATIC ENROLLMENT SETUP AND CHANGE FORM Northwestern Mutual Life (NML) Selling Agreement for Advisor

**Nationwide® Retirement Plans • Private Sector Operations**  
Phone: 1-800-548-6436 Fax: 1-877-NF401ks (1-877-634-0157)

## Case Information

Case Number: \_\_\_\_\_ Case Name: \_\_\_\_\_

## Type of Request – Select Only One

- Default Fund – complete sections A and F
- Default Fund QDIA – complete section A and F
- Default Fund QDIA and Automatic Enrollment QDIA – complete section A, B and F
- Automatic Enrollment QDIA: Managed Account Services – complete section B, C and F

## Section A: Qualified Default Investment Alternative (QDIA) / Default Fund Selection

**Select only one of the following QDIA/Default Fund options:** Targeted Retirement Date Fund Group **OR** a Balanced/Other Fund

**Targeted Retirement Date Fund Group**  
*(If selected, Fund Group, Normal Retirement Age and Rounding Method are all required selections when using Targeted Retirement Date Funds)*

1. Targeted Retirement Date Fund Group(s) Available: **(SELECT ONE FUND GROUP)**

| Select                   | Fund Group | Name  | Pricing Tier |
|--------------------------|------------|---|--------------|
| <input type="checkbox"/> | NAA        | Nationwide Targeted Destination Funds                 | Primary Plus |
| <input type="checkbox"/> | NAO        | Nationwide Targeted Destination Funds                 | Optional     |
| <input type="checkbox"/> | FAA        | Fidelity Freedom Target Maturity Funds                | Primary Plus |
| <input type="checkbox"/> | RAR        | Russell LifePoints® Funds Target Maturity Funds Group | Primary Plus |

**For a full listing of all funds available in the above fund groups, please see Section D of this form**

2. Normal Plan Retirement Age: \_\_\_\_\_ **(must be a whole number)**

3. Rounding Method – for the Retirement Date Fund Group

**SELECT ONLY ONE OPTION BELOW:**

- Round Up** – Round year up to the more aggressive fund
- Round Down** – Round year down to the more conservative fund
- Age Nearest** – Select the fund nearest the year the participant will reach the Normal Retirement Age

**Balanced/Other Fund**

*(Fund Name, Fund Code and VRU Code are all required fields if Balanced/Other Fund is selected)*

| Fund Name | Nationwide Fund Code | Nationwide VRU Code |
|-----------|----------------------|---------------------|
| _____     | _____                | _____               |

**Section B: Automatic Enrollment Setup Information (if applicable)**

**Initial Deferral % and 90-Day Refund Selection REQUIRED when using Automatic Enrollment:**

Initial Deferral Percentage (1-10%): \_\_\_\_\_ Allow 90-Day Refunds?  Yes  No

**Complete only if using an Automatic Deferral Increase Option:**

Annual Deferral Increase Percentage (0-10%): \_\_\_\_\_ (If blank, default is 0%) Deferral Percentage Limit (1-10%): \_\_\_\_\_ (If blank, default is the same as the Initial Deferral Percentage indicated above)

**NOTE: If the plan previously utilized an automatic enrollment program with an automatic deferral increase option, you will need to electronically provide the participant's first deferral date to Nationwide.**

**Section C: Automatic Enrollment Only - Qualified Default Investment Alternative (QDIA)**

**Managed Account Services**

*(Fund Name, Fund Code and VRU Code are all required fields if Managed Account Services is selected.)*

NOTE: If you choose this option, the Default Fund is not available.

