



# Find your path to Retirement Readiness

Use this guide to get started



# I'm ready to enroll

Go to [nationwide.com/REALtirement](http://nationwide.com/REALtirement) and select "Enroll in my plan." To get started with online enrollment, you will need your Plan ID at the bottom of the following page.

# 1

## GATHER

**Gather or locate the following information you may need**

- Your personal contact information
- Your Plan ID number from the following page
- Your age when you plan to retire
- Your beneficiary information

# 2

## GO

**Go to [nationwide.com/REALtirement](http://nationwide.com/REALtirement)**

- Click on Enroll in my plan
- Enter some personal information to create an account
- Once you've created an account, you're ready to enroll

# 3

## DIG IN

**Start the online enrollment process:**

- Choose between Quick Path and Full Path enrollment
- Determine how much you will contribute out of each paycheck
- Choose which investment(s) you will invest in
- Confirm and submit your enrollment



Go to [nationwide.com/REALtirement](http://nationwide.com/REALtirement) to enroll now. Questions? Contact us at **1-800-772-2182**.

# Welcome!

You have an opportunity right now to make a real difference for your long-term financial wellness. How? By joining the NAVAJO TECHNICAL UNIVERSITY 401(K) PROFIT SHARING PLAN, a valuable benefit NAVAJO TECHNICAL UNIVERSITY provides to make saving for retirement easier.

Using this guidebook makes getting started easy. Turn the page and let's take the first step toward a more confident financial future.

## **Use this booklet to start toward long-term Financial Wellness and Retirement Readiness.**

### **What's Inside**

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How we help you plan and prepare for retirement

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Retirement education, tools and calculators

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Use the following Plan Identification number to login to your account: **19412**

# Why should I join the Plan?

You will probably need more retirement income than Social Security can provide.

Contributing regularly can help you accumulate additional savings to retire on your terms.

## Will you **outlive your savings?**

**90** Age that an estimated one in four 65-year-olds today will reach. One in ten are expected to live past 95.<sup>1</sup>



## How will you pay your **health care expenses?**

**\$325,000** The amount a 65-year-old couple can expect in total out-of-pocket health care expenses through retirement.<sup>2</sup>

**49%** of households are “at risk” of **not having enough** to maintain their living standards in retirement.<sup>3</sup>



<sup>1</sup> “What’s Your Retirement Number? No, Not Savings — Life Expectancy,” research by Rate.com (July 19, 2019). The article cites data compiled by the Society of Actuaries.

<sup>2</sup> “A Bit of Good News During the Pandemic: Savings Medicare Beneficiaries Need for Health Expenses Decrease in 2020,” Paul Fronstin and Jack VanDerhei, EBRI (May 28, 2020). The estimate is based on a hypothetical couple retiring in 2015 at 65 years old with average average life expectancies of 85 for a male and 87 for a female.

<sup>3</sup> “The National Retirement Risk Index: An Update from the 2019 SCF,” Alicia H. Munnell, Anqi Chen and Robert L. Siliciano, Center for Retirement Research at Boston College (January 2021).

# What are the benefits of participation?

## Easy

Once you enroll, contributions are automatic through payroll deduction.

## Growth potential

Earnings are automatically reinvested, allowing for additional growth.

## Company match

Your employer may match your contributions, which can boost your account's potential growth.



## Tax advantages

Invest pretax income to give your account a chance to grow more quickly. You will pay ordinary income taxes when you take withdrawals.

## Tax-free retirement income

Make Roth after-tax contributions now and, subject to certain conditions, your withdrawals could be tax-free. Under current tax law, withdrawals from a Roth account would be tax-free as long as you're at least 59½ and do not take withdrawals for at least five years after your first contribution is made to the Roth account.

## Portability

If you leave your job, you may be able to roll your assets into another eligible retirement plan or IRA.

Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.



Learn more about the benefits of retirement plan participation at [nationwide.com/REALtirement](https://nationwide.com/REALtirement).

# Why start now?

The earlier you start saving, the less it may cost per pay period to reach your goal.

That's because per-pay period contributions combined with any earnings get continually reinvested. 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.



**Michael**

Starts saving  
at age 35

Contributes  
for 32 years

\$57.69/week

7% hypothetical  
growth rate

Total contribution =  
\$96,000

Age 67

**\$342,306**



**Ashley**

Starts saving  
at age 21

Contributes  
for 46 years

\$57.69/week

7% hypothetical  
growth rate

Total contribution =  
\$42,000

Age 67

**\$610,377**



**Courtney**

Starts saving  
at age 21

Contributes  
for 46 years

\$57.69/week

7% hypothetical  
growth rate

Total contribution =  
\$138,000

Age 67

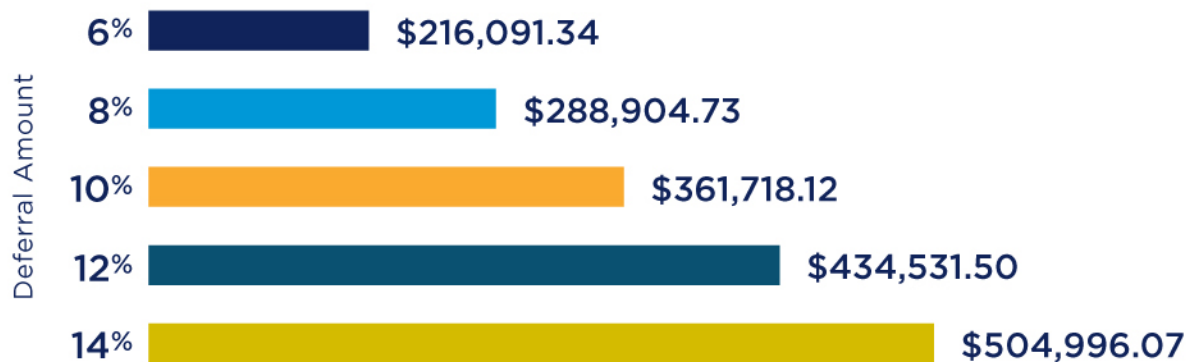
**\$952,682**

This illustration is a hypothetical compounding calculation assuming a rate of return of 7%, compounded annually. 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.

