Take the next step
Your Retirement Plan Enrollment Guide

<<Plan name (enough room for 100 characters, can go to second line if needed)>>
<<Case # 001-12345>>
Welcome

<<This guidebook provides a great opportunity to learn about and join your retirement plan — a valuable benefit provided by your employer. Participating in your retirement plan is one of the best ways to prepare for your future.

Participating in the Plan is easy. This guidebook will show you how.

So what are you waiting for? Turn the page, and take the first step toward a brighter future.>>

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*Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
• Not insured by any federal government agency • May lose value*
Learn about retirement planning

Your company’s retirement plan offers a great way to save for your future. We want to help you understand how this Plan can help you reach your goals. And, it’s easy to get started!
What’s it going to take?
For most Americans, Social Security benefits will not provide enough retirement income. In fact, benefits typically account for 40% of current income at retirement.¹ Yet, some industry professionals say you’ll need about 70% to 90% of your current income just to maintain your standard of living in retirement.² But when you factor in inflation and increases in medical costs, others estimate you may need as much as 126% of your final pay.³
You may need a lot more money than Social Security will provide

53% of households are “at risk” of not having enough to maintain their living standards in retirement.\(^4\)

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount (2018$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>$65,700</td>
</tr>
<tr>
<td>2014</td>
<td>$87,600</td>
</tr>
</tbody>
</table>

Long-term or assisted-living care can be very expensive.\(^5\)

Outliving your money. The annual Social Security cost of living adjustment (COLA) tends to lag the inflation seniors experience by a year or more.\(^6\) The result could mean an ever-increasing budget gap.

Health care. The amount a healthy couple turning age 65 in 2018 will need to cover health care costs in their remaining years.\(^7\)

Given these realities, you may need to accumulate significant savings by the time you retire.

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2. *Do I really need 100% of my pre-retirement income?*, CNN Money (July 2012).
The earlier you start saving, the less it may cost per pay to reach your goal for retirement

That’s because any earnings your savings generate get continually reinvested over the long term.

This process is called **compounding**, and it uses time to help your money make money for you. Like all investing strategies, compounding is not guaranteed to provide enough money through retirement. However, the longer the time until you want to start withdrawing your money, the greater the potential for your regular contributions and their earnings to grow.

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**MICHAEL**

Starts at age 35  
Stops at age 67  
Contributes for 32 yrs.  
$57.69/week  
7% hypothetical growth rate  
Total contribution = $96,000  
Age 67  
$342,306

**ASHLEY**

Starts at age 21  
Stops at age 35  
Contributes for 14 yrs.  
$57.69/week  
7% hypothetical growth rate  
Total contribution = $42,000  
Age 67  
$610,377

**COURTNEY**

Starts at age 21  
Stops at age 67  
Contributes for 46 yrs.  
$57.69/week  
7% hypothetical growth rate  
Total contribution = $138,000  
Age 67  
$952,682

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This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a $30,000 annual salary. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less. Interest compounded annually based on weekly contributions.
Consider contributing at least 10% of your salary each payday

How much should you contribute to your retirement plan? While everyone’s situation is unique, some experts feel that you should aim to contribute at least 10% of your salary up to the maximum allowable if possible.⑧

As you can see in the chart below, even a small increase in the deferral per pay can turn into significant differences in possible account values over time.

<table>
<thead>
<tr>
<th>Deferral Per Pay</th>
<th>Paycheck Impact</th>
<th>Annual Deferral</th>
<th>Accumulation 10 Years</th>
<th>Accumulation 20 Years</th>
<th>Accumulation 30 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25</td>
<td>$18.75</td>
<td>$650</td>
<td>$9,304</td>
<td>$27,605</td>
<td>$63,607</td>
</tr>
<tr>
<td>$50</td>
<td>$37.50</td>
<td>$1,300</td>
<td>$18,607</td>
<td>$55,210</td>
<td>$127,214</td>
</tr>
<tr>
<td>$75</td>
<td>$56.25</td>
<td>$1,950</td>
<td>$27,911</td>
<td>$82,815</td>
<td>$190,821</td>
</tr>
<tr>
<td>$100</td>
<td>$75.00</td>
<td>$2,600</td>
<td>$37,214</td>
<td>$110,420</td>
<td>$254,428</td>
</tr>
<tr>
<td>$250</td>
<td>$187.50</td>
<td>$6,500</td>
<td>$93,036</td>
<td>$276,051</td>
<td>$636,070</td>
</tr>
<tr>
<td>$500</td>
<td>$375.00</td>
<td>$13,000</td>
<td>$186,071</td>
<td>$552,102</td>
<td>$1,272,139</td>
</tr>
<tr>
<td>$750</td>
<td>$562.50</td>
<td>$18,000</td>
<td>$257,637</td>
<td>$764,449</td>
<td>$1,761,423</td>
</tr>
</tbody>
</table>

This table shows the cumulative value of 26 biweekly deferral amounts over 10, 20, and 30 years, assuming a compound annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of $38,000 and one deduction for federal tax purposes. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.

⑧ How to invest in a 401(k), CNN Money (August 2012)

Paycheck impact: The difference between the amount of the deferral and how much your take-home pay is reduced. For example, you may defer $25 per pay, and your retirement account will grow by $25, but it will only appear to be $18.75 out of pocket because of the pretax status.

Remember that if you choose a Roth, your Paycheck Impact is the same as your Deferral Per Pay.
Contribute now, pay taxes later

Pre-tax payroll deductions help you make the most of your money today

Your retirement plan allows you to defer money each pay period before it’s taxed. That means fewer tax dollars are paid on today’s income, making a smaller impact on your take-home pay. Basically, more money goes into your account than comes out of your paycheck.

Pay taxes now, withdraw tax-free later

Roth deductions free up tax-free money while in retirement

When you contribute to a Roth account, you pay taxes on the portion of your salary that goes into the plan; but withdrawals of contributions and earnings in retirement are currently tax-free if certain conditions are met.

<table>
<thead>
<tr>
<th>You contribute</th>
<th>You invest</th>
<th>Biweekly pay reduced by</th>
<th>Annual income tax savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>3%</td>
<td>$35</td>
<td>$26</td>
<td>$225</td>
</tr>
<tr>
<td>6%</td>
<td>$69</td>
<td>$52</td>
<td>$450</td>
</tr>
<tr>
<td>9%</td>
<td>$104</td>
<td>$78</td>
<td>$675</td>
</tr>
<tr>
<td>12%</td>
<td>$138</td>
<td>$104</td>
<td>$900</td>
</tr>
</tbody>
</table>

Example of potential pretax savings for someone making $30,000 a year

Results rounded to the nearest dollar, assuming a 25% marginal federal income tax bracket and biweekly pay periods.

Remember, when withdrawals are made in retirement, pretax contributions are taxable income, while Roth contributions are withdrawn tax-free.
The decision about pretax or after-tax contributions is totally up to you

Subject to Plan rules, you may elect to have a portion of your contribution each payday to go 100% into a pretax account, 100% into a Roth account or some to each. Splitting your contributions between pre- and post-tax accounts may offer tax diversification when you begin taking withdrawals. However, before you make a decision, you should consult your attorney or tax advisor.

The chart below can help you understand the potential difference in growth among taxable, Roth and tax-deferred investments.

The power of tax-deferred compounding

Totals shown reflect a $100 monthly investment, an 8% annual return, a 4% annual wage inflation and a 25% marginal federal income tax bracket. From the taxable investments, taxes are taken each month from deposits and annually upon gains. Taxes are taken on the tax-deferred investment’s end balance. This 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. If fees were reflected, the return would be less.

You could be eligible for a $2,000 credit!

Depending on your income and income tax return filing status, you could be eligible for up to a $2,000 tax credit. And, this tax credit is in addition to any deduction or exclusion that already applies to the contribution.

- **Take-home pay:** Also known as net pay. It’s the after-tax amount you receive in your paycheck.
- **Earnings:** Income gained from an investment that’s added to an investor’s principal.
Get to know the language of investing

Investing involves putting your money to work with the objective of making more money. The success of an investment can be measured by the income it generates, the interest it bears, or its value over time. Most investors’ collection of investments consists of three main asset classes or categories, each with unique features, risks and rewards:

**Stocks** - Shares of ownership in a corporation
**Bonds** - Investor loans to a government or corporation
**Capital preservation** - Investment options that can be turned into cash relatively easily

The core investment options in the retirement plan are **mutual funds**, a mix of investments that may include stocks, bonds and/or capital preservation. Each fund is managed by a professional money manager and has a stated objective or investment style.

Both stocks and their mutual funds can be divided into groups by their market capitalization, or “cap,” which is one way investors gauge a company’s size.

- **Large-cap stock funds** refer to mutual funds that invest primarily in companies with market values greater than $10 billion. These funds can be appropriate for investors who have longer-term investment timelines, or looking for stability as they enroll in the retirement plan. But for those seeking greater growth opportunities often found in smaller, more aggressive companies, investing solely in large-cap funds may not be the answer.

- **Mid-cap stock funds** refer to mutual funds that invest primarily in companies with market values between $2 and $10 billion. These funds may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

- **Small-cap stock funds** refer to mutual funds that invest primarily in companies with market values under $2 billion. As with mid-cap funds, these funds may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

- **International stock funds** refer to mutual funds that invest primarily in companies located outside of the United States. While these funds may offer attractive growth potential, investing in this class of funds involves risks not associated with investing primarily in the U.S., such as currency fluctuation, political instability, foreign regulations, differences in accounting and limited availability of information.

- **Bond funds** refer to mutual funds that invest primarily in bonds. These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund. These funds may be categorized by the types of bonds the manager invests in.

- **Capital preservation funds** refer to mutual funds that invest primarily in options that can be turned into cash relatively easily. While these funds tend to be less risky investment options, returns may not keep pace with inflation, and in some cases may produce a negative rate of return when fund expenses are factored in. As with stock and bond funds, there are various types of capital preservation funds, with unique objectives and potential investment risks.
What is risk vs. reward?

Every investment has a risk level associated with it. That risk level also corresponds with the likelihood of a reward. Use the chart below to better understand the components of the mutual funds you read about. The higher the risk vs. reward ratio, the greater the potential for growth, but at a higher risk of losing value. The lower the risk vs. reward ratio, the less the potential for return, but at a lower risk of losing value.

<table>
<thead>
<tr>
<th>Range of relation between risk and reward</th>
</tr>
</thead>
<tbody>
<tr>
<td>Potential Reward</td>
</tr>
<tr>
<td>(the chance to make money)</td>
</tr>
<tr>
<td>Potential Risk</td>
</tr>
<tr>
<td>(the chance to lose money)</td>
</tr>
<tr>
<td>Capital preservation</td>
</tr>
<tr>
<td>Bonds</td>
</tr>
<tr>
<td>Large-cap</td>
</tr>
<tr>
<td>Mid-cap</td>
</tr>
<tr>
<td>Small-cap</td>
</tr>
<tr>
<td>International</td>
</tr>
</tbody>
</table>

Investing involves risk, including the loss of principal.

