



Nationwide Retirement Solutions Participation Agreement for 457(b) and 401(a) Plans

Personal Information

457(b) Employer Name:	457(b) Employer ID:
401(a) Employer Name:	401(a) Employer ID:
Name:	Social Security Number:
Date of Birth:	Date of Hire:
Address:	City, State, & ZIP:
Home Phone Number:	Work Phone Number:
Email Address:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
How would you like to be contacted if additional information is required? <input type="checkbox"/> Telephone <input type="checkbox"/> Email	

Paperless Delivery Consent

Paperless Delivery: By providing your email address you are consenting to receive statements, confirmations, terms, agreements and other information provided in connection with your retirement plan electronically. Unless you choose to have statements, account documents and other documents sent in connection with your retirement plan delivered via US Mail to the mailing address of record by checking the box below, these documents will be made available to you electronically.

I wish to receive my statements and account documents via US Mail.

Contribution Summary & Payroll Frequency

	Dollar Amount* OR Percentage*	
Contribution Amount - 457(b) Pre-Tax	\$	%
Contribution Amount - 457(b) Roth**	\$	%
Contribution Amount - 401(a) Pre-Tax Employee Mandatory Contribution***	\$	%
Total	\$	%

NOTE: All increases, decreases and suspensions will be implemented no sooner than the first payroll of the month following the change. Please remember to check your paystub to confirm your selected contributions are accurately reflected and being processed.

* **Percentage contributions must be in whole percentages.** Check with your employer on whether your plan offers deferrals in percentages, dollar amounts or both.

**May not be offered by your plan. Roth contributions are made on an after-tax basis.

***Employee Mandatory Contribution (401(a) only) is a one time election stated in the Plan Document. This election is irrevocable and must be made before the participant's first entry date.

Payroll Frequency: Weekly Monthly Semi-Monthly Bi-Weekly
 Other: _____

Automatic Contribution Increase (This election is voluntary and is only available if permitted by your plan.)

- I wish to participate in an annual automatic contribution increase.
 I wish to stop my annual automatic contribution increase.

If selected, this increase will automatically occur annually as soon as administratively feasible for the date selected below. Increases can only occur for money source(s) (Pre-Tax and/or Roth) and mode(s) (\$ or %) that you are currently contributing. Please do not select a date of 02/29; if selected, Nationwide will process on 02/28.

Money Source	Dollar Amount Increase	Percentage Increase
457(b) Pre-Tax	\$	%
457(b) Roth	\$	%

Increase Contribution Annually on: _____ (MM/DD)

Additional information regarding the automatic contribution increase option can be found in the attached Memorandum of Understanding.

Funding Options

Pre-tax and Roth contributions will use the same investment options and allocation. If you wish to have different selections, contact a Customer Service Representative at 1-877-677-3678.

Nationwide* Target Destination Series

_____ %	Nationwide* Destination 2015 Fund (Institutional Service Class)
_____ %	Nationwide* Destination 2020 Fund (Institutional Service Class)
_____ %	Nationwide* Destination 2025 Fund (Institutional Service Class)
_____ %	Nationwide* Destination 2030 Fund (Institutional Service Class)
_____ %	Nationwide* Destination 2035 Fund (Institutional Service Class)
_____ %	Nationwide* Destination 2040 Fund (Institutional Service Class)
_____ %	Nationwide* Destination 2045 Fund (Institutional Service Class)
_____ %	Nationwide* Destination 2050 Fund (Institutional Service Class)
_____ %	Nationwide* Destination 2055 Fund (Institutional Service Class)
_____ %	Nationwide* Destination 2060 Fund (Institutional Service Class)

Nationwide* Investor Destinations Series

_____ %	Nationwide* Investor Destinations Aggressive Fund (Service Class)
_____ %	Nationwide* Investor Destinations Moderate Aggressive Fund (Service Class)
_____ %	Nationwide* Investor Destinations Moderate Fund (Service Class)
_____ %	Nationwide* Investor Destinations Moderate Conservative Fund (Service Class)
_____ %	Nationwide* Investor Destinations Conservative Fund (Service Class)