# How much can I afford to contribute?

Some industry analysts think workers should save 10% to 15% per pay period for retirement.<sup>4</sup>

## FUTURE ACCOUNT VALUE AT 30 YEARS



Before you decide, consider using our Paycheck Impact Calculator, a tool that can help you see how your pretax contribution may reduce your take-home pay.

You can find the calculator at [nationwide.com/REALtirement](https://nationwide.com/REALtirement).

Remember that if you choose to make a Roth contribution, your paycheck impact is the same as your deferral per pay period.

<sup>4</sup> <https://www.cnbc.com/2019/09/30/salary-needed-to-save-15-percent-of-your-income-and-retire-with-1-million-dollars.html>

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

The table shows the cumulative value of 26 biweekly deferral amounts at various percentages of pay, assuming a compounded annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$40,000. 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.

# Navajo Technical University 401(k) Profit Sharing Plan

## 401(k) Plan Highlights

### WHAT IS NAVAJO TECHNICAL UNIVERSITY'S PLAN YEAR?

The Plan Year is the consecutive twelve-month period beginning on June 1 and ending on May 31.

### WHO CAN PARTICIPATE?

To participate in the elective deferrals and employer Safe Harbor Non-Elective portions of the Plan, employees must meet the following requirements:

- Attained age 21.
- Completed 3 Months of Service, as defined by the Plan.

To participate in the employer discretionary profit-sharing contribution portion of the plan, employees must meet the following requirements:

- Attained age 21.
- Completed 1000 Hours of Service within the 12 Months time period following an employee's commencement of employment.

### WHEN MAY I JOIN?

Eligible employees may join the elective deferrals and employer Safe Harbor Non-Elective portions of the Plan on the first day of the month coinciding with or next following the date on which the eligibility requirements are met.

Eligible employees may join the employer discretionary profit-sharing contribution portion of the Plan on the earlier of the first day of the Plan Year (June 1) or the first day of the seventh month of the Plan Year (December 1) coinciding with or next following the date on which the eligibility requirements are met (semi-annual).

### HOW DO I CONTRIBUTE TO THE PLAN?

- Through payroll deduction, you can make elective deferrals up to the maximum allowed by law. The dollar limit is \$23,000 for 2024.
- You can also designate your elective deferrals to a Plan that qualifies as a Roth 401(k). In 2024 you may contribute as much as \$23,000, in total, to your 401(k) accounts (Roth 401(k) and pre-tax contributions), or the maximum allowed by your plan, whichever is less. Roth 401(k) contributions will be included in your taxable income. Earnings on the Roth 401(k) contributions will accumulate tax free, and retirement withdrawals may be exempt from federal income tax.
- If you have an existing qualified retirement plan (pre-tax), 403(b) tax deferred arrangement or governmental 457 Plan with a prior employer you may transfer or roll over that account into the Plan anytime.



## **CAN I MAKE CATCH-UP CONTRIBUTIONS TO THE PLAN?**

If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional “catch-up contribution”. The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their careers. The maximum catch-up contribution is \$7,500 for 2024.

## **CAN I STOP OR CHANGE MY CONTRIBUTIONS?**

- You may stop your contribution anytime by logging into your account at [www.nationwide.com/REALtirement](http://www.nationwide.com/REALtirement) and going to Quick Links and picking Manage Contributions. There will be a big blue Change Contributions button at the bottom of the page. You will click the box and enter 0% or 0\$ and click the Next button and then click the Submit box. Once you discontinue contributions, you may only start again quarterly.
- You may increase or decrease the amount of your contributions by logging into your account at [www.nationwide.com/REALtirement](http://www.nationwide.com/REALtirement) and going to Quick Links and picking Manage Contributions. There will be a big blue Change Contributions button at the bottom of the page. You will click the box and enter the % or \$ amount you wish to change, click the Next button, and then click the Submit box. The frequency of these changes is quarterly.

## **HOW DOES NAVAJO TECHNICAL UNIVERSITY CONTRIBUTE TO THE PLAN?**

The plan also provides for Navajo Technical University to make contributions.

- Navajo Technical University shall make a Safe Harbor Non-Elective contribution in an amount equal to 3% of your eligible compensation, which will be allocated to all eligible employees. Other limitations may apply.
- Navajo Technical University may also make profit-sharing contributions in its discretion which will be allocated among all eligible employees, whether they make contributions or not.

Employer discretionary profit-sharing contributions benefit all eligible employees.

## **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 “Safe Harbor” contributions Navajo Technical University makes on your behalf, plus any earnings they generate. Other employer contributions to the Plan, plus any earnings they generate, are vested as follows:

<u>Years of Service</u>	<u>Vesting Percentage</u>
Less than 2	0.0%
2	33.0%
3	67.0%
4	100.0%

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.
- Death.
- Disability.
- Termination of Employment.
- In-Service Withdrawal at age 59 ½.