Asset allocation and diversification
Find the right blend of investments that works for you

One of the best strategies to help ensure the maximum performance of your retirement account and protect your account against fluctuations in the market is asset allocation. Asset allocation is a method that spreads investments into various asset classes so that if one asset class performs poorly, you can be protected by the potential good performance of another. It’s similar to the theory of not holding all of your eggs in one basket.

Although each investor’s needs are different, the idea is to find the right blend of potential risk and reward by mixing investments to suit your individual investing style.

- **Portfolio:** A group of investments held by an investor (such as stocks, bonds or mutual funds).
- **Volatility:** Indirectly refers to level of risk; for example: stocks that have regularly fluctuating prices are considered riskier and more volatile. Stocks whose prices fluctuate less (or by a smaller amount) are less risky and less volatile.
Dollar-cost averaging

When you contribute to your retirement plan, you’re using an investment strategy called dollar-cost averaging. Retirement plans allow you to make consistent contributions over the course of time rather than invest in a large lump sum at one time. This strategy gives you the potential to reduce the amount you pay for each mutual fund share.

See the difference between lump-sum investing and dollar-cost averaging

### Invest one lump sum of $12,000

<table>
<thead>
<tr>
<th>Share price</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan 1 $25</td>
<td>480</td>
</tr>
</tbody>
</table>

Total shares purchased: 480
Average cost/share: $25

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### Invest $1,000/month for a year

<table>
<thead>
<tr>
<th>Share price</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan 1 $25</td>
<td>40</td>
</tr>
<tr>
<td>Feb 1 $25</td>
<td>40</td>
</tr>
<tr>
<td>Mar 1 $20</td>
<td>50</td>
</tr>
<tr>
<td>Apr 1 $20</td>
<td>50</td>
</tr>
<tr>
<td>May 1 $18</td>
<td>55.6</td>
</tr>
<tr>
<td>Jun 1 $16</td>
<td>62</td>
</tr>
<tr>
<td>Jul 1 $15</td>
<td>66</td>
</tr>
<tr>
<td>Aug 1 $15</td>
<td>66</td>
</tr>
<tr>
<td>Sep 1 $17</td>
<td>58</td>
</tr>
<tr>
<td>Oct 1 $20</td>
<td>50</td>
</tr>
<tr>
<td>Nov 1 $25</td>
<td>40</td>
</tr>
<tr>
<td>Dec 1 $27</td>
<td>37</td>
</tr>
</tbody>
</table>

Total shares purchased: 617.3
Average cost/share: $19.44

Dollar-cost averaging does not assure a profit and does not guarantee against loss in a declining market. This type of strategy involves continuous investment in the security regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low price levels.

For example, if one did a lump-sum purchase on July 1 at $15 per share, total shares purchased would be 800.
Find your investment strategy

Now that you have an understanding of investment basics, it's time to put everything together to form a strategy that will fit your personal goals.
Find your comfort zone.
There are options for nearly all types of investors.

Everyone is different when it comes to how they want to invest their retirement plan account. Depending on your age and risk tolerance, you may consider one of these options a good fit for you.

**DO IT FOR ME.**

**Hire a professional to manage your account**
With managed account service, your investments are actively selected for you by an experienced investment firm based on information you provide about your goals, time horizon and risk tolerance.

For a nominal cost, a professional investment management firm will select the funds for your retirement plan account and manage your asset allocation for you. It’s important to note that, even with professional management, there is no guarantee that your investment objectives will be met.

**Contribute to Target Maturity Funds**
Target Maturity Funds are designed to invest for a specific date (usually when you will begin making withdrawals) and automatically adjust the mix to become more conservative as the date approaches.

**Choose Asset Allocation Funds**
Asset Allocation Funds build a portfolio designed to invest for a specific risk level from conservative to aggressive mixes and rebalance periodically to maintain their risk level.

**I’LL DO IT MYSELF.**

**Build your own portfolio**
You can create your own mix of investments from the available options within the Plan, and then manage your portfolio and rebalance your account on your own.

**Target Maturity Funds are designed for people who plan to begin withdrawing money during or near a specific target date, like at retirement. These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. In addition to the expenses of the Target Maturity Funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal value of the fund is not guaranteed at any time, including the target date.**
Choose your style.
Take a look and identify your strategy.

There’s more than one way to get to retirement. Some people know exactly what they want when it comes to managing their retirement plan account. Others want simple choices or need regular help. It's important to identify a personal investing style that can help you reach your specific goals.

### DO IT FOR ME.

<<Are you too busy to actively manage your retirement plan account?
Would you feel more confident trusting professionals to select and manage the investment options for your account?>>

<<If you answered yes, turn to your Plan’s Managed Account information on page <<XX>>.>>

### I’LL DO IT MYSELF.

<<Are you already thinking about the age you want to retire and want a fund that adjusts objectives over time?>>

<<If you answered yes, turn to page <<TM 1-pager>> to learn about our Target Maturity investment options.>>

<<If you answered yes, turn to page <<performance>> to review performance and expense information.>>

<<Do you know the level of risk you want to take in your account and want a simpler way to diversify your portfolio?>>

If you answered yes, turn to page <<questionnaire>>, where our questionnaire will help you decide which risk based portfolio is right for you.

### Already thinking about the direction you want to take in your account?
Are you confident about choosing your own funds and initiating your own account transactions?

Turn to page <<questionnaire>>, where our questionnaire will help get you started down the path that puts you in complete control.

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- **Risk tolerance:** The degree of risk or uncertainty that an investor is willing to cope with in regards to decreases in the value of his/her investments.

- **Time horizon:** The length of time an investor has before he/she wants to begin receiving income from a retirement account; usually the amount of time left before retirement.
Nationwide ProAccount® is a choice for the “Do it for me” investor.

When making investment decisions in your retirement account — what funds to pick, how much to invest in each fund, when to make changes — you used to have just one choice: do it yourself. With Nationwide ProAccount, you have another — a managed account where an experienced investment firm takes into account how you feel about risk and where you are on the road to retirement.

What you get with a managed account:

> The expertise of a professional investment firm
> In-depth research of fund selection and asset allocation
> Monitoring and refinement as market conditions change and you get closer to retirement
> Periodic adjustments designed to help keep you on track toward your retirement goals

What is Nationwide ProAccount?

Nationwide Investment Advisors, LLC (NIA)

Nationwide Investment Advisors, LLC (NIA) is a registered investment adviser with the Securities and Exchange Commission (SEC) and an affiliate of Nationwide Financial — the company administering your retirement plan.

They developed Nationwide ProAccount to bring the benefits of a professionally managed account to people like you — retirement plan investors who may benefit from the help of a professional money manager.

Wilshire Associates Incorporated

We’ve engaged Wilshire Associates Incorporated (“Wilshire®”) to serve as our Independent Financial Expert:

> Founded in 1972, Wilshire Associates is a diversified global financial services firm that serves in excess of 500 clients across 20 countries with combined assets exceeding $8 trillion*
> Wilshire Funds Management, the global investment management business unit of Wilshire Associates, advises on $145 billion in assets for financial intermediaries as of 9/30/15
> An expert in the fields of asset allocation, investment manager selection and risk management, catering to the institutional and retail markets
> Developer of the Wilshire 5000 Total Market Index:® the first comprehensive U.S. stock index

* Client assets are as represented by Pensions and Investments, detailed in P&I’s “Largest Retirement Funds” and P&I’s “Largest Money Managers (U.S. institutional tax-exempt assets)” as of 9/30/14 and 12/31/14, and published 2/9/15 and 5/18/15, respectively.
You get independent advice.
Nationwide ProAccount offers an independent voice for investment management advice. Wilshire is not affiliated with Nationwide, and Nationwide doesn’t influence their investment strategy or decisions. The decisions Wilshire makes are based on a rigorous, disciplined investment process that leverages their deep knowledge of markets and investment strategies.

Nationwide ProAccount allows you to participate in an investment management process often reserved for institutional investors. Through Wilshire’s rigorous investment and manager research process, this solution is designed to provide a strategy to help address long-term investment goals including growth, preservation of capital and income.

<table>
<thead>
<tr>
<th>What NIA does:</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; Oversees the Independent Financial Expert (Wilshire)</td>
</tr>
<tr>
<td>&gt; Adjusts your account according to Wilshire’s instructions</td>
</tr>
<tr>
<td>&gt; Monitors investment performance on a continual basis</td>
</tr>
<tr>
<td>&gt; Provides periodic communications and support to you</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What Wilshire does:</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; Researches investment strategies and asset classes</td>
</tr>
<tr>
<td>&gt; Builds the asset allocations for the portfolios</td>
</tr>
<tr>
<td>&gt; Selects the specific investments for the portfolios</td>
</tr>
<tr>
<td>&gt; Updates the funds and allocations in the portfolios to remain in-line with time horizon, manager and market changes</td>
</tr>
</tbody>
</table>
A fresh approach

Many portfolio management strategies focus on your planned retirement date or your feelings about short-term market changes. But these strategies are often too broad on their own and cannot distinguish the subtle differences that make you unique from other investors. Nationwide ProAccount combines both target-date and risk-based investment strategies. Considering both age and comfort level with risk, Wilshire creates Nationwide ProAccount portfolios that take into account the needs of an individual participant.

Different ages, same profile:

**MARY**
Age 25, Moderate
Mary has many years until retirement and is somewhat comfortable with swings in the value of her account. She feels that she should take on some risk to help achieve her long-term growth goals.

**NANCY**
Age 55, Moderate
Nancy started saving later in life and now has 10 years until retirement. She feels she should take on some risk to help grow her savings, knowing that may mean moderate swings in the value of her account.

These are hypothetical examples provided to illustrate the different portfolio allocations available with Nationwide ProAccount. The portfolios shown may not reflect the actual allocations of a Nationwide ProAccount portfolio.
Same age, different profiles:

**JOHN**

Age 40, Conservative

John has built the foundation for a significant nest egg and is on the path to provide most of his income in retirement. His goal is to preserve the value of his account, while recognizing that he still has many years until retirement.

![John's Portfolio](chart)

**DAVE**

Age 40, Aggressive

Dave does not have other planned sources of retirement income. His goal is to maximize the growth of his account in the years up to retirement, knowing this may mean swings in his account value along the way.

![Dave's Portfolio](chart)
Nationwide ProAccount works for you

Few people have the time to spend watching their investments. With Nationwide ProAccount, investments are monitored on an ongoing basis. Wilshire makes the investment decisions, determining if any changes are needed to the Nationwide ProAccount portfolios, and then NIA updates your account to help you stay on track toward your retirement goals.

Periodic updates
To help avoid large shifts in your allocation as your retirement nears, Wilshire makes small shifts in the Nationwide ProAccount portfolios on a periodic basis. Fund selections or allocations may also change as market conditions change.

Ongoing monitoring
Wilshire keeps an eye on the funds in the Nationwide ProAccount portfolios, ready to make changes when needed.