Default fund for Participant Investment:

| Fund Name | Nationwide Fund Code | Nationwide VRU Code |
|-----------|----------------------|---------------------|
| _____     | _____                | _____               |

**Section D: Targeted Retirement Date Fund Group(s)**

| <b>Fund Group NAA</b>                                 |      |      |
|---|------|------|
| Nationwide Destination 2010 Fund Class A              | NWAD | 2047 |
| Nationwide Destination 2015 Fund Class A              | NWBD | 2048 |
| Nationwide Destination 2020 Fund Class A              | NWCD | 2049 |
| Nationwide Destination 2025 Fund Class A              | NWDD | 2050 |
| Nationwide Destination 2030 Fund Class A              | NWED | 2051 |
| Nationwide Destination 2035 Fund Class A              | NWGD | 2052 |
| Nationwide Destination 2040 Fund Class A              | NWHD | 2053 |
| Nationwide Destination 2045 Fund Class A              | NWID | 2054 |
| Nationwide Destination 2050 Fund Class A              | NWJD | 2055 |
| Nationwide Retirement Income Fund Class A             | NWKD | 2056 |
|   |      |      |
| <b>Fund Group NAO</b>                                 |      |      |
| Nationwide Destination 2010 Fund Institutional Class  | NWLD | 2057 |
| Nationwide Destination 2015 Fund Institutional Class  | NWMD | 2058 |
| Nationwide Destination 2020 Fund Institutional Class  | NWND | 2059 |
| Nationwide Destination 2025 Fund Institutional Class  | NWOD | 2060 |
| Nationwide Destination 2030 Fund Institutional Class  | NWPD | 2061 |
| Nationwide Destination 2035 Fund Institutional Class  | NWQD | 2062 |
| Nationwide Destination 2040 Fund Institutional Class  | NWRD | 2063 |
| Nationwide Destination 2045 Fund Institutional Class  | NWSD | 2064 |
| Nationwide Destination 2050 Fund Institutional Class  | NWTD | 2065 |
| Nationwide Retirement Income Fund Institutional Class | NWUD | 2066 |
|   |      |      |
| <b>Fund Group FAA</b>                                 |      |      |
| Fidelity Advisor Freedom 2005 Fund Class A            | FFVD | 1291 |
| Fidelity Advisor Freedom 2010 Fund Class A            | FAXD | 1303 |
| Fidelity Advisor Freedom 2015 Fund Class A            | FVXD | 1292 |
| Fidelity Advisor Freedom 2020 Fund Class A            | FDAD | 1304 |
| Fidelity Advisor Freedom 2025 Fund Class A            | FATD | 1293 |
| Fidelity Advisor Freedom 2030 Fund Class A            | FFED | 1305 |
| Fidelity Advisor Freedom 2035 Fund Class A            | FTHD | 1294 |
| Fidelity Advisor Freedom 2040 Fund Class A            | FFFD | 1306 |
| Fidelity Advisor Freedom 2045 Fund Class A            | FFZD | 1893 |
| Fidelity Advisor Freedom 2050 Fund Class A            | FXLD | 1894 |
| Fidelity Advisor Freedom Income Fund Class A          | FFXD | 1307 |

## Section D: Targeted Retirement Date Fund Group(s) (continued)

| Fund Group RAR   |      |      |
|--|------|------|
| Russell LifePoints@Funds - 2010 Strategy Fund Class R2 | RLTD | 2407 |
| Russell LifePoints@Funds - 2015 Strategy Fund Class R2 | RKLD | 2408 |
| Russell LifePoints@Funds - 2020 Strategy Fund Class R2 | RTXD | 2409 |
| Russell LifePoints@Funds - 2025 Strategy Fund Class R2 | RPLD | 2410 |
| Russell LifePoints@Funds - 2030 Strategy Fund Class R2 | RRTD | 2411 |
| Russell LifePoints@Funds - 2035 Strategy Fund Class R2 | RVLD | 2412 |
| Russell LifePoints@Funds - 2040 Strategy Fund Class R2 | RXTD | 2413 |
| Russell LifePoints@Funds - 2045 Strategy Fund Class R2 | RWLD | 2414 |
| Russell LifePoints@Funds - 2050 Strategy Fund Class R2 | RXYD | 2415 |
| Russell LifePoints@Funds - In Retirement Fund Class R2 | RZLD | 2416 |

## Section E: QDIA/Default Suspense Fund Disclosures

As Sponsor, I authorize Nationwide Trust Company, FSB, a division of Nationwide Bank or Nationwide Life Insurance Company ("Nationwide") to allocate the plan participant's contributions to the QDIA/Default Suspense Fund identified above.