See your Summary Plan Description (SPD) for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money 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 available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account. A hardship, as defined by the government, can include:

- buying a principle residence,
- paying for your or a dependents college education,
- paying certain medical expenses,
- preventing eviction from or foreclosure on your principle residence,
- paying for funeral expenses, or
- paying for qualifying repairs to your principal residence, within tax law limits.

If you feel you are facing a financial hardship, you should see your Benefits Administrator for more details.

## **HOW ARE PLAN CONTRIBUTIONS INVESTED?**

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Navajo Technical University.

- You may change your investment choices anytime.
- More information about your Plan's investment choices can be found at the Nationwide website [www.nationwide.com/REALtirement](http://www.nationwide.com/REALtirement).

## **FEE DISCLOSURE ERISA §404(a) (5) STATEMENT**

The fee disclosure statement is required for all eligible employees who have the right to direct their investments in an ERISA-covered 401(k) plans. The statement will explain general information about the operation of the plan, administrative charges and expenses, individual expenses and will contain a comparative chart of the plan investment options. You may access this statement on the participant website [www.nationwide.com/REALtirement](http://www.nationwide.com/REALtirement).

## **SUMMARY PLAN DESCRIPTION**

The above highlights are only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description is available. Contact your Benefits Administrator if you have any further questions.

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# How do I invest through the Plan?

As a participant in the NAVAJO TECHNICAL UNIVERSITY 401(K) PROFIT SHARING PLAN, you are in charge. You will select investment options available through the Plan and what percentage of your contributions should be invested in each option. Even if your money has been put into a default fund, you still should determine if that option is right for you. To help you decide how to invest, consider one of these paths.



## Professionally managed account

Trust a pro to manage your investments

### If you opt for active professional management:

You enroll in a service that hires professional asset managers to select options and manage how your money is invested, based on your age and Risk Profile. Your investments will be actively managed and adjusted over time and can be updated any time your needs change.

.....  
You can learn more about professional investment management on page 18.



## Pre-built portfolio

You select ONE fund that invests in many funds to spread market risk in line with your goals.

The fund manager will work to maintain asset diversification that becomes more conservative as retirement year gets nearer.

.....  
Should your needs, projected retirement date or other personal factors change over time, you may select a different pre-built fund.

.....  
You can learn more about this investment approach on page 17.



## Custom portfolio

You select from options available through the Plan.

You actively manage your portfolio according to your investment strategy and other personal criteria.

.....  
Should your needs, projected retirement date or other personal factors change over time, you can easily make adjustments to how you are invested. You can learn more about this investment approach on page 12.



To learn more about investing, visit [nationwide.com/REALtirement](http://nationwide.com/REALtirement)

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 do not guarantee returns or insulate an investor from potential losses, including possible loss of principal.

Even with professional management, there is no guarantee that your investment objectives will be met. There is no guarantee that professional management of your retirement assets will provide enough income at or through retirement.

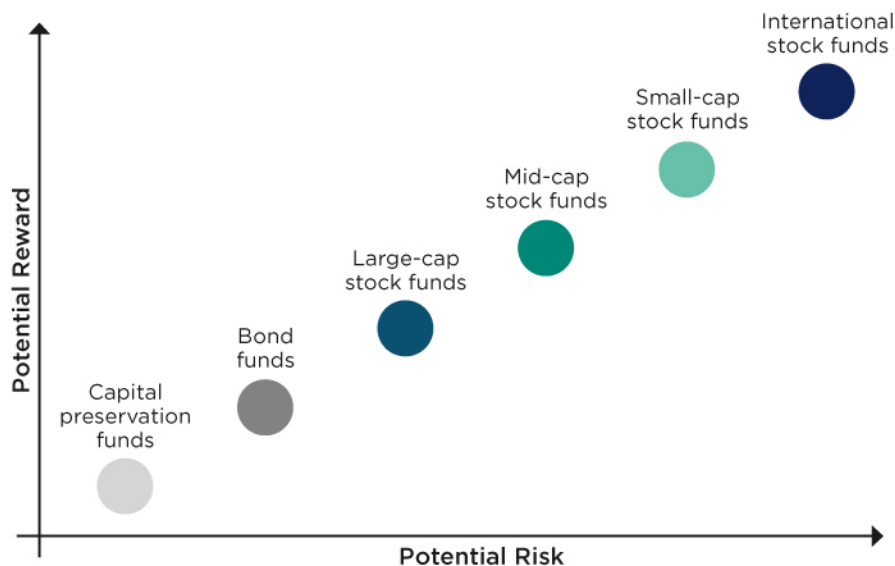
Target maturity funds, also called target date funds, are designed for people who plan to begin withdrawing money during or near a specific target date, such as at retirement. These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, 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 indirectly pays 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.

# What funds should I invest in?

That's a question only you can answer.

The core investment options in the retirement plan are mutual funds, which are portfolios of underlying stocks, bonds, and other investment options. Each fund is managed by a professional money manager and has a stated objective or investment style. Select funds to have a mix of asset classes that meet your personal criteria and to match your comfort with market risk.

To learn more about investing, visit [nationwide.com/REALtirement](http://nationwide.com/REALtirement)



Every investment has a risk level associated with it. That risk level generally corresponds with the likelihood of a reward, based on time and market conditions. The higher the risk, the greater the potential for growth, but at a higher risk of losing value. The lower the risk, the less the potential for return, but at a lower risk of losing value.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

International stock funds involve risks such as currency fluctuation, political instability, foreign regulations, differences in accounting, and limited availability of information.

Small-cap stock funds may have less liquidity, be subject to greater price volatility, and involve greater market risk than the overall market.