Long-term adjustments
As you get closer to retirement, your portfolio will become more conservative, gradually moving out of higher-risk funds into funds constructed to offer less volatility.
How Nationwide ProAccount stays in touch

You’ll receive a welcome letter from us within your first 30 days; includes information on how to contact us and keep track of your account online.

You’ll receive a quarterly Nationwide ProAccount Fee Notification directly from us showing exactly how much you’re paying for this service.

You’ll receive an update each year with a reminder to check your Risk Profile.

You can call a Nationwide ProAccount representative at 1-888-540-2896 whenever you have questions about this service or the management of your account.

Go to page <<XX>> where you will:

1. Complete your Plan’s enrollment form
2. If you decide you are a “Do it for me” investor, review the Choose Managed Accounts section and select this option on the enrollment form. *(If you select a managed account option, you must also complete an investor profile questionnaire and sign the accompanying acknowledgment form.)*
3. Sign the enrollment form where indicated
4. Complete and sign your Plan’s beneficiary form
5. Return the paperwork to your <<default HR rep>>
Nationwide® Target Destination Funds

As an option in your plan’s investment menu, the Target Destination Funds help you invest for retirement with just one choice.

By automatically adjusting the risk profile of your investment to become more conservative as you approach retirement, the Nationwide Target Destination Funds make it easier for you to prepare for retirement, both now and in the years to come.

Choose one fund based on when you plan to retire, and you’ll conveniently have:

> Broad exposure to a variety of asset classes in a single fund
> An investment mix that will change automatically and gradually get more conservative as your retirement date nears

Simply choose the fund with a target date close to the year you plan to retire

There are 11 Nationwide Target Destination Funds with target dates at five-year intervals from 2010 to 2060, plus a retirement income fund for investors already in retirement.

No matter how near or far away your retirement date is, there’s a fund with a target date that’s close to the year you plan to retire.

The Target Destination Series

> Nationwide DestinationSM 2010 Fund
> Nationwide Destination 2015 Fund
> Nationwide Destination 2020 Fund
> Nationwide Destination 2025 Fund
> Nationwide Destination 2030 Fund
> Nationwide Destination 2035 Fund
> Nationwide Destination 2040 Fund
> Nationwide Destination 2045 Fund
> Nationwide Destination 2050 Fund
> Nationwide Destination 2055 Fund
> Nationwide Destination 2060 Fund
> Nationwide Retirement Income Fund

The Nationwide Target Destination Funds are designed to help you:

> Simplify choosing your investments by selecting one fund based on your planned retirement date
> Reduce the risk of investing by allocating assets across a broad range of funds and a variety of asset classes
> Stay on track toward your goals as we adjust the fund and make it more conservative as you near retirement
> Feel more confident about your investments because we’re monitoring the underlying funds and their managers

The Nationwide Target Destination Funds are designed to provide diversification across a variety of asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Nationwide Target Destination Funds, each investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

In general, a fund with a later target date is expected to be more volatile, and thus riskier, because of its greater allocation to equity securities than a fund with an earlier target date. A fund at its target date through the next 20 years is expected to be less volatile than a fund in its “pre-retirement” stage. The Nationwide Retirement Income Fund, which is the vehicle intended to serve investors who are approximately 20 years beyond a fund’s target date, is expected to be the least volatile of the Funds because of that Fund’s further-reduced exposure to equity securities.
See how the Nationwide Target Destination Funds work

Each fund invests in a professionally selected mix of asset classes tailored for investors who plan to retire close to the target date designated in the fund’s name (generally assumed to be when they reach age 65).

Over time, the fund will automatically become more conservative, with greater emphasis on investments that provide for income and preservation of capital, and less on those offering the potential for growth. When funds reach a date 20 years beyond their specified retirement date they cease to glide. The Nationwide Retirement Income Fund has a static allocation.

Your financial concerns don’t stop at retirement—they just change. That’s why the investment mix for each Nationwide Target Destination Fund continues to be managed up to 20 years after the target date is reached, helping you grow your retirement savings over the long term while seeking to reduce volatility and provide income.

The Nationwide® Contract, which offers a minimum rate of return that is currently higher than most money market funds, is currently included as part of the fixed-income allocation in select Nationwide Target Destination Funds.

Important Disclosures

Call 1-800-848-0920 to request a summary prospectus and/or a prospectus, or download prospectuses at nationwide.com/mutualfunds. These prospectuses outline investment objectives, risks, fees, charges and expenses, and other information that you should read and consider carefully before investing.

Investing in mutual funds involves risk, including the possible loss of principal. Share price, principal value, and return will vary, and you may have a gain or a loss when you sell your shares.

The Nationwide Target Destination Funds are designed to provide diversification across a variety of asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Nationwide Target Destination Funds, each investor is indirectly paying a proportionate share of the applicable fees and expenses of its underlying funds.

Investments in each of the Nationwide Target Destination Funds are subject to the risks of its underlying funds. The year in each Fund’s name refers to the approximate age of 85 years. Each Fund will gradually shift its investment allocations from more-aggressive investments to more-conservative investments based on its target date. Investments in the Nationwide Target Destination Funds are not guaranteed at any time, including on or after the target date. Please refer to the most recent prospectus for a more detailed explanation of the Fund’s principal risks.

Asset allocation is the process of spreading assets across several different investment styles and asset classes. The purpose is to potentially reduce long-term risk and capture potential profits across various asset classes.

Each Fund is subject to different levels of risk, based on the types and sizes of its underlying asset class allocations and its allocation strategy. In addition, each Fund’s underlying funds may be subject to specific investment risks, including but not limited to: stock market risk (equity securities); default risk and interest rate risk—if interest rates go up, bond prices go down and if interest rates go down, bond prices go up (bonds); and currency fluctuations, political risks, and differences in accounting and availability of information (international securities).

Nationwide Asset Management, LLC (NWAM) provides asset allocation consulting services to Nationwide Fund Advisors (NFA), the Funds’ investment adviser. NWAM is a registered investment adviser and wholly owned subsidiary of Nationwide Mutual Insurance Company, and therefore is affiliated with NFA. NFA makes both the asset allocation and underlying fund selection decisions for the Funds. In addition, NWAM serves as the subadviser to certain other Nationwide Funds.

There is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved or that a diversified portfolio will produce better results than a nondiversified portfolio. Diversification does not guarantee returns or insulate an investor from potential losses, including the possible loss of principal.

The Nationwide® Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, a division of Nationwide Bank®. Variable investment products and services offered through Nationwide Investment Services Corporation, member FINRA, Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220. Nationwide Funds Group (NFG) comprises Nationwide Fund Advisors, Nationwide Fund Distributors LLC and Nationwide Fund Management LLC. Together they provide advisory, distribution and administration services, respectively, to Nationwide Funds. Nationwide Fund Advisors (NFA) is the investment adviser to Nationwide Funds.
Questionnaire

1 // Your current age is:
   1. Over 70 (1 point)
   2. 60-70 (4 points)
   3. 50-59 (8 points)
   4. 35-49 (12 points)
   5. 34 or younger (16 points)

2 // When do you anticipate taking regular cash distributions from your account?
   1. Less than 5 years (2 points)
   2. 5 – 9 years (5 points)
   3. 10 – 15 years (7 points)
   4. More than 15 years, or I do not anticipate taking cash distributions (10 points)

3 // In addition to your current employer-sponsored retirement plan, do you have other retirement plan benefits such as a defined benefit pension or defined contribution profit sharing plan?
   1. No (0 points)
   2. Yes (20 points)

4 // If $100,000 was invested at the beginning of the year, which example best describes your tolerance for risk?
   1. Portfolio A ($95,000-$115,000) 1 point
   2. Portfolio B ($90,000-$125,000) 4 points
   3. Portfolio C ($85,000-$140,000) 7 points
   4. Portfolio D ($80,000-$150,000) 10 points

5 // While riskier than bond investments, stock investments offer the potential of higher long-term investment returns. What is your feeling about investing a portion of your money in stock investments?
   1. I am concerned that stock investments are too risky and would prefer a higher allocation to bonds (1 point)
   2. I understand there is additional risk with stock investments and would consider a more balanced allocation to stocks and bonds (5 points)
   3. I understand there may be some additional risks in stock investing, but the opportunity to achieve long-term growth with a higher allocation to equities is worth serious consideration (9 points)
   4. I understand the risks, but recognize there are growth opportunities in stock markets, and would like to maximize those opportunities (12 points)

6 // Given the volatility of the capital markets, your account value will fluctuate over time. The three choices below show potential account value ranges after a three year investment period. If you were to invest $50,000, which portfolio would you select?
   1. Account value range of $48,000 - $53,000 (2 points)
   2. Account value range of $45,000 - $58,000 (6 points)
   3. Account value range of $40,000 - $60,000 (10 points)
Take your total points from the questionnaire and look for the profile that best describes you.

<table>
<thead>
<tr>
<th>Total points:</th>
<th>58 or more = Aggressive</th>
<th>40 to 57 = Moderate/Aggressive</th>
<th>27 to 39 = Moderate</th>
<th>17 to 26 = Moderate/Conservative</th>
<th>16 or less = Conservative</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>International</strong></td>
<td>Aggressive 30%</td>
<td>Moderately Aggressive 24%</td>
<td>Moderate 19%</td>
<td>Moderately Conservative 14%</td>
<td>Conservative 9%</td>
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<tr>
<td><strong>Small-cap</strong></td>
<td>Aggressive 5%</td>
<td>Moderate 4%</td>
<td>Moderately Conservative 2%</td>
<td>Conservative 1%</td>
<td></td>
</tr>
<tr>
<td><strong>Mid-cap</strong></td>
<td>Aggressive 11%</td>
<td>Moderate 9%</td>
<td>Moderately Conservative 6%</td>
<td>Conservative 4%</td>
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</tr>
<tr>
<td><strong>Large-cap</strong></td>
<td>Aggressive 44%</td>
<td>Moderate 37%</td>
<td>Moderately Conservative 23%</td>
<td>Conservative 16%</td>
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</tr>
<tr>
<td><strong>Bonds</strong></td>
<td>Aggressive 7%</td>
<td>Moderate 18%</td>
<td>Moderately Conservative 28%</td>
<td>Conservative 38%</td>
<td></td>
</tr>
<tr>
<td><strong>Capital preservation</strong></td>
<td>Aggressive 3%</td>
<td>Moderate 7%</td>
<td>Moderately Conservative 12%</td>
<td>Conservative 17%</td>
<td></td>
</tr>
</tbody>
</table>

**Aggressive**
Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.

**Moderately Aggressive**
Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from his/her investable assets.

**Moderate**
Best suits an investor who seeks relatively stable growth and a low level of income. The main objective is to limit fluctuations to less than those of the overall stock market.

**Moderately Conservative**
Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a Conservative profile.

**Conservative**
Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and whose main objective is to preserve capital while providing income. Fluctuations in the value of these portfolios are minor.

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The Asset Allocation Tool is provided for educational purposes only. It is not intended to provide personalized investment advice.