International

_____ %	American Century International Discovery Fund (Investor Class)**
_____ %	American Funds - New World SM Fund (Class R4)
_____ %	Invesco International Growth Fund (Class R5)**
_____ %	MFS International Value Fund (Class R3)**
_____ %	Nationwide* International Index Fund (Class A)
_____ %	Oppenheimer Global Fund (Class A)

Small Cap

_____ %	Nationwide* Variable Insurance Trust: Nationwide Multi-Manager NVIT Small Company Fund (Class 1)
_____ %	Nationwide* Small Cap Index Fund (Class A)
_____ %	Nationwide* Small Company Growth Fund (Institutional Service Class)
_____ %	Nationwide* U.S. Small Cap Value Fund (Institutional Service Class)

Mid Cap

_____ %	American Century Vista Fund (Investor Class)**
_____ %	American Funds-The Growth Fund of America** (Class A)
_____ %	JP Morgan Mid Cap Value Fund (Class A)
_____ %	Nationwide* Diverse Managers Fund (Institutional Service Class)
_____ %	Nationwide* Mid Cap Market Index Fund (Class A)
_____ %	Neuberger Berman Equity Funds * - Genesis Fund (Trust Class)
_____ %	Wells Fargo Advantage Funds - Discovery Fund (Administrator Class)**

Large Cap

_____ %	American Century Growth Fund (Investor Class)
_____ %	American Century Value Fund (Investor Class)
_____ %	Dreyfus S&P 500 Index Fund
_____ %	Fidelity Contrafund**
_____ %	Fidelity Equity-Income Fund**
_____ %	Nationwide* Fund (Institutional Service Class)
_____ %	Nationwide* Growth Fund (Institutional Service Class)
_____ %	Nationwide* Large Cap Growth Portfolio
_____ %	Nationwide* S&P 500 Index Fund (Institutional Service Class)
_____ %	Neuberger Berman Equity Trust Socially Responsive Fund (Investor Class)
_____ %	T. Rowe Price Growth Stock Fund (Advisor Class)
_____ %	INVESCO Growth & Income Fund (Class A)**

Balanced

_____ %	American Funds-The Income Fund of America**
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Specialty

_____ %	Cohen & Steers Real Estate Securities Fund, Inc (Class A)
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Bonds

_____ %	MFS High Income Fund (Class A)
_____ %	Nationwide* Bond Index Fund (Class A)
_____ %	Nationwide* HighMark Bond Fund (Institutional Service Class)
_____ %	PIMCO Foreign Bond Fund (U.S. Dollar-Hedged)
_____ %	PIMCO Total Return Fund (Class A)
_____ %	Waddell & Reed Advisor High Income Fund (Class Y)

Fixed/Cash

_____ %	Federated U.S. Government Securities Fund: 2-5 Years** (Institutional Shares)
_____ %	Nationwide* Government Money Market Fund (Investor Class)*
_____ %	Nationwide* Fixed Account
_____ %	Morley Stable Value Retirement Fund*

100% Total for both columns must equal 100%

* This fund is a non-annuity fund and may not be available in your plan. Please contact the Public Sector Service Center at www.nrsforu.com or at 1-877-NRS-FORU (1-877-677-3678), or your local retirement specialist for details.

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Memorandum of Understanding

The purpose of the Memorandum of Understanding is to make you aware of some of the highlights, restrictions and costs of your Plan. It is not intended to cover all the details of the Plan and should not be relied upon in making decisions about Plan benefits. You should refer to the Plan Document for specific details about the Plan's provisions and the prospectuses and other documentation for the Plan's underlying investment options.