Mid-cap stock funds may have less liquidity than funds investing in larger, established companies, and may be subject to greater price volatility and risk than the overall stock market.

Large-cap stock funds tend to be dominated by well-established companies that may have less room to grow and thus may not have the same growth potential as mid- or small-cap funds.

Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund.

Capital preservation fund returns may not keep pace with inflation and may produce a negative rate of return when fund expenses are factored in.

## Use this Investor Profile Questionnaire to help you decide how to invest your Plan account

### 1. Your current age is:

- Over 70 (1 point)
- 60-70 (4 points)
- 50-59 (8 points)
- 35-49 (12 points)
- 34 or younger (16 points)

### 2. When do you anticipate taking regular cash distributions from your account?

- Less than 5 years (2 points)
- 5 - 9 years (5 points)
- 10 - 15 years (7 points)
- 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?

- No (0 points)
- Yes (20 points)

### 4. If \$100,000 was invested at the beginning of the year, which example best describes your tolerance for risk?

- Portfolio A — \$95,000-\$115,000 (1 point)
- Portfolio B — \$90,000-\$125,000 (4 points)
- Portfolio C — \$85,000-\$140,000 (7 points)
- Portfolio D — \$80,000-\$150,000 (10 points)

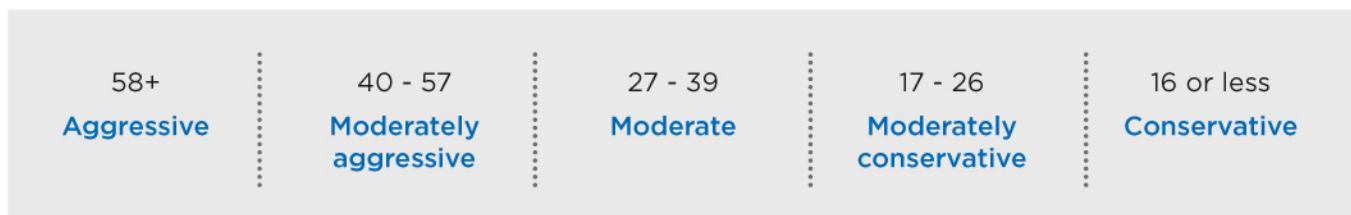
### 5. While riskier than bond investments, stock investments offer the potential of higher long-term investment returns. What is your feeling about investing a portion of your money in stock investments?

- I am concerned that stock investments are too risky and would prefer a higher allocation to bonds (1 point)
- I understand there is additional risk with stock investments and would consider a more balanced allocation to stocks and bonds (5 points)
- 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)
- 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?

- Account value range of \$48,000 - \$53,000 (2 points)
- Account value range of \$45,000 - \$58,000 (6 points)
- 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.



## Sample investment option allocations based on the Investor Profile results

	Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative
International	33%	25%	20%	14%	8%
Small-cap	4%	4%	2%	2%	2%
Mid-cap	8%	6%	4%	4%	2%
Large-cap	45%	40%	34%	25%	18%
Bonds	7%	17%	29%	38%	40%
Capital preservation	3%	8%	11%	17%	30%





**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 investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. 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 to preserve capital while providing income. Fluctuations in the value of these portfolios tend to be 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 Tool, including the Investor Profile Questionnaire and Asset Mix Chart, is made available through license agreement between Wilshire Associates and Nationwide. The 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 the Asset Allocation Tool, the questionnaire, or the chart 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.



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# Can I choose just one fund for my needs?

Yes! **Consider just one fund from the menu** of risk-based asset allocation funds, which provide diversification designed to manage for market volatility and evolving market conditions or target date retirement funds, which manage investment mix to become gradually more conservative as the retirement date described by the fund's name approaches.

Because these funds are already diversified among asset classes to meet the fund's investment objectives, they are designed to be used as the sole investment vehicle for your Plan account.



## *Why consider a one fund choice?*

Simplifies the investment decision

.....  
Provides diversification across a broad variety of asset classes

.....  
Rebalances your invested assets automatically



## *What if I decide the one fund choice is right for me?*

Simply select the one target date retirement fund best suited to your needs when you complete your Plan enrollment.

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Not available in all retirement plans. Check with your plan provider.

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 do not guarantee returns or insulate an investor from potential losses, including the possible loss of principal.

Target date funds typically use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market. A target date fund's principal value is not guaranteed at any time, including the target date, and is not guaranteed to provide enough income through retirement.

# Can I have a professional manage my investments for me?



of plan participants feel confident in their ability to make the right 401(k) investments on their own.<sup>7</sup>

Yes. Nationwide ProAccount<sup>®</sup> is a managed account service designed to help take the guesswork out of retirement investing by providing professional management of your investments.

Offered by Nationwide Investment Advisors, LLC (NIA) with Wilshire Associates serving as Independent Financial Expert, your retirement portfolio will be managed based on:

- Your age and personal tolerance for investment risk.
- Wilshire's deep market knowledge and rigorous, disciplined investment process.



## *Why consider Nationwide ProAccount?*

You leverage expertise from an institutional investment firm that researches and selects the funds for you based on your full financial picture and retirement goals.

Your account is monitored and adjusted over time as market conditions warrant or your needs and goals change.

You get a 90-day trial period to try the service with no obligations: no minimum account balance or cancellation fee.



## *What if I decide a managed account service is right for me?*

Be sure to complete the Nationwide ProAccount application when you enroll in the NAVAJO TECHNICAL UNIVERSITY 401(K) PROFIT SHARING PLAN.

<sup>7</sup> 401(k) Participant Survey," conducted for Charles Schwab by Logica Research (2018).