The Asset Allocation Tool presented is available through a license agreement between Wilshire Associates and Nationwide. Its sole purpose is to assist you in determining your general attitudes towards investment risk. This questionnaire does not consider all factors necessary in making an investment decision (e.g., personal and financial information and investment objective). In no way should this questionnaire be viewed as investment advice or establishing any kind of advisory relationship with Wilshire Associates. Wilshire Associates does not endorse and/or recommend any specific financial product that may be used in conjunction with the asset allocation models that are presented. Please consult with your financial professional and obtain the financial product’s prospectus (or its equivalent) and read it carefully prior to investing.
Find your investment strategy

Nationwide® Investor Destinations Funds
As an option in your plan’s investment menu, the Investor Destinations Funds offer a simpler way to invest for retirement.

How you split up the money you invest may be the most important decision you make for your retirement account, and the Nationwide Investor Destinations Funds can help make that decision easier for you.

Simply choose one of our Investor Destinations Funds, and you’ll conveniently have:

> An investment strategy that attempts to maximize return at a risk level that is comfortable for you
> A wide variety of investments across different asset classes
> Broad diversification that may help smooth out up and downs in the market

Plus, select Investor Destinations Funds hold the Nationwide® Contract, which offers a minimum rate of return that is currently higher than most money market funds.

Helping you balance risk with return in a way that’s comfortable for you

There are five Investor Destinations Funds, and each one is managed to a specific risk profile.

The more conservative funds invest primarily in bond funds and short-term investments, for investors with a low tolerance for risk and the ups and downs of investing.

The more aggressive funds invest primarily in stock funds, for investors who want long-term growth and are comfortable with the ups and downs of investing.

Simply select the fund that best matches your comfort level with investment volatility and risk, and your money will be professionally managed to maintain its target asset allocation.

Nationwide Investor Destinations Funds are designed to help you:

> **Reduce the risk of investing** by allocating assets across a broad range of funds and a variety of asset classes
> **Potentially lower your overall cost** by having some underlying investments in lower-cost index funds
> **Feel more confident about your investments** because we’re monitoring the underlying funds and their managers

Please remember there is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved, nor that a diversified portfolio will produce better results than a nondiversified portfolio. Asset allocation and diversification does not guarantee returns or insulate an investor from potential losses, including the possible loss of principal.

The Nationwide Contract is a fixed-rate guaranteed investment contract, issued by Nationwide Life Insurance Company and is not available for purchase outside of the Nationwide Investor Destination Funds. It can be terminated by Nationwide at any time on 30 days’ notice.
Choose one of five Nationwide Investor Destinations Funds:

**Aggressive Fund**

*Allocation: 90% stocks/10% bonds*

May be a good choice if you’re an investor with a long time horizon and are comfortable with risk.

**Moderately Aggressive Fund**

*Allocation: 80% stocks/20% bonds*

May be a good choice if you’re comfortable with higher risk but looking for slightly more asset class diversification.

**Moderate Fund**

*Allocation: 60% stocks/30% bonds/10% Nationwide Contract*

May be a good choice if you have some tolerance for risk, and you are seeking both growth and income over the long term.

**Moderately Conservative Fund**

*Allocation: 40% stocks/43% bonds/17% Nationwide Contract*

May be a good choice if you have a relatively low tolerance for risk and your primary goal is income over an intermediate time horizon.

**Conservative Fund**

*Allocation: 20% stocks/56% bonds/24% Nationwide Contract*

May be a good choice if you have a low tolerance for risk and your primary goal is income over the short term.

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The Nationwide Investor Destinations Funds are designed to provide diversification across a variety of asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Nationwide Investor Destinations Funds, each investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Investments in the funds are subject to the risks of each fund’s underlying funds. Please refer to the most recent prospectus for a more detailed explanation of each fund’s principal risks.

Each fund may invest in the Nationwide Contract, which is a fixed interest contract issued and guaranteed by Nationwide Life Insurance Company (Nationwide), an affiliate of the funds’ investment adviser, Nationwide Fund Advisors. If Nationwide becomes unable to meet this guarantee, a fund that invests in the Nationwide Contract may lose money from unpaid principal or unpaid or reduced interest.

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Nationwide Funds distributed by Nationwide Fund Distributors LLC (NFD), member FINRA, Columbus, OH. NFD is not affiliated with any subadviser contracted by Nationwide Fund Advisors (NFA), with the exception of Nationwide Asset Management, LLC (NWAM).
### Performance Summary

<table>
<thead>
<tr>
<th>Investment Option (Ticker)</th>
<th>INQUIRE Code</th>
<th>Gross Exp Ratio</th>
<th>QTR</th>
<th>YTD</th>
<th>1-Year</th>
<th>3-Year</th>
<th>5-Year</th>
<th>10-Year</th>
<th>Since Inception</th>
<th>Inception Date</th>
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<td>Rydex SglRfl 2000</td>
<td>$538</td>
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<td>1.56%</td>
<td>21.01%</td>
<td>21.01%</td>
<td>13.07%</td>
<td>1.28%</td>
<td>8.32%</td>
<td>1.87%</td>
<td>11/01/2000</td>
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<td>VanEck Gbl Hrd Asst A</td>
<td>$1094</td>
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<td>1.62%</td>
<td>2.27%</td>
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<td>14.51%</td>
<td>10.37%</td>
<td>11/02/1994</td>
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<td>+15.24%</td>
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<td>+10.38%</td>
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<td>20.55%</td>
<td>20.55%</td>
<td>5.74%</td>
<td>+3.22%</td>
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<td>19.82%</td>
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<td>10.43%</td>
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<td>6.93%</td>
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<td>11.81%</td>
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<td>1.63%</td>
<td>1.63%</td>
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<td>9.43%</td>
<td>6.52%</td>
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<td>12.22%</td>
<td>05/01/1998</td>
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<td>9.44%</td>
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<td>11.92%</td>
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<td>11.72%</td>
<td>6.07%</td>
<td>-4.21%</td>
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<td>14.72%</td>
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<td>3.96%</td>
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<tr>
<td>Bonds</td>
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<td>15.51%</td>
<td>15.51%</td>
<td>10.22%</td>
<td>8.69%</td>
<td>8.31%</td>
<td>6.25%</td>
<td>12/31/1998</td>
</tr>
<tr>
<td>PIMCO Tl Rtn A (PTTAX)</td>
<td>$138</td>
<td>0.85%</td>
<td>0.84%</td>
<td>9.01%</td>
<td>9.01%</td>
<td>6.41%</td>
<td>6.96%</td>
<td>5.44%</td>
<td>6.92%</td>
<td>11/05/1987</td>
</tr>
<tr>
<td>Short-term Bonds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GdmnScs Shf Dur Govt A (GSSDX)</td>
<td>$668</td>
<td>0.87%</td>
<td>-0.34%</td>
<td>-0.10%</td>
<td>+0.10%</td>
<td>0.28%</td>
<td>2.13%</td>
<td>2.10%</td>
<td>3.29%</td>
<td>05/01/1997</td>
</tr>
<tr>
<td>Prudntl St Cor Bd A (PBSMX)</td>
<td>$1191</td>
<td>0.83%</td>
<td>0.19%</td>
<td>4.34%</td>
<td>4.34%</td>
<td>3.37%</td>
<td>4.43%</td>
<td>3.52%</td>
<td>4.95%</td>
<td>09/01/1989</td>
</tr>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NW Mny Mkt Prm (MIFXX)</td>
<td>$360</td>
<td>0.60%</td>
<td>+0.22%</td>
<td>+0.85%</td>
<td>+0.85%</td>
<td>+0.85%</td>
<td>+0.43%</td>
<td>+0.69%</td>
<td>4.20%</td>
<td>03/03/1980</td>
</tr>
</tbody>
</table>

### Comparative Investment Chart

The performance data represented is past performance, which is not a guarantee of future results. Investment returns and principal values fluctuate, so the fund's value, when redeemed, may be worth more or less than the amount invested. Current performance may be higher or lower than the performance quoted. For performance information current to the most recent month ended, call (888) 867-5175.
Fixed Investment Code  Rate of Return  Effective Dates  Additional Information

Fixed  8002  1.00%  01/01/2013 • 12/31/2013
A market value adjustment may apply if Fixed Contract transfer payments are in excess of 20% of the annual book value installment limit. Book value is the current balance in your contract including principal and interest. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, any plan or participant fees, if applicable. Such fees and charges, if applicable. There is an asset based plan administration fee of <XX.XX>%. Such fees and charges, if applicable and reflected, would lower performance.

NW FXD SEL OPTN  8003  2.00%  01/01/2013 • 12/31/2013
The interest earned in this contract can be changed quarterly as calculated by Nationwide and credited to the Guaranteed Fund. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, any plan or participant fees, if applicable. There is an asset based plan administrative fee of <XX.XX>%. Such fees and charges, if applicable and reflected, would lower performance.

Fee and Expense Summary

<table>
<thead>
<tr>
<th>Investment Option (Ticker)</th>
<th>Net AMC/Asset Fee</th>
<th>Net Exp Ratio</th>
<th>As a %</th>
<th>Per $1,000</th>
<th>Shareholder-type expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specialty</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RydexSGI Intl Gr A (RYMKX)</td>
<td>0.85%</td>
<td>1.75%</td>
<td>2.60%</td>
<td>$26.00</td>
<td>N/A</td>
</tr>
<tr>
<td>VanEck Intl Inv Gold A (INIVX)</td>
<td>0.85%</td>
<td>1.20%</td>
<td>2.05%</td>
<td>$20.50</td>
<td>N/A</td>
</tr>
<tr>
<td>International Stocks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AmCent Intl Gr A (TWGAX)</td>
<td>0.85%</td>
<td>1.57%</td>
<td>2.42%</td>
<td>$24.20</td>
<td>N/A</td>
</tr>
<tr>
<td>Opp Devl Mkts A (ODMAX)</td>
<td>0.85%</td>
<td>1.36%</td>
<td>2.21%</td>
<td>$22.10</td>
<td>N/A</td>
</tr>
<tr>
<td>Thmbrg Intl Val R4 (THVRX)</td>
<td>0.85%</td>
<td>1.25%</td>
<td>2.10%</td>
<td>$21.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Small-cap Stocks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heartland Val Pls Inv (HRVIX)</td>
<td>0.85%</td>
<td>1.16%</td>
<td>2.01%</td>
<td>$20.10</td>
<td>N/A</td>
</tr>
<tr>
<td>JPM SmCap Eq A (VSEAX)</td>
<td>0.85%</td>
<td>1.31%</td>
<td>2.16%</td>
<td>$21.60</td>
<td>N/A</td>
</tr>
<tr>
<td>WFA Eqr Gr A (WEMAX)</td>
<td>0.85%</td>
<td>1.37%</td>
<td>2.22%</td>
<td>$22.20</td>
<td>The fund house limits the number of trades to 1 in 30 days. The maximum amount transferred in is $5000. The maximum amount transferred out is $5000.</td>
</tr>
<tr>
<td>Mid-cap Stocks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BkRk US Oppr Inv A (BMEAX)</td>
<td>0.85%</td>
<td>1.63%</td>
<td>2.48%</td>
<td>$24.80</td>
<td>N/A</td>
</tr>
<tr>
<td>Invsoo MdCap Cor Eq A (GTAGX)</td>
<td>0.85%</td>
<td>1.19%</td>
<td>2.04%</td>
<td>$20.40</td>
<td>The fund house limits the number of trades to 1 in 30 days. The maximum amount transferred in is $5000. The maximum amount transferred out is $5000.</td>
</tr>
</tbody>
</table>

Index: Russell 2000
Index: S&P 400

FPO
Performance figures represent the total change in net assets with capital gains and income dividends reinvested, and reflect the deduction of Nationwide’s asset fee of 0.80% as indicated in the Net Asset Fee column above. Performance results also include an asset-based plan administration fee of 0.05%. Returns are based on the current charges being applied to all historical time periods and do not include any other fees or expenses including a contingent deferred sales charge, or any other plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would have lowered the performance described above. For information about these expenses, contact your Pension Representative. Nationwide Trust Company, is not making any recommendations regarding these funds. Although gathered from reliable sources, data accuracy and completeness cannot be guaranteed. Unusually high performance may be the result of current favorable market conditions including successful IPOs or strength of a particular market sector; this performance may not be replicated in the future.

