

[Nationwide Retirement Flexible Advantage - Traditional]

[Updated As Of: July 20, 2023]

[Broad Asset Category / Morningstar Asset Category]	Fund Name	Fund Code	Fund Ticker	ProspectusNet Expense Ratio +
Equity				
US Fund Large Growth	Putnam Large Cap Growth Y	BAIA	PGOYX	0.42
S&P 500 Index	Fidelity® 500 Index	EVMA	FXAIX	0.015
US Fund Large Value	JPMorgan Equity Income R5	EAIA	OIERX	0.45
Total Stock Market Index	Vanguard Total Stock Mkt Idx Adm	CUQA	VTSAX	0.04
US Fund Mid-Cap Value	Victory Sycamore Established Value I	BNKA	VEVIX	0.48
US Fund Small Growth	Nationwide Geneva Small Cap Gr Instl Svc	CCAA	NWKDX	0.7
US Fund Mid-Cap Growth	Principal MidCap R-6	ENYA	PMAQX	0.59
US Fund Foreign Large Value	Artisan International Value Instl	DRMA	APHKX	1.03
International Equity Index	Vanguard Total Intl Stock Index Admiral	CSZA	VTIAX	0.11
US Fund Foreign Large Growth	Vanguard International Growth Adm	CWNA	VWILX	0.34
US Fund Diversified Emerging Mkts	American Funds New World R6	RNWA	RNWXG	0.57
Equity - Environmental, Social, and Corporate Governance (ESG)				
US Fund Large Growth	Brown Advisory Sustainable Growth I	GEJA	BAFWX	0.63
US Fund Foreign Large Growth	Calvert International Equity I	CWVA	CWVIX	0.79
Fixed Income				
US Fund Short Government	Vanguard Short-Term Federal Adm	CWTA	VSGDX	0.1
US Fund Short-Term Bond	Federated Hermes Shrt-Interm TR Bd IS	FGCA	FGCIX	0.33
US Fund Intermediate Core-Plus Bond	Baird Core Plus Bond Inst	DJUA	BCOIX	0.3
Total Bond Market Index	Fidelity® US Bond Index	EWDA	FXNAX	0.025
US Fund Intermediate Government	Vanguard GNMA Adm	CWHA	VFIJX	0.11
US Fund Global Bond-USD Hedged	PIMCO International Bond (USD-Hdg) Instl	BPPA	PFORX	0.51
Global Bond Index	Vanguard Total Intl Bd Idx Admiral™	CZMA	VTABX	0.11
Asset Allocation				
US Fund Moderately Conservative Allocation	Vanguard Wellesley® Income Admiral™	CXAA	VWIAIX	0.16
US Fund Moderate Allocation	Vanguard Balanced Index Adm	CSNA	VBIAX	0.07
US Fund Moderately Aggressive Allocation	BlackRock 80/20 Target Allocation Instl	DHZA	BIAPX	0.04
Asset Allocation - Environmental, Social, and Corporate Governance (ESG)				
US Fund Moderate Allocation	Impax Sustainable Allocation Instl	PAIA	PAXIX	0.57
Money Market				
US Fund Money Market - Taxable	Federated Hermes Govt Obl Premier	DJRA	GOFXX	0.15
Target Date Funds				

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Target Date 2000-2010	TIAA-CREF Lifecycle Index 2010 Instl	DMOA	TLTIX	0.1
Target Date 2011-2015	TIAA-CREF Lifecycle Index 2015 Instl	DMPA	TLFIX	0.1
Target Date 2016-2020	TIAA-CREF Lifecycle Index 2020 Instl	DMQA	TLWIX	0.1
Target Date 2021-2025	TIAA-CREF Lifecycle Index 2025 Instl	DMUA	TLQIX	0.1
Target Date 2026-2030	TIAA-CREF Lifecycle Index 2030 Instl	DMWA	TLHIX	0.1
Target Date 2031-2035	TIAA-CREF Lifecycle Index 2035 Instl	DMXA	TLYIX	0.1
Target Date 2036-2040	TIAA-CREF Lifecycle Index 2040 Instl	DMYA	TLZIX	0.1
Target Date 2041-2045	TIAA-CREF Lifecycle Index 2045 Instl	DMZA	TLXIX	0.1
Target Date 2046-2050	TIAA-CREF Lifecycle Index 2050 Instl	DNBA	TLLIX	0.1
Target Date 2051-2055	TIAA-CREF Lifecycle Index 2055 Instl	DNCA	TTIIX	0.1
Target Date 2056-2060	TIAA-CREF Lifecycle Index 2060 Instl	DNDA	TVIIX	0.1
US Fund Target-Date 2065	TIAA-CREF Lifecycle Index 2065 Instl	GFIA	TFITX	0.1
Retirement Income	TIAA-CREF Lifecycle Index Ret Inc Instl	DNEA	TRILX	0.1]

QDIA Option

If the balanced fund option is selected as the QDIA, the Vanguard Balanced Index Adm(VBIAX) will be used as the investment option
If the target date fund option is selected as the QDIA, the TIAA Investments Target Date funds will be used as the investment option

Default Suspense Option

If the default suspense option is selected, the Federated Hermes Govt Obl Premier(GOFFX) will be used as the investment option

Nationwide Fixed Select Contract - Not Listed

This contract requires competing funds restrictions, which include Money Market and various Short-Duration Bond funds where available and are listed in the Fixed Income category. Additional paperwork is required to establish the Nationwide Fixed Select Contract. This option must be approved and available for the plan type in the plan's state of jurisdiction, and requires that the plan's advisor is appropriately licensed to sell such product.

The letter "C" after a Fund name indicates Fund house closed the subject fund for new investors.

+ Net Of Clear Credit if applicable.

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