Investing involves market risk, including possible loss of principal. No investment strategy or program can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

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

NIA has retained Wilshire<sup>®</sup> 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, FSB, or Nationwide Life Insurance Company.

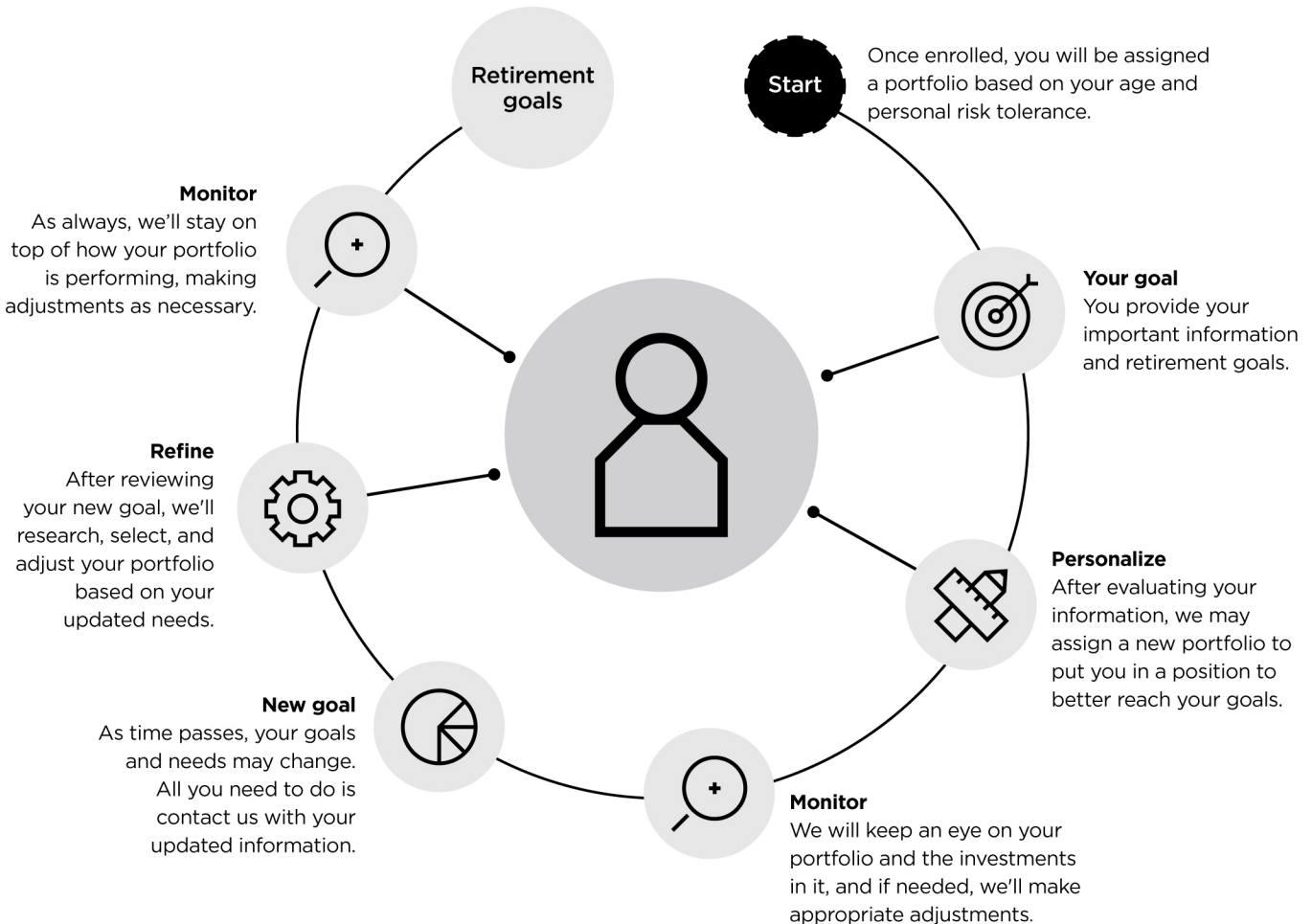
Wilshire is a registered service mark of Wilshire Associates, which is not an affiliate of Nationwide or NIA.

Nationwide ProAccount is a service mark of Nationwide Mutual Insurance Company.

# Here's how it works

After completing the ProAccount Acknowledgment and Questionnaire, your retirement account will be allocated to a customized investment portfolio based on your age and personal tolerance for investment risk. Upon enrollment, participants will receive a welcome kit outlining your elections and an extended questionnaire.

Once completed, this questionnaire will help ProAccount further personalize your retirement portfolio to reflect your full financial picture along with your retirement goals. We'll continue to research, select, monitor, and adjust your investment for you over time.



Working together, NIA and Wilshire can help you feel more confident about achieving your retirement investment goals. The annual fee for Nationwide ProAccount is detailed in the Participant Agreement.

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# How can I find the help I may need?

Getting the help you need is as easy as 1, 2, 3!

1

Create Your  
Online Account

**It all starts by creating an online account. Simply go to [nationwide.com/REALtirement](http://nationwide.com/REALtirement) and select Enroll in my plan. You'll enter your personal information to create your account.**

2

Enroll in  
the Plan

Once you've created an account, you can enroll in the plan. You'll be taken directly to the enrollment process where you can choose Quick Path Enrollment (3 easy clicks) or Full Path Enrollment (to choose your own investment options).

3

Access the  
Plan Resources

Once you have an online account, you'll have access to all the resources available on the web.

## Your Plan website is engineered for Retirement Readiness

Within a few clicks, you can know where you're going and how you're going to get there.