The Nationwide Retirement Innovator program is offered by Nationwide Trust Company. Nationwide Investment Services Corporation, Member FINRA.

Market indices have been provided for comparison purposes only; they are unmanaged and do not reflect the deduction of any fees or expenses. Index performance does not provide an indicator of how individual investments performed in the past or how they will perform in the future. Individuals cannot purchase or invest directly in an index.

Understanding Risks

Markets are volatile and can decline in response to adverse developments. Particular investments can react differently to these developments. For specific risks related to each investment, see the prospectus.

Nationwide Investor Destinations Funds / Fidelity Advisor Freedom Portfolios: Designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Government funds: While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.

High-yield funds: Funds that invest in high-yield securities are subject to greater credit risk and price fluctuations than funds that invest in higher-quality securities.

International/emerging markets funds: Funds that invest internationally 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.

Money market funds: These funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although they seek to preserve the value of your investment at $1.00 per share, it’s possible to lose money by investing in money market funds.

Small company funds: Funds investing in stocks of small or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility than the overall stock market.

Non-diversified funds: Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

Real estate funds: Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

Index Funds: For investors seeking minimum expenses, these funds invest in broad sectors of stocks and bonds for less volatility; individuals cannot invest directly in an index.

Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value
Attention: Please read

For more information on specific investment options, go to www.nationwide.com/investmentoptions and enter your case number <XXX.XXXXX>. Select Comparative Chart of Investment Options. Under each fund name, you can link to the prospectus and/or fact sheet.

If you are ready to enroll, complete the application beginning on page <XX>. 
Enroll in your Plan
Enroll in your Plan
Yes, sign me up. Follow these easy steps:

Please clearly print information below. Please note that this enrollment form is for your initial enrollment only. For future changes, contact your employer. All employees who have met the Plan’s eligibility requirements, regardless of whether you choose to participate, must complete all applicable sections of the form.

Complete your personal information.

Social Security number: __________ Last/first/MI name: __________

Address: __________

Street/Apt #/PO Box City State ZIP code

Date of birth: __________ Date of hire: __________ Gender (M or F): __________ Marital status: __________

Email address: __________ Phone #: __________

Company name: __________

Employee #: __________ Division code: __________

Complete your contribution election(s).

Elective deferrals

If you are a new employee, your default contribution amount will be <<X% of your eligible pay>> <<$X>>. If you are currently contributing less than <<X%>> <<$X>>, then your contribution amount will change to <<X% of your eligible pay>> <<$X>>. If you are a current employee and are not making contributions to the plan, then your default contribution will be <<X% of your eligible pay>> <<$X>>. (You may elect a different contribution amount or choose to opt out below.)

☐ I elect to participate and contribute ______ % or $ ______ of compensation per pay period on a pretax (traditional) basis.

Maximum Plan limit for pretax contributions: $18,000 for 2017. If you’re age 50 or older in 2017, you may contribute an additional $6,000.

☐ I elect to participate and contribute ______ % or $ ______ of compensation per pay period to a Roth (after-tax basis).

Maximum Plan limit for Roth contributions: $18,000 for 2017. If you’re age 50 or older in 2017, you may contribute an additional $6,000.

☐ Opt out. I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date. Although I elect not to save through payroll deduction, I understand my employer may elect to continue a discretionary contribution to the Plan, and I authorize such a contribution to be invested as indicated below. If I elect to roll over money into the Plan, I also authorize my rollover to be invested as indicated below.

After-tax contribution election

☐ I elect to contribute ______ % of compensation per pay period as after-tax contributions. (Maximum: 15%)

☐ I elect not to make after-tax contributions until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date.

Please turn to the next page. →
Left Blank Intentionally
Select what type of investor you are.

Based on your investing comfort zone and style, select one strategy below that best matches your preference, then continue to the specific section of the form as directed.

☐ Do it for me. (Jump to Section A below.)

☐ I'll do it myself. (Select one option below and continue to that section of the form.)

☐ Choose Asset Allocation (Jump to Section <X> below.)

☐ Choose Target Maturity (Jump to Section <X> below.)

☐ Build your own portfolio (Jump to Section <X> below.)

A Choose Managed Accounts

Check the box below, sign this enrollment form and then complete the required forms at the end of the forms section.

☐ I prefer to let a Registered Investment Advisor choose and monitor my investments for me. I understand that by selecting a money manager, additional fees will apply. I will see page <<XX>> for details or contact my plan administrator with any questions. I understand that my initial contributions will be placed in a fund selected by my plan sponsor prior to the Registered Investment Advisor managing my account for me. The fund selected by my plan sponsor is <<NW Dest 2010 Inst fund, fund code 2057.>> <<ticker symbol>>

<<ProAccount>> 100%

The following forms provide important information regarding Managed Account Services. Review and complete these forms <<at the back of the forms section>> as appropriate based on your preferred investment selection.

B Choose Asset Allocation

I prefer to pick just one fund, based on my risk tolerance.

Check one box below that aligns closest to your risk tolerance, then jump to the signature section at the end of this enrollment form.

<table>
<thead>
<tr>
<th>Fund name</th>
<th>Fund code</th>
<th>Inquire code</th>
<th>Allocation percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>NW Inv Dest Aggr Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>1616</td>
<td>100%</td>
</tr>
<tr>
<td>NW Inv Dest Cnsv Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>1617</td>
<td>100%</td>
</tr>
<tr>
<td>NW Inv Dest Mod Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>1618</td>
<td>100%</td>
</tr>
<tr>
<td>NW Inv Dest Mod Aggr Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>1619</td>
<td>100%</td>
</tr>
<tr>
<td>NW Inv Dest Mod Cnsrv Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>1620</td>
<td>100%</td>
</tr>
</tbody>
</table>

Page <<2 of 4>>
### C Choose Target Maturity

I prefer to pick just one fund, based on the year I plan to retire.

Check one box below that aligns closest to when you plan to retire, then jump to the signature section at the end of this enrollment form.

<table>
<thead>
<tr>
<th>Fund name</th>
<th>Fund code</th>
<th>Inquire code</th>
<th>Allocation percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>NW Dest 2010 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2057</td>
<td>100%</td>
</tr>
<tr>
<td>NW Dest 2015 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2058</td>
<td>100%</td>
</tr>
<tr>
<td>NW Dest 2020 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2059</td>
<td>100%</td>
</tr>
<tr>
<td>NW Dest 2025 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2060</td>
<td>100%</td>
</tr>
<tr>
<td>NW Dest 2030 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2061</td>
<td>100%</td>
</tr>
<tr>
<td>NW Dest 2035 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2062</td>
<td>100%</td>
</tr>
<tr>
<td>NW Dest 2040 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2063</td>
<td>100%</td>
</tr>
<tr>
<td>NW Dest 2045 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2064</td>
<td>100%</td>
</tr>
<tr>
<td>NW Dest 2050 Inst</td>
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<td>2065</td>
<td>100%</td>
</tr>
<tr>
<td>NW Dest 2055 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2886</td>
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</tr>
<tr>
<td>NW Rtrmt Inc Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2066</td>
<td>100%</td>
</tr>
</tbody>
</table>

### D Build your own portfolio

Select investments below based on your questionnaire results, then jump to the signature section at the end of this enrollment form.

All allocations must be made in whole percentages, and the total must equal 100%.

<table>
<thead>
<tr>
<th>Asset class</th>
<th>Fund name</th>
<th>Fund code</th>
<th>Inquire code</th>
<th>Allocation percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specialty</td>
<td>AmCent Util Inv</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2047</td>
<td>%</td>
</tr>
<tr>
<td>International stocks</td>
<td>FnklinTmp Forgn Adv</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2048</td>
<td>%</td>
</tr>
<tr>
<td>Small-cap stocks</td>
<td>DFA US SmCap Val</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2049</td>
<td>%</td>
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<tr>
<td>Mid-cap stocks</td>
<td>MSIF MdCap Gr I</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2050</td>
<td>%</td>
</tr>
<tr>
<td>Mid-cap stocks</td>
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<td>&lt;&lt;wxyz&gt;&gt;</td>
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<td>%</td>
</tr>
<tr>
<td>Mid-cap stocks</td>
<td>Vngrd MdCap Val Index Inv</td>
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<td>2052</td>
<td>%</td>
</tr>
<tr>
<td>Mid-cap stocks</td>
<td>Vngrd Strat Eq Inv</td>
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<td>2053</td>
<td>%</td>
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<tr>
<td>Large-cap stocks</td>
<td>AmFds AMCAP R6</td>
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<td>2054</td>
<td>%</td>
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<tr>
<td>Large-cap stocks</td>
<td>NW Inv Dest Aggr Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2055</td>
<td>%</td>
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<tr>
<td>Large-cap stocks</td>
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<td>%</td>
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<td>Large-cap stocks</td>
<td>Vngrd US Gr Inv</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2047</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>All Ber Glbl Rsk Alloc Adv</td>
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<td>2048</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>AmFds Am Bal R6</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2049</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>DodgeCox Bal</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2050</td>
<td>%</td>
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<tr>
<td>Balanced</td>
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<td>%</td>
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<tr>
<td>Balanced</td>
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<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>NW Dest 2020 Inst</td>
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<td>2059</td>
<td>%</td>
</tr>
</tbody>
</table>

Continued on next page
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Continued from previous page

<table>
<thead>
<tr>
<th>Asset class</th>
<th>Fund name</th>
<th>Fund code</th>
<th>Inquire code</th>
<th>Allocation percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balanced</td>
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<td>2060</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>NW Dest 2035 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2048</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>NW Dest 2040 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2049</td>
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<tr>
<td>Balanced</td>
<td>NW Dest 2045 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2050</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>NW Dest 2050 Inst</td>
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<td>2051</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>NW Dest 2055 Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2052</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>NW Inv Dest Cnsrv Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2053</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>NW Inv Dest Mod Aggr Inst</td>
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<td>2054</td>
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</tr>
<tr>
<td>Balanced</td>
<td>NW Inv Dest Mod Cnsrv Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2055</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>NW Inv Dest Mod Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2056</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>NW IRtrmt Inc Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2047</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>AmCent Infl Adj Bd Inst</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2048</td>
<td>%</td>
</tr>
<tr>
<td>Balanced</td>
<td>Vngrd IntmdTrlmIntmnt Grd Inv</td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2049</td>
<td>%</td>
</tr>
<tr>
<td>Fixed</td>
<td></td>
<td>&lt;&lt;wxyz&gt;&gt;</td>
<td>2050</td>
<td>%</td>
</tr>
</tbody>
</table>

Total Percentage 100%

Double-check that your selections equal 100%.
Additional funds are available to you after this enrollment process is completed by visiting nationwide.com.