Deposits received by Nationwide on behalf of participants must have a Social Security Number to be processed. All deposits received by Nationwide for a participant that does not have an established mix will be automatically allocated to the QDIA/Default Suspense Fund within the applicable participant account within three business days.

The QDIA/Default Suspense Fund must be a designated variable fund for the plan. If the fund I select as the QDIA/Default Suspense Fund is not currently a designated fund, I understand that this form will be used as my request and authorization to add the fund as a designated fund to my plan. Due to possible market value adjustments and other restrictions, the fixed contracts are not available as a Default Suspense Fund option.

I understand if the Managed Account Services ("MAS") option is not currently available to my plan, and Managed Account Services is selected as the QDIA/Default Suspense Fund, additional paperwork will be required by Nationwide to add this option and the QDIA/Default Suspense Fund will not be established until additional paperwork is received by Nationwide in good order.

Nationwide Target Destination Funds are part of the Nationwide Funds Group and are affiliated with Nationwide. Nationwide Funds distributed by Nationwide Fund Distributors LLC, Member FINRA. 1200 River Road, Suite 1000, Conshohocken, PA. 19428.

It is my responsibility as Sponsor to provide each eligible employee with a notice when they are first eligible to participate and at least 30 days (but, not more than 90 days) before the beginning of each plan year.

It is my responsibility as Sponsor to notify the participant(s) of the circumstances under which deposits have or will be allocated to the QDIA/Default Suspense Fund, and to provide the participant(s) with adequate information and procedures to transfer funds from the QDIA/Default Suspense Fund and/or to select alternate investment options for future allocations. If the participant(s) does not provide instruction to Nationwide to transfer funds from the QDIA/Default Suspense Fund and/or change investment options for future allocations, pursuant to established procedures, all deposits will continue to be allocated to the QDIA/Default Suspense Fund.

It is my responsibility as Sponsor to monitor performance and other aspects of the QDIA/Default Suspense Fund and select a replacement fund to serve as the QDIA/Default Suspense Fund as I deem appropriate. In the event of a fund merger or liquidation by the fund house offering the fund I have selected, I authorize Nationwide to change the QDIA/Default Suspense Fund to the merged/ replacement fund designated by the participants of the fund and/or the fund house.

I have reviewed and I understand the mutual fund payment information that is found in the Program Agreement.

I have reviewed the prospectus for the fund selected as the QDIA/Default Suspense Fund and understand its terms and conditions including any redemption fee and/or other restrictions that may apply.

It is the responsibility of the plan fiduciary or its delegate to prudently select and monitor any qualified default investment alternative (QDIA) or default fund. Therefore, it is the responsibility of the plan fiduciary or its delegate to know the requirements of the QDIA regulations and choose the default fund most appropriate for the participants of the plan. For a full list of the requirements, please visit: <http://www.dol.gov/ebsa/regs/fedreg/final/07-5147.pdf>. Nationwide is not responsible or liable for the selection of such QDIA/Default Fund and has merely provided facts requested by the plan fiduciary or its delegate. The facts provided should not be construed to provide any endorsement of or opinion on the appropriateness of a fund or portfolio for the participants of a particular plan.

**Section F: Sponsor and Authorized Representative Signatures**

By signing below, I (we) acknowledge that I (we) have read and understand all of the included disclosures. I (we) understand if there is any problem with the QDIA/Default Suspense Fund(s) requested, the fund(s) will not be added at this time and I (we) will be notified of necessary corrections.

\_\_\_\_\_  
Printed Sponsor Name

\_\_\_\_\_  
Sponsor Signature

\_\_\_\_\_  
Date

The Sponsor must sign this request. If the current Sponsor is not the individual who signed the original Program Agreement, please provide written evidence that he/she is Sponsor. This may include a signed Board of Director's Resolution or the signature page from the plan document.

By signing below, I am confirming the individual that signed above is authorized as Plan Trustee or Plan Sponsor to make this request.

\_\_\_\_\_  
Printed Authorized Representative Name

\_\_\_\_\_  
Authorized Representative Signature

\_\_\_\_\_  
Date