**Manage your account** — Log in, review your investment performance, compare your rates of return to common market indexes, and more.

### Evaluate your Financial Wellness

- Take a quiz to learn where you stand
- Build knowledge and skills over time that will help you meet your financial goals

**Find out how you compare** — Our Peer Comparison Tool enables you to see how much people like you are contributing and saving for retirement and how your progress stacks up against your peers.

**Watch our videos** — We bring you information that can help you make decisions about managing your money and planning for retirement.

**View our presentations** — Build your confidence about retirement planning and investing.



Log in to **[nationwide.com/REALtirement](http://nationwide.com/REALtirement)** anytime, anywhere from any device, or call us at **800-772-2182**.

# Retirement Resource Group®

The Retirement Resource Group® is a full-service financial services team built to help you prepare for and live in retirement. Whether you are just beginning to save, working hard to maintain progress on goals, or trying to preserve what you've worked hard to build, we simplify the path to readiness with access to personalized guidance. Here's how:

## ENROLLMENT

We take the time to educate you about your plan, including investment options and ways to save.

## INVESTMENT

We help take the guesswork out of selecting investments, whether you are selecting your own fund or using professional money management.

## FINANCIAL WELLNESS

When retirement income planning isn't the only goal, we help you bring together all of your financial goals by providing access to Certified Financial Planners and the Nationwide Retirement Institute® at no charge.

## ASSET CONSOLIDATION

Changing employers or plan providers may seem overwhelming. There are a lot of factors to consider. We'll take the time to help you understand what you should be looking for to determine if asset consolidation is best for you.

Have specific financial questions? Contact your investment professional.

PAUL LEVETT  
303-996-6090  
paul@lbsretire.com



Schedule an appointment by calling 1-800-772-2182, or visit <http://retirementspecialists.MyRetirementAppt.com>.

Retirement Resource Group includes Retirement Specialists and Personal Retirement Counselors. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, OH. The information they provide is for educational purposes only and is not legal, tax or investment advice. Personal Retirement Counselors are registered representatives of Nationwide Securities, LLC., member FINRA, SIPC. DBA Nationwide Advisory Services, LLC. in AR, CA, FL, NY, TX, and WY. Securities and Investment Advisory Services offered through Nationwide Securities, LLC, member FINRA, SIPC, and a Registered Investment Advisor. DBA Nationwide Advisory Services, LLC in AR, CA, FL, NY, TX and WY. Representative of Nationwide Life Insurance Company, affiliated companies and other companies.

Neither Nationwide nor any of its affiliates are related to, or affiliated with, any of the above entities or representatives.

PNM-19467AO.1 (02/23)

## Investment Performance and Expenses

The table below provides important information about your investment options (as of February 29, 2024)

Specialty	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/10 Yrs Ann.	Website
<b>American Century Real Estate Fund (I)</b>	4.65%	4.99%	3.89%	4.47%	6.17%	www.americancentury.com
Benchmark: S&P 1500 REIT Industry Index	-5.88%	-13.64%	-2.83%	0.53%	4.92%	

Total annual operating expense: 0.95% (\$9.50 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

International Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/10 Yrs Ann.	Website
<b>American Funds New World Fund (R6)</b>	7.38%	15.37%	-1.27%	7.25%	5.77%	www.americanfunds.com
Benchmark: MSCI Emerging Markets NR Index	3.80%	8.73%	-6.29%	1.89%	3.01%	

Total annual operating expense: 0.57% (\$5.70 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>ClearBridge International Growth Fund (I)</b>	9.97%	15.37%	-0.39%	7.88%	7.11%	www.franklintempleton.com
Benchmark: MSCI All Country World ex-US NR Index	6.61%	12.51%	1.32%	5.44%	3.96%	

Total annual operating expense: 0.79% (\$7.90 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>Vanguard Developed Markets Index Fund (Adm)</b>	7.35%	13.87%	3.63%	6.71%	4.61%	www.vanguard.com
Benchmark: MSCI All Country World ex-US NR Index	6.61%	12.51%	1.32%	5.44%	3.96%	

Total annual operating expense: 0.07% (\$0.70 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Small-Cap Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/10 Yrs Ann.	Website
<b>Lord Abbett Developing Growth Fund (R5)</b>	21.29%	11.32%	-11.60%	5.90%	7.24%	www.lordabbett.com
Benchmark: S&P SmallCap 600 Growth Index	13.92%	11.88%	1.22%	7.92%	9.13%	

Total annual operating expense: 0.67% (\$6.70 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>Vanguard Small-Cap Index Fund (Adm)</b>	13.62%	13.15%	2.88%	8.85%	8.44%	www.vanguard.com
Benchmark: S&P SmallCap 600 Index	11.94%	6.50%	2.31%	7.72%	8.53%	

Total annual operating expense: 0.05% (\$0.50 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>Victory Sycamore Small Company Opp Fund (I)</b>	9.88%	4.64%	5.74%	8.99%	9.36%	www.vcm.com
Benchmark: S&P SmallCap 600 Value Index	9.84%	1.08%	3.24%	7.18%	7.74%	

Total annual operating expense: 0.89% (\$8.90 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.