Sign and date to confirm that all elections and information entered is accurate and current.

The selected investment allocation(s) will apply to all new money deposited into an existing group annuity or trust contract unless otherwise directed. Monies previously deposited to this contract will not be changed to reflect the selections on this form. If you do not select a fund on this form or if the form is not completed by the time the first deposit to your account is received, and your Plan has a default fund, then deposits will be made to the Plan’s default fund.

Signature: ___________________________ Date: ___________________________

Please return this completed form to your <<default HR Rep>>. Don’t forget to set up your online access at nationwide.com.
Left Blank Intentionally
# Beneficiary form

**Participant information**

Last/first name: ______________________________ Mi: _____ Social Security number: ______________________________

A  **Enter primary beneficiary Information.**

If married, your spouse must be the only primary beneficiary unless your spouse signs the waiver in Section D.

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<th>Last/first/MI name</th>
<th>Relationship</th>
<th>Percentage of benefits</th>
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B  **Enter contingent beneficiary Information.**

In the event that your primary beneficiaries do not survive you, your vested account balance will be divided among your contingent beneficiaries in the percentages specified below.

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<th>Last/first/MI name</th>
<th>Relationship</th>
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C  **Complete and sign.**

I certify that I am:  □ Married  □ Not married  □ Legally separated

Participant signature ___________________________ Date ___________________________

**Note:** This form stays with the HR department.
Left Blank Intentionally
This section must be completed if your spouse is not the sole primary beneficiary.

I consent to the primary beneficiary designation(s) made by my spouse. I understand that I have the right to all of my spouse’s vested account under this Plan after my spouse dies. I understand that by signing this consent, I am giving up my right to some or all of the benefits under this Plan, that the designation is not valid unless I consent to it, and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Spouse’s name: ____________________________________________________________
Spouse signature: ____________________________________________ Date: __________

This consent must be witnessed by either a Plan Representative or a Notary Public.

State of: ___________________________ County of: ___________________________

I certify that before me personally appeared the above-named spouse who signed the above spousal consent and acknowledged the same to be his/her free act and deed.

Plan Representative signature or Notary Public: ____________________________ Date: __________

Notary Public Commission expires: ___________________ (Notary Seal)

Additional information

You may make a written request to your Plan Administrator requesting a personalized statement describing the effect of electing an optional form of benefit and providing a comparison of the relative values under each available optional form of benefit.

Please return this completed form to your <<default HR Rep>>.

Case number: <<000-00000>>

Last/first/MI name ______________________________ SSN ______________________________
Do you have money you’ve already saved for retirement in a prior employer’s retirement plan or an IRA? You may be able to consolidate your existing retirement savings with your current employer’s plan. That can make it easier to manage all of your retirement assets in one place and monitor your progress toward your overall retirement goals.

You can start a rollover of existing retirement plan assets in one of two ways:
1. Call toll free 1-800-541-0472 to speak with a Nationwide representative for help with completing the required forms from Nationwide and from any existing retirement plans. Please have a statement from your prior employer’s retirement plan ready.
OR
2. Complete the following steps on your own.

A Request distribution paperwork from your prior employer.

B When you receive the paperwork:

Elect a direct rollover into a qualified plan

Indicate that the check should be made payable to Nationwide Financial FBO (your name)

In the memo section of the check, reference case <<000-00000>>, plus the last four digits of your Social Security number

Send the check to: Nationwide Retirement Plans
3400 Southpark Pl, Suite A
Attn: DSPF-F6
Grove City, OH 43123-4856

If you prefer, have the rollover wired/ACHed directly to Nationwide using the following instructions:

Wire instructions:
JP Morgan Chase, NA
Columbus, Ohio 43215
ABA#: 021000021
Nationwide Trust Company, FSB
Account #: 615843653
OBI field: <<000-00000>> or <<XXXX-8XXXX>> for custodial cases

ACH instructions:
JP Morgan Chase
Columbus, Ohio 43215
ABA#: 044000037
Nationwide Trust Company, FSB
Account #: 615843653
OBI field: <<000-00000>> or <<XXXX-8XXXX>> for custodial cases

C Complete the Current Employer Notification Form on the next page and send it to your Human Resources Representative.

continued on back
To rollover a distribution from your IRA:

A Call the financial institution where your IRA is held and ask if they have their own paperwork for IRA rollover distributions (the phone number will generally be on your most recent statement)

If so, request a copy and complete it using the instructions on the front of the form

If not, get the address where a distribution request letter should be sent and go to step B of this section

B Send a letter to the financial institution, including the date, the financial institution’s address, your account number, name, address and phone number.

C Sign the letter and send it to the address provided to you. Keep a copy for your records.

D Complete the Current Employer Notification Form below and send it to your Human Resources Representative

Current Employer Notification Form

Please complete this form and send it to your Human Resources Representative.

Participant’s name: ____________________________ SSN: ____________ Phone #: (____) ____________

Name of Qualified Plan from which assets are being rolled over (if applicable): ____________________________

Name of provider who currently holds your assets: ____________________________________________________

Estimated Rollover Amount: $ ____________________________ Roth Amount (if applicable): $ ____________________________

Does the Rollover include Roth? □ Yes □ No If Yes, Date of first Roth Contribution: ____________________________

Assets will be applied to the investment elections on file at time of receipt unless directed otherwise on the line below:

__________________________________________________________

Apply assets to the following source (select one): □ Rollover □ Roth Rollover □ Other: ____________________________

Th Rollover will be coded as a Transfer unless you elect otherwise: ____________________________

Participant signature: ____________________________ Date: ____________________________

Your employer’s human resources representative will obtain the plan trustee signature below.

Current Plan trustee signature: ____________________________ Date: ____________________________
If you chose Managed Accounts on your Enrollment Form, you will need to complete and sign the Acknowledgement and Questionnaire on the next page.
Enroll in your Plan
Acknowledgement and Questionnaire

Case Number: <<XXXXXXXXXXXX>>  Case Name: <<XXXXXXXXXXXXXXXX>>

A  Participant Acknowledgement

I prefer to have Nationwide Investment Advisors ("NIA"), a registered investment adviser, provide professional management and monitoring of my retirement plan investments for me. I will complete the Nationwide ProAccount Participant Information and ProAccount Risk Tolerance Questionnaire on the next page.

By signing on the next page, I confirm I have read, understand and agree to the terms set forth in the ProAccount Agreement (included with this enrollment package), including the Pre-Dispute Arbitration Clause. I also understand the ProAccount Fee is <<X.XX%>>.

I acknowledge having received and read NIA's Form ADV Part 2A and 2B and Privacy Policy prior to or upon entering into the ProAccount Agreement.

I represent that no markings, alterations or amendments have been made to the ProAccount Agreement and acknowledge that any such modifications would not be binding on NIA. Moreover, by signing on the next page, I represent and warrant I am competent and of full legal age in my state of residence.

All money initially invested in my retirement plan account may be held in the default fund, as selected by my plan sponsor or its authorized representative, pending the receipt of all information needed to establish ProAccount on my retirement plan account.

B  Participant Information (Required)

Name:  

Date of birth:  Social Security or Tax ID#:  

Address:  

City:  State:  Zip code:  

Home phone number: (  )  Business phone number: (  )

Email address:
Left Blank Intentionally
**C** Your Risk Tolerance Questionnaire (REQUIRED: Clearly mark one response for each of the following five questions.) Your Risk Tolerance is based on the total point values you have selected below to questions A – E.

A. Earning a return that allows my retirement savings to grow faster than the inflation rate (i.e., increased prices for goods and services) is one of my most important objectives.

- [ ] Strongly Agree (7 pts)
- [ ] Agree (5 pts)
- [ ] Neutral (4 pts)

B. How would you describe your investment knowledge?

- [ ] Above Average (7 pts)
- [ ] Average (4 pts)
- [ ] Below Average (1 pt)

C. I am willing to accept a potential short-term loss in exchange for a potential long-term gain.

- [ ] Strongly Agree (7 pts)
- [ ] Agree (5 pts)
- [ ] Neutral (4 pts)

D. What is your primary investment goal?

- [ ] Maximize growth by obtaining highest total return on investment (7 pts)
- [ ] Obtain modest growth (5 pts)
- [ ] Stable return on investment while preserving most of my invested capital (3 pts)
- [ ] Avoid loss of initial investment value; current income is very important (1 pt)

E. Which statement best describes your tolerance for risk?

- [ ] I am willing to accept substantial declines in portfolio value in order to achieve my investment goals (7 pts)
- [ ] I can accept some declines in value in order to achieve my investment goals (4 pts)
- [ ] I am not willing to accept any loss in portfolio value in order to achieve my investment goals (1 pt)

Risk Tolerance Scoring

For each of your responses to the five questions in this “Your Risk Tolerance” section, please place the corresponding point value associated with your specific responses on the lines below:

- A: [ ] point/s
- B: [ ] point/s
- C: [ ] point/s
- D: [ ] point/s
- E: [ ] point/s

Total Points: [ ]

Scoring Key:

- Conservative: 5 – 15 points
- Moderate: 16 – 24 points
- Aggressive: 25 – 35 points

Please send completed Acknowledgement and Questionnaire in one of the following ways:

- Mail to: Nationwide Investment Advisors, LLC, Attn: Nationwide ProAccount, P.O. Box 183192, Mail Stop 5-02-201, Columbus, Ohio 43218-3192
- Fax: 855-435-1863
- Email to: proacct@nationwide.com

For any questions regarding Nationwide ProAccount, call toll free 1-888-540-2896.

Participant Signature: ____________________________

Print Name: ____________________________ Date: ____________

(08/16)
Now that you’ve completed all of the necessary forms, turn them in as directed.

Then, you’re ready to move on to the last section.
Learn about the basics of your Plan

Once you’ve enrolled in your company’s Plan, you can get access to your account any time. It’s important to know how to access and manage your account, make exchanges, research investments and find out if you are on track for retirement.
What is <<Company Name>>'s Plan year?
<<The Plan year begins on January 1 and ends December 31.>>

Who can participate?
Participation is open to employees who have met the following requirements:
> <<Age 21 or older
> Completed one year of employment at your company (one year of employment is defined by your company)>>

The Plan does not allow participation by employees who are:
> <<Covered by a collective bargaining agreement
> Contractors or temporary employees
> Nonresident aliens with no U.S. earned income>>

Other requirements may also have to be met and will be described in the Summary Plan Description.