457(b) PLANS

1. The total annual contribution amount to all 457(b) plans is the lesser of the maximum annual 457(b) contribution limit or 100% of the participant's includible compensation. This amount may be adjusted annually. More information on the maximum contribution limits can be found at www.irs.gov. Under certain circumstances, additional amounts above the limit may be contributed to the Plan if (1) the participant attains age 50 or older during the current calendar year, or (2) the participant is within three years of the Plan's Normal Retirement Age and did not contribute the maximum amount to the 457(b) Plan in prior years. The Plan Document provides additional details about contribution limits. Contributions in excess of maximum amounts are not permitted and will be reported as taxable income when refunded. It is the participant's responsibility to ensure contributions to all 457(b) plans in which the participant participates, regardless of employer, do not exceed the annual limit.
2. Enrollment or contribution changes cannot be effective prior to the first day of the month following receipt of the participant's request. The employer's processing schedule will determine the actual effective date of the contribution. It is the Plan Sponsor's/Pay Center's responsibility to ensure deferrals do not commence too early.
3. If the Plan permits designated Roth contributions, these contributions are made on an after-tax basis, which means they will not be subject to income taxes when distributed at a later time. As opposed to the withdrawal of earnings on pre-tax contributions, though, the earnings on designated Roth contributions are generally not subject to future taxes as long as the distribution from the Roth account satisfies the requirements to be a "qualified distribution." In order to be a qualified distribution, the distribution must be made five or more years after January 1 of the first year the participant made Roth contributions to the Plan and must be made on or after the attainment of age 59½, the participant's death, or the participant's disability. If the participant previously established another designated Roth account in another plan and is able to roll the funds from this Plan to the other plan, the five-year period would begin to run from January 1 of the year of the first contribution to a designated Roth account. A non-qualified Roth distribution may result in an additional 10% early withdrawal tax on the portion of the distribution includible in gross income if made from rollovers to this Plan from a qualified plan or a 403(b) plan, and no statutory exceptions apply. Please note that once made, contributions and/or rollovers to a Roth account may not be reversed. In the event the participant desires to make contribution changes, only future contributions and/or rollovers can be redirected (contributed as pre-tax funds).
4. The Plan Document governs when distributions may be made from the Plan. In general, distributions may be made from a 457(b) plan only upon separation from service, upon attainment of age 70½, or upon the death of the participant. Section 457(b) plans can also permit withdrawals from the Plan (even if the participant is still employed) in cases of an unforeseeable emergency approved by the Plan; when taking a loan, or for a one-time in-service withdrawal if the participant's account value is \$5,000 or less and the participant has not contributed to the Plan for two or more years. All withdrawals of funds must be in compliance with the Internal Revenue Code (the "Code") and any applicable regulations as well as the Plan Document, which the participant should consult to confirm which distribution opportunities are available.
5. Contributions, in the form of salary reductions, will be made until I notify NRS or my Plan Sponsor otherwise. Once notification is received, salary reductions will be changed as soon as administratively feasible. NRS will invest contributions received from the Plan Sponsor as soon as administratively feasible.

401(a) PLANS

1. The annual defined contribution plan limit to all 401(a) plans is the lesser of the IRS maximum 415 limit, or 100% of my eligible compensation. This amount may be adjusted annually. More information on the maximum contribution limits can be found at www.irs.gov. Current or future participation in additional retirement plans, such as 403(b) and/or 401(a) plans, may affect the maximum annual contribution limit under this 401(a) plan.
2. The Plan Document governs when distributions may be made from the Plan. In general, distributions may be made only upon separation from service or upon the death of the participant. Some plans may also permit distribution upon reaching normal retirement age as defined in the Plan Document, upon a financial hardship approved by the Plan, upon disability or when taking a loan. All withdrawals of funds must be in compliance with the Code and any applicable regulations as well as the Plan Document, which the participant should consult to confirm which distribution opportunities are available. An additional early withdrawal tax of 10% may apply in some circumstances. It is strongly recommended that the participant consult with his/her tax advisor prior to requesting a distribution.
3. 414(h) Mandatory Employee Contributions - Your employer will specify the amount of these contributions if they are required by the Plan. Generally, these contributions are expressed as a percentage of pay. If an amount is specified, all eligible employees are required, as a condition of employment, to make this contribution to the Plan. These contributions will not be included in your taxable gross income; however, they do come out of your paycheck. The tax on these contributions will be deferred until benefits are distributed. Other plans may permit the participant to make a one time irrevocable election to contribute a percentage of compensation to the Plan prior to his/her Plan entry that cannot be modified later. The participant should consult the Plan Document for specific contribution provisions.

ALL PLANS

1. Participation in any of the employer's plans is governed by the terms and conditions of the Plan Document which should be consulted for plan details. Fund prospectuses are available upon request at www.nrsforu.com or by calling 1-877-NRS-FORU (1-877-677-3678).