Mid-Cap Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>Invesco Discovery Mid Cap Growth Fund (Y)</b>	18.10%	23.30%	-0.18%	12.07%	10.23%	www.invesco.com/us
Benchmark: S&P MidCap 400 Growth Index	17.40%	20.89%	5.28%	10.92%	9.74%	

Total annual operating expense: 0.79% (\$7.90 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>Mid Cap Value Fund (R1)</b>	5.88%	3.50%	7.82%	N/A	9.27%*	N/A
Benchmark: S&P MidCap 400 Value Index	8.84%	5.27%	7.74%	9.32%	N/A	

Total annual operating expense: 0.47% (\$4.65 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>Vanguard Mid-Cap Index Fund (Adm)</b>	10.84%	14.24%	5.07%	10.30%	9.40%	www.vanguard.com
Benchmark: S&P MidCap 400 Index	13.20%	13.05%	6.64%	10.38%	9.43%	

Total annual operating expense: 0.05% (\$0.50 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Large-Cap Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>AB Large Cap Growth Fund (I)</b>	16.49%	43.41%	11.84%	16.98%	15.63%	www.abglobal.com
Benchmark: S&P 500 Growth Index	14.50%	38.60%	10.36%	15.91%	14.24%	

Total annual operating expense: 0.60% (\$6.00 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>AB Relative Value Fund (I)</b>	10.95%	15.29%	11.19%	10.66%	9.89%	www.abglobal.com
Benchmark: S&P 500 Value Index	9.07%	21.68%	12.77%	12.49%	10.41%	

Total annual operating expense: 0.69% (\$6.90 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>Vanguard 500 Index Fund (Adm)</b>	11.96%	30.40%	11.86%	14.72%	12.66%	www.vanguard.com
Benchmark: S&P 500 Index	11.98%	30.45%	11.90%	14.76%	12.70%	

Total annual operating expense: 0.04% (\$0.40 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Balanced	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>American Century Ret Readiness 2025 Fund (I)</b>	5.37%	10.49%	2.83%	N/A	5.68%*	benefittrust.com
Benchmark: S&P Target Date 2025 Index	5.71%	11.64%	2.97%	6.25%	N/A	

Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>American Century Ret Readiness 2030 Fund (I)</b>	5.82%	11.31%	3.07%	N/A	6.17%*	benefittrust.com
Benchmark: S&P Target Date 2030 Index	6.63%	13.60%	3.82%	7.15%	N/A	

Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Balanced	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>American Century Ret Readiness 2035 Fund (I)</b>	6.37%	12.26%	3.35%	N/A	6.81%*	benefittrust.com
Benchmark: S&P Target Date 2035 Index	7.59%	15.66%	4.71%	8.12%	N/A	
Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>American Century Ret Readiness 2040 Fund (I)</b>	6.94%	13.24%	3.53%	N/A	7.35%*	benefittrust.com
Benchmark: S&P Target Date 2040 Index	8.38%	17.40%	5.47%	8.88%	N/A	
Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>American Century Ret Readiness 2045 Fund (I)</b>	7.49%	14.10%	3.81%	N/A	7.91%*	benefittrust.com
Benchmark: S&P Target Date 2045 Index	8.91%	18.47%	5.99%	9.35%	N/A	
Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>American Century Ret Readiness 2050 Fund (I)</b>	8.12%	15.08%	4.17%	N/A	8.60%*	benefittrust.com
Benchmark: S&P Target Date 2050 Index	9.18%	18.99%	6.22%	9.58%	N/A	
Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>American Century Ret Readiness 2055 Fund (I)</b>	8.60%	15.84%	4.35%	N/A	8.92%*	benefittrust.com
Benchmark: S&P Target Date 2055 Index	9.20%	19.00%	6.28%	9.64%	N/A	
Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>American Century Ret Readiness 2060 Fund (I)</b>	8.81%	16.17%	4.49%	N/A	8.92%*	benefittrust.com
Benchmark: S&P Target Date 2055 Index	9.20%	19.00%	6.28%	9.64%	N/A	
Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>American Century Ret Readiness 2065 Fund (I)</b>	8.98%	16.47%	4.60%	N/A	8.03%*	benefittrust.com
Benchmark: S&P Target Date 2055 Index	9.20%	19.00%	6.28%	9.64%	N/A	
Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>American Century Ret Readiness InRet Fund (I)</b>	5.31%	10.23%	2.69%	N/A	5.34%*	benefittrust.com
Benchmark: S&P Target Date Retirement Income Index	4.51%	9.14%	1.33%	4.18%	N/A	
Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						

Bonds	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>DFA Inflation-Protected Secs. Portfolio (I)</b>	1.86%	2.69%	-1.01%	2.68%	2.08%	www.dimensional.com
Benchmark: Bloomberg U.S. Treasury TIPS Index	1.77%	2.51%	-0.87%	2.69%	2.08%	

Total annual operating expense: 0.11% (\$1.10 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>DFA World ex US Govt. Fix. Inc. Portfolio (I)</b>	2.60%	7.14%	-4.38%	-1.06%	1.79%	www.dimensional.com
Benchmark: Bloomberg Global Aggregate Index	1.43%	3.10%	-5.58%	-1.07%	-0.15%	

Total annual operating expense: 0.20% (\$2.00 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>Federated Hermes Govt Obl Fund (Pr)</b>	1.31%	5.20%	2.48%	1.91%	1.39%*	www.federatedinvestors.com
Benchmark: Bloomberg U.S. Treasury Bill 1-3 Month Index	1.33%	5.31%	2.50%	1.97%	N/A	

Total annual operating expense: 0.23% (\$2.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>PGIM High Yield Fund (Z)</b>	4.23%	10.52%	1.44%	4.11%	4.48%	www.prudentialfunds.com
Benchmark: Bloomberg U.S. Corporate High Yield Index	4.03%	11.03%	1.84%	4.16%	4.34%	