When will I join?
<<Employees who are eligible to enroll in the Plan automatically become participants on the first day of the first quarter they are eligible. For example, if an employee becomes eligible in March, they will become a participant April 1.>>

How do I contribute to the Plan?
<<Automatic enrollment — When the Plan is established, you’ll automatically be enrolled and contributions will begin to be deposited into your account at 3%. You can elect not to participate or stop contributions at any time. You can contribute up to the maximum of $18,000 in 2017.>>
Automatic increase — Your Plan includes an option to have your contribution amount automatically increased every year by 1% until you reach 5%. You’ll receive a reminder that this will occur, so you have the option of canceling the increase. Keep in mind, this will stop all future automatic annual increases.

Roth deferrals — You can have your deferrals contributed to a Roth 401(k) account. This means your contributions are taxed before reaching your account. These contributions will be included in your taxable income. This also means your contributions accumulate tax-free and at retirement may be exempt from federal income tax.

Rollover contributions — You may roll over or transfer money held at another employer into this Plan:
- Qualified retirement plan (pretax)
- Roth 401(k)
- Qualified retirement plan (after tax)
- 403(b) tax-deferred arrangement
- 457 Governmental plan

How do I opt out of enrollment in my company’s retirement plan?
Whether enrolling online or with provided forms, select the appropriate “Opt out” option to elect no deferrals until further notice.

Can I make catch-up contributions to the Plan?
If you are age 50 or older and have already contributed the maximum allowable deferral ($18,000 for 2017), you are eligible to contribute an additional “catch up” contribution. The maximum catch-up contribution is $6,000 for 2017. See your Benefits Administrator for more details.

Can I stop or change my contributions?
You may stop your contributions any time with written notice to <<Company Name>>. Once you discontinue contributions, you may only start again under the terms of the Plan.

See your company’s rules about increasing or decreasing your contributions.

How does <<Company Name>> contribute to the Plan?
<<The Plan allows for <<Company Name>> to make matching contributions towards your account at their discretion.

<<Company Name>> will match 100% of the contributions you make up to 3% of your salary, plus a 50% match of contributions that are between 3% and 5% of your compensation.

Employees must work 1,000 hours during the Plan year to receive this benefit.

How do I become “vested” in my Plan account?
Vesting refers to your “ownership” of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate. You are 100% vested in the contributions <<Company Name>> makes on your behalf, plus any earnings they generate.
Other employer contributions to the Plan, plus any earnings they generate, are vested according to the table below:

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<thead>
<tr>
<th>Years of Service</th>
<th>Vesting Percentage</th>
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<tbody>
<tr>
<td>Less than 2</td>
<td>0%</td>
</tr>
<tr>
<td>2</td>
<td>20%</td>
</tr>
<tr>
<td>3</td>
<td>40%</td>
</tr>
<tr>
<td>4</td>
<td>60%</td>
</tr>
<tr>
<td>5</td>
<td>80%</td>
</tr>
<tr>
<td>6 or more</td>
<td>100%</td>
</tr>
</tbody>
</table>

All accounts are fully vested at the normal retirement age of 65.

When can money be withdrawn from my Plan account?

Money may be withdrawn from your Plan account in these events:

- Retirement at the Plan’s normal retirement age of 65
- Your attaining age 59½
- Death
- Disability
- Termination of employment
- Qualified domestic relations order

<<Roth distributions may be made:

- By attaining age 59½
- Death
- Disability
- At least five years after the date of your first Roth contribution>>.

See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing from your Plan account.

<<May I withdraw money in case of financial hardship?

If you have an immediate financial need created by severe hardship, and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account. See your Benefits Administrator for more details.>>

<<May I borrow money from my account?

The Plan is intended to help you put aside money for your retirement. However, <<Company Name>> has included a Plan feature that lets you borrow money from the Plan.

- The amount the Plan may loan to you is limited by rules under the tax law; in general, all loans will be limited to the lesser of: one-half of your vested account balance or $50,000
- The minimum loan amount is $1,000
- All loans must generally be repaid within five years
- You may have two loans outstanding at a time
- You pay interest back to your account; the interest rate on your loan will be a fixed rate of 2.5%
- A $125 processing cost for all new loans and a $55 per-year maintenance cost are charged to your account
- Loans are permitted from all accounts

Other requirements and limits must be met, and certain costs may apply. Refer to the Summary Plan Description for more details about this participant loan feature.>>
How are Plan contributions invested?

If you are automatically enrolled in the Plan, your contributions will be made to the Qualified Default Investment Alternative (QDIA), which has been selected by your employer. For your Plan, the QDIA is the QDIA Fund.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan. You may change your investment choices quarterly. There is more information about the investments in this Plan in the “Find your investment strategy” section of this book.

The Plan is intended to be an ERISA Section 404(c) Plan. This simply means that you have control over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability or responsibility for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Plan Administrator, Plan Administrator Title, Plan Street Address, Plan City, State ZIP, Plan Phone number.

This information includes:

- Annual operating expenses of the Plan’s investments
- Copies of prospectuses
- Financial statements
- Reports relating to Plan investments
- List of assets contained in each Plan investment portfolio
- Value of assets in each Plan investment portfolio and fund units or shares
- Past and current performance of each Plan investment

Protection and portability

The Employee Retirement Income Security Act is a federal law that established rules and regulations over certain types of retirement plans.

These rules protect your investments by holding them in a separate trust rather than mingling them with the assets of the company. Assets may be eligible to be rolled over to other qualified plans, nonqualified plans and IRAs. And, should you ever have to file for bankruptcy, federal law usually protects your retirement assets.

Please consult an attorney or tax advisor for help with specific questions relating to ERISA and its impact on your retirement plan.

Let us help you understand the Plan’s fees

This document includes important information about the expenses you pay for participating in your company’s retirement plan. It’s important to review this information annually. It is divided into three sections:

1. **Part I** provides general information regarding the operation of the Plan.
2. **Part II** provides information regarding charges for administrative expenses the Plan may be charged.
3. **Part III** provides information about individual expenses you may be charged as a Plan Participant or Beneficiary.

The “Comparative Chart of Plan Investment Options” (“Comparative Chart”) gives you information about the Plan’s investment options. You can also get both of these documents, plus a glossary of investment terms, on Nationwide’s website.

> If you are currently participating in the Plan and have an account balance, you should log in at nationwide.com/login.

> If you are an employee who is eligible to participate in the Plan but have not yet enrolled, you should visit nationwide.com/planfees and enter your plan number, click on “Look up” under the “Plan Fees Information” section and then enter your 8-digit case number <<xxx-xxxxx>>.
Part I — General plan information

1. Giving investment instructions.
After you are enrolled in the Plan, in order to manage your Plan investments, you can call Nationwide at 1-800-772-2182 or make your election online at nationwide.com/login. You may direct your investments according to the provision of your Plan. For more information, please see your Summary Plan Description.

2. Limitations on instructions. You may give investment instructions on any day the New York Stock Exchange is open for business.

3. Voting and other rights. Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. Please refer to your Summary Plan Description.

4. Designated investment alternatives.
The Plan provides designated investment alternatives into which you can direct the investment of your Plan funds. The Comparative Chart lists the designated investment alternatives and provides information regarding the alternatives.

5. Designated Plan investment manager.
<<Designated Investment Manager>> is the Plan’s designated investment manager. The Plan investment manager assists the appropriate Plan fiduciary in making investment decisions for the Plan.

6. Other Service Provider.
<<Service provider firm name>> is a person/organization who provides an ancillary service (e.g., accounting, legal or auditing services) to the Plan.

7. Designated participant money manager.
<<Designated participant money manager firm name>> is the Plan’s provider of managed account services.

8. Designated participant money manager.
The Plan allows you to have your account managed on a discretionary basis by a professional money manager. <<Money Manager Firm Name >> <<Firm Phone #>> is the Plan’s provider of managed account services.

9. Self-directed brokerage account option.
In addition to the designated investment alternatives listed on the comparative chart, the plan offers you the option of making your own investments through a brokerage account option established with TD Ameritrade. Investment options available through the brokerage account are not monitored by the Plan’s fiduciaries, and any investment decision that you make through the brokerage account is at your own risk. To set up a self-directed brokerage account, you’ll first need to complete a TD Ameritrade Self-directed Brokerage Account for Plan Participants application. You can find a link to the TD Ameritrade application on your online retirement plan account at the Investor Service Center (ISC) website or by calling TD Ameritrade at 1-866-766-4015. Once your self-directed brokerage account is set up, TD Ameritrade will provide you with specific instructions on how to provide investment instructions with respect to the account and details on restrictions or limitations that may apply to specific investment options or certain categories of investment options available through the self-directed brokerage account. Your plan allows participants to move up to <XX>% of the participant account
balance to TD Ameritrade. If this option is selected, an asset fee will be charged by Nationwide calculated based on the assets held at TD Ameritrade but deducted monthly (pro-rata) from your investments in the designated investment alternatives as further explained in the Comparative Chart of Plan Investment Options — Part II — Fee and Expense Information. Other fees which may be assessed by TD Ameritrade for account maintenance and trading are described in the material provided by TD Ameritrade. For general questions or questions about any fees associated with the purchase or sale of a particular security through the TD Ameritrade Self-directed Brokerage Account, you may contact TD Ameritrade at 1-866-766-4015.>>

10. <<Fund Evaluator/Fund Window option. The Plan offers you the ability to research and select other investments that are offered through Nationwide,® but that have not been selected as the designated investment alternatives for your Plan that are listed on the Comparative Chart. Investment options available through the Fund Window are not monitored by the Plan’s fiduciaries and any investment decision that you make through the Fund Window is at your own risk.

You can access the Fund Window online at nationwide.com/login. You do not have to fill out an application to use the Fund Window and there is no additional fee for using the Fund Evaluator tool. You can select investments through the Fund Window just as you would make any other investment selections through the website.

Fund Window funds are designated in the selection chart on the website. Any restrictions or limitations that may apply to a specific fund available through the Fund Window will be disclosed as you are making your investment selections. Asset fees for some of these options may be higher than the options your Plan representative selected. These fees are included in the Fund Evaluator online tool. For general questions about the Fund Window, you may contact Nationwide at 1-800-772-2182.>>

2 Part II — Administrative Expenses
The Plan pays outside service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the Plan Sponsor elects, at its own discretion, to pay some or all of the Plan administrative expenses. The cost for these services fluctuates each year based on a variety of factors. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the Plan charges these expenses pro rata (i.e., based on the relative size of each account), at a flat rate per participant, or based on asset size against participants’ accounts.

Please note that a contingent deferred sales charge (CDSC) may be assessed against the Plan’s assets in the event the investment contract is prematurely terminated or if certain withdrawals are prematurely taken. If a CDSC is assessed, this reduces the value of your individual account. For more information, please contact your Plan Sponsor.