Total annual operating expense: 0.51% (\$5.10 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>Pioneer Bond Fund (Y)</b>	3.01%	3.71%	-2.56%	1.32%	2.04%	www.amundi.com
Benchmark: Bloomberg U.S. Aggregate Bond Index	2.08%	3.33%	-3.16%	0.56%	1.43%	

Total annual operating expense: 0.47% (\$4.70 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Cash	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>Invesco Stable Value Trust Fund (VI)</b>	0.69%	2.68%	1.86%	1.97%	1.86%	www.invesco.com
Benchmark: Bloomberg U.S. Treasury Bill 1-3 Month Index	1.33%	5.31%	2.50%	1.97%	1.32%	

Total annual operating expense: 0.44% (\$4.40 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

## Fee/Expense Definitions

**Total annual operating expense (gross expense ratio)** – The total annual operating expense is the fund's annual operating expenses as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

**Sales charge** – A charge deducted from the amount invested when shares of a fund are initially purchased. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge.

**Redemption fee** – The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

**Deferred sales charge** – This charge is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held.

**Disclaimers**

\*Since Inception return for funds less than 10 years old.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in money market funds. The 7-day yield more closely reflects the Fund's current earnings than the quotation of total return. Unless otherwise stated, performance is at net asset value (NAV).

A current prospectus, which contains information about the fund's investment objectives, risks, fees and expenses, may be requested free of charge from the plan. Investors should consider this information carefully before investing.

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You cannot invest in an index (benchmark).

**NOT FDIC INSURED**

**NO BANK GUARANTEE**

**MAY LOSE VALUE**

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# 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:

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

Later in this document, you'll find what's referred to as the "Comparative Chart of Plan Investment Options" ("Comparative Chart"), which will give you information about the Plan's investment options. You can get both of these documents, plus a glossary of investment terms, on Nationwide's web site:

- If you are currently participating in the Plan and have an account balance, you should log in at [nationwide.com/REALtirement](https://www.nationwide.com/REALtirement)
- If you are an employee who is eligible to participate in the plan but have not yet enrolled, you should go to <https://www.sponsorportal.com/gen-app/index.html?custno=1ab60e79-6829-4204-9912-3ae5512003e4&plan=19412> and click on Other Resources and review the Glossary of Terms.

## Part I - General Plan Information

- 1 Giving Investment Instructions.** If you're eligible but not yet enrolled, please contact your employer for an enrollment packet. After you are enrolled in the Plan, in order to manage your Plan investments, you can call the Nationwide Solutions Center at 1-800-772-2182 or make your election online at [www.nationwide.com/REALtirement](https://www.nationwide.com/REALtirement). 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 participant investment manager.** The Plan allows you to have your account managed on a discretionary basis by a professional investment manager. NATIONWIDE INVESTMENT ADVISORS, LLC (1-888-540-2896) is the Plan's provider of managed account services. Nationwide ProAccount is a discretionary managed account service offered by NIA for retirement plan participants who desire professional guidance in managing their self-directed retirement plan account. Please contact the Nationwide Participant Solutions Center at 1-800-772-2182.
- 6 Investment Fiduciary Service.** LEAFHOUSE FINANCIAL ADVISORS, LLC provides investment fiduciary assistance to the appropriate plan fiduciary. Please contact the Nationwide participant call center at 1-800-772-2182 for additional information.
- 7 Fund Window option.** A universe of investment choices offered by Nationwide, outside of your Plan's designated lineup, that you can research and select to personalize your investment needs. There are no trading fees and no additional paperwork. Neither Nationwide or your Plan selects or monitors the investment options offered through fund window, and any investment decision that you make through the fund window option is at your own risk.

## 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.

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.

Please note that administrative service fees are subject to change.

### Fees that may be charged by Nationwide, your retirement plan provider

#### Fees that may be charged by LEGACY BENEFIT SERVICES LLC

Please refer to your Third Party Administrator's Annual Disclosure for additional fees

#### Fees that may be charged by LEAFHOUSE FINANCIAL ADVISORS, LLC

Advisory/Srvc Prvdr Fee	.05% per year
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## 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 about these expenses. The Plan charges the following:

### Fees that may be charged by Nationwide, your retirement plan provider

#### Managed Account Fees

Nationwide ProAccount Fee	0.80% per year
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**Fees that may be charged by LEGACY BENEFIT SERVICES LLC**

**Withdrawal Fees**

Withdrawal Fees

\$40 per transaction



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## Fund Window (FW)

In addition to the funds selected by your Plan, you also have Nationwide's Fund Window (FW) available to you. FW allows you access to hundreds of investment options with no additional trading fees.

### *Convenient and easy to use*

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

After you have enrolled in the Plan and have your online account set up, FW will be available to you. Once you've logged into your account, navigate to the 'Research Investments' page where you'll have three tabs with investment choices:

- **Plan Investment Choices** — designated investment options available under your Plan.
- **Other Investment Options** — investment options available to you through FW. *NOTE: You must agree to the terms and conditions to utilize FW.*
- **My Favorite Funds** — investment options that you've selected to monitor and invest in if you choose.

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The investment options offered through Nationwide's Fund Window have not been individually selected and are not monitored by your Plan Representative. These investment options may require investment expertise and/or professional management advice to prudently manage. In addition, some of these investment options may have higher Nationwide asset fees than the investment options selected by your Plan Representative. Nationwide does not make recommendations or give investment advice.



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 discuss their specific situation with their financial professional.

**For more information about the available underlying investment options, including all charges and expenses, please request a fund prospectus by calling 1-800-626-3112 or visiting [nationwide.com](http://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.

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, FSB. Variable investment products and services offered by Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: Columbus, Ohio.

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