Some of your Plan’s operating expenses are paid from the total annual operating expenses of one or more of the designated investment alternatives. For more information, please see the Comparative Chart of Investment Options.
Fees that may be charged by Nationwide, your retirement plan provider:

**Per Participant Recordkeeping Fee — taken as a flat rate per participant**
Per Participant Fee $<XX> per year

**Single Sum Recordkeeping Fee — taken pro-rata based on the relative asset size of each account**
Single Sum Charge $<XX> per year

**Printed Statement Fee — taken as a flat rate per participant per printed statement**
Statement Fee $<XX> per statement

**Trust/Custodial Fee — taken pro-rata based on the relative asset size of each account**
Trust/Custodial Fee $<XX> per year

**3(38) Service Provider Fee — taken from participant account balance**
Advisory/Srvc Prvdr Fee <X.XX>% per year

Fees that may be charged by <<Administrator Name>>:

Please note that administrative service fees are subject to change.

**Per Participant Fees — taken as a flat rate per participant**
Per Participant Fee $<XX> per year

<Fee Description from file upload> $<XX> per year

<Fee Description from file upload> $<XX> per year

**Single Sum Fees — taken pro-rata based on the relative asset size of each account**
Single Sum Charge PPA $<XX> per year taken pro-rata

<Fee Description from file upload> $<XX> per year taken pro-rata

<Fee Description from file upload> $<XX> per year taken pro-rata

Fees Charged by <<insert name of fee based advisor firm, service provider firm and/or 3(38) investment advisory service firm>>

<<For percentage of Assets option display:

**Advisory/Service Provider Fee — taken from participant account balance**
Advisory/Srvc Prvdr Fee <X.XX>% per year>>
Part III - Individual Expenses

The Plan imposes certain charges against individual participants’ accounts, rather than against the Plan as a whole, when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce). In addition, buying or selling some investments may result in charges to your individual account, such as commissions or redemption fees. The Comparative Chart provides information regarding these expenses.

The Plan imposes the following charges:

Fees charged by Nationwide (continued)

**<<Market Value Adjustment (MVA)>>**

Fee applied if Retirement Manager℠ or Retirement Advisor℠ Fixed Group Annuity Contract transfer payments are in excess of the 20% annual book value transfer limit. The market value paid is equal to the amount withdrawn, increased or decreased by the MVA. The MVA is determined by Nationwide in accordance with uniform procedure applicable to all contracts of this class.

Fees charged by <<Administrator>>

**<<Hardship distribution:>>**

$100.00 per transaction>

**<<In-service distribution:>>**

$100.00 per transaction>

**<<QDRO distribution processing:>>**

$125.00 per transaction>

**<<Required minimum distribution:>>**

$100.00 per transaction>

**<<Termination distribution:>>**

$75.00 per transaction>

Please refer to your Third Party Administrator’s Annual Disclosure Statement for additional fees.

**<<Fees charged for money management>>**

Money management fee: 1.00% quarterly>
On the web

1. Go to nationwide.com/myretirement
2. Click “sign up”
3. Register as an individual
4. Provide name, birth date, zip code, Social Security number and Case Number
5. Create User Name and Password
6. Click “continue”

Once your account is established, you can check your account balance, review funds available in your Plan, move money, and more!

Plus, the My Interactive Retirement Planner™ is online to help you find out if you are on track for retirement and help you establish a Plan to reach your goals.

On the phone

1. Call 1-800-772-2182
2. Press 1 for English or 2 for Spanish
3. Enter your Social Security number (then select a Plan if you have more than one)
4. Enter your Personal Identification Number (PIN); for your first call, you’ll use 1234 as your PIN and later be prompted to select a confidential PIN
5. Follow the prompts to perform the applicable function

Once your account is established, you can access the Voice Response Unit any time to check your balance, review available funds, move money and more. You can speak to a licensed representative who can handle transactions by phone and answer general questions.
Our online resources can help you prepare better for retirement

Our newly enhanced website allows participants to access helpful, up-to-date retirement planning data. The simplified navigation system and responsive design can be accessed over a wide range of devices. And when you visit nationwide.com/myretirement, you have access to a page of web tools, calculators and resources to help you get the most from participation in your retirement plan. You can even sign up for Paperless Delivery of your statements and other Plan communications.

My Interactive Retirement Planner℠
Perhaps the most difficult question you face is, “How much income will I need in retirement?” The Planner can help you find the answer. You can easily set retirement goals, track progress and find ways to improve a retirement outlook — all in about 10 minutes. To help you see how all your financial resources can work together to provide retirement income, you can input data about outside investments, savings and other assets into the Planner.

Online Learning Center
Learn more about retirement planning through:
• Entertaining videos
• Relevant articles
• Education presentations
• Tools
• Calculators

You can compare your retirement savings with your peers’ savings through our easy-to-use Peer Comparison Tool.
Learn about the basics of your Plan

Nationwide Financial Fund Evaluator℠ / Fund Window

In addition to the funds selected by your Plan Sponsor, you also have Nationwide Financial’s Fund Evaluator/Fund Window available to you. Fund Window allows you access to hundreds of mutual funds with no additional trading fees.

Convenient and easy to use, Fund Window gives you:

> One comprehensive statement that includes funds selected through Fund Window
> A user-friendly website to access and direct investments
> No additional paperwork
> No trading fees

Fund Window opens a universe of investment choices that you can use to personalize your employer-sponsored retirement plan to fit your investment needs.

After you have enrolled in the Plan and your account has been established, you can access the Fund Evaluator tool at nationwide.com.

Log into your account with your User Name and Password and select your retirement plan account. Click on the “Research Funds” tab then select “Fund Evaluator/Fund Window”. The Fund Evaluator tool enables you to return a list of funds based on your specific search criteria.

Funds you wish to add to your personalized investment options should be selected by checking the box under “Select Favorite Fund.” Be sure to click the “save” button to save your elections.

For further details on the Fund Evaluator tool and search criteria, select the “Instructions” link at the top of the page under “Need more information?”

To change your existing account balance or your allocation for future funds, return to the “Manage Account” page and select “Change Funds on My Own” under the “Move Money” section at the bottom of the page. You’ll be able to choose from funds selected by our Plan Sponsor and funds you have designated as Favorite Funds. For assistance with the website or transactions, contact Nationwide at 1-800-772-2182. You’ll need your Social Security number and <<Case Number>> for identification purposes.

Fund Window is not an advice tool and it’s not for everyone. Neither Nationwide or your employer selects or monitors the investment options offered through Fund Window. So, some of these investment options may require you to have investment expertise and/or get professional management advice in order for you to manage your account. In addition, some of these investment options may have higher Nationwide asset fees than the investment options selected by your employer.
Self-directed brokerage account

In addition to the investment options offered as the core part of your Plan, a self-directed brokerage option is available to you. This option will allow you more opportunities to make your own decisions, generate your own stock ideas and pursue your own investment strategies.

It is important to understand that a self-directed brokerage account represents a high-risk investment option as part of a retirement plan and may require more careful consideration than other investment options available in your Plan.

You should evaluate your entire investment portfolio when making decisions and understand that investments in a retirement plan are designed as long-term investments. Be aware that investments in your self-directed brokerage account will cost you more in expenses and these costs could diminish your investment returns. Investing for your retirement is a serious responsibility and you should carefully consider your goals and investment choices.

In order to establish your self-directed brokerage account, you’ll need to complete and return a TD Ameritrade Corporate Services account application.

If you have established access to your retirement account through Nationwide, you can link to the TD Ameritrade Corporate Services account application.

Follow these five easy steps:

1. Access your account at nationwide.com/myretirement with your user name and password.
2. Select your retirement plan.
3. On the “My funds” screen, click link “Click here to establish your self-directed brokerage account.”
4. Read and keep the TD Ameritrade Corporate Services Agreement and Privacy Statement.
5. Print and complete the account application and follow the instructions for submission to TD Ameritrade Corporate Services. Be sure to include the <<Case Number>> provided on this web page. If you can’t locate your Plan ID, call Nationwide at 1-800-772-2182. You can also call TD Ameritrade Corporate Services at 1-866-766-4015 to obtain an application.

Self-directed brokerage services are available through TD Ameritrade Corporate Services, Division of Ameritrade, Inc., a registered broker-dealer not affiliated with Nationwide.
Your self-directed brokerage account will be available through the Nationwide Investor Service Center in approximately two business days after TD Ameritrade Corporate Services has completed your account set up.

After you have established your account with TD Ameritrade Corporate Service, a welcome kit will be mailed to you outlining additional features and restrictions regarding your self-directed brokerage account. Please read this information carefully before investing any money in this option. In addition, your User Name and PIN for your TD Ameritrade Corporate Services account will be mailed to you.

Access the “Move Money” tab of your Nationwide account to exchange assets from your core Nationwide investments to the self-directed option. Assets should appear in your TD Ameritrade Corporate Services account within two business days. At that time, you can log onto your TD Ameritrade Corporate Services account with your ID and PIN to read these additional investment options.

And, it’s easy to use because your self-directed brokerage assets are included on your main statement. You’ll get one comprehensive statement that shows the aggregate assets of your account.
Have specific questions about your financial situation?

Your investment professional can help with your topics like Social Security benefits, IRA accounts, debt management, Medicare and more!

<<Advisor name>>
<<Advisor phone number>>
<<Advisor email>>

<<Advisor name>>
<<Advisor phone number>>
<<Advisor email>>

<<Advisor name>>
<<Advisor phone number>>
<<Advisor email>>
Congratulations!

Enrolling in your company’s retirement plan is a great way to help get prepared for retirement. Be sure to revisit your Plan often. Whether you’re just starting out or well into your working years, take time to plan now.
Additional Plan information

This section contains additional useful information regarding your plan.
Additional information regarding the managed account option in your plan
This material is not a recommendation to buy, sell, hold, or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus by calling 1-800-626-3112 or visiting nationwide.com. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Retirement Plan Representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.

Diversification, asset allocation and asset rebalancing do not assure a profit or prevent a loss in a down market.

Nationwide Investment Advisors, LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser.

NIA has retained Wilshire® as an Independent Financial Expert for Nationwide ProAccount. Wilshire provides investment allocation portfolios based on participant ages and their personal tolerance for investment risk.

NIA assesses participants an asset-based fee for the managed account services.

Retirement products are offered by Nationwide Trust Company, Columbus, OH, a unit of Nationwide Bank®, or Nationwide Life Insurance Company.

Wilshire is a registered service mark of Wilshire Associates, which is not an affiliate of Nationwide or NIA.

Contract Numbers: APO -1472 (NY), APO -2241, APO -2241-OR, APO -2957 (TX); APO -2242, APO -2242-OR; APO -2243, APO -2243-OR, APO -2954 (TX), APO -4235, APO -4235-37 (OR), APO -4235-43 (TX); APO -4353, APO -4353-37 (OR), APO -4353-43 (TX), APO -4581, APO -1470 (NY).

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, a division of Nationwide Bank. Variable investment products and services offered by Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Nationwide, the Nationwide N and Eagle, Nationwide Financial Fund Evaluator, Nationwide Destination, My Interactive Retirement Planner, Nationwide ProAccount and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company.

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