



Find your path to Retirement Readiness

Use this Enrollment Guide to get started

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. Turn the page, and take the first step toward a brighter future.

Use this booklet to take your first steps on the path to Retirement Readiness.



REASONS TO ENROLL — PAGE 1

How we help you plan and prepare for retirement



PLAN HIGHLIGHTS — PAGE 5

Eligibility, contribution types and limits, and access to your money



INVESTMENT PATHS — PAGE 6

available through the Plan



PLAN RESOURCES PAGE — PAGE 15

Retirement education, tools and calculators



ENROLL — PAGE 17

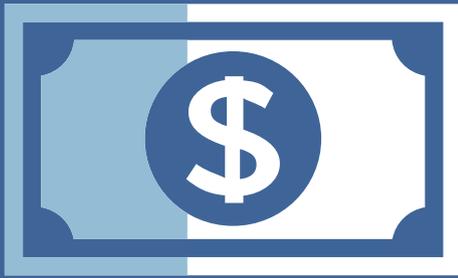
using the information provided

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.



Can you live on 40% of what you earn now?

40%

Amount of pre-retirement income that Social Security may replace.¹ It could be less.

How will you pay your health care expenses?



\$275,000

Amount a 65-year-old couple can expect in **total out-of-pocket health care expenses** through retirement.²

Will you outlive your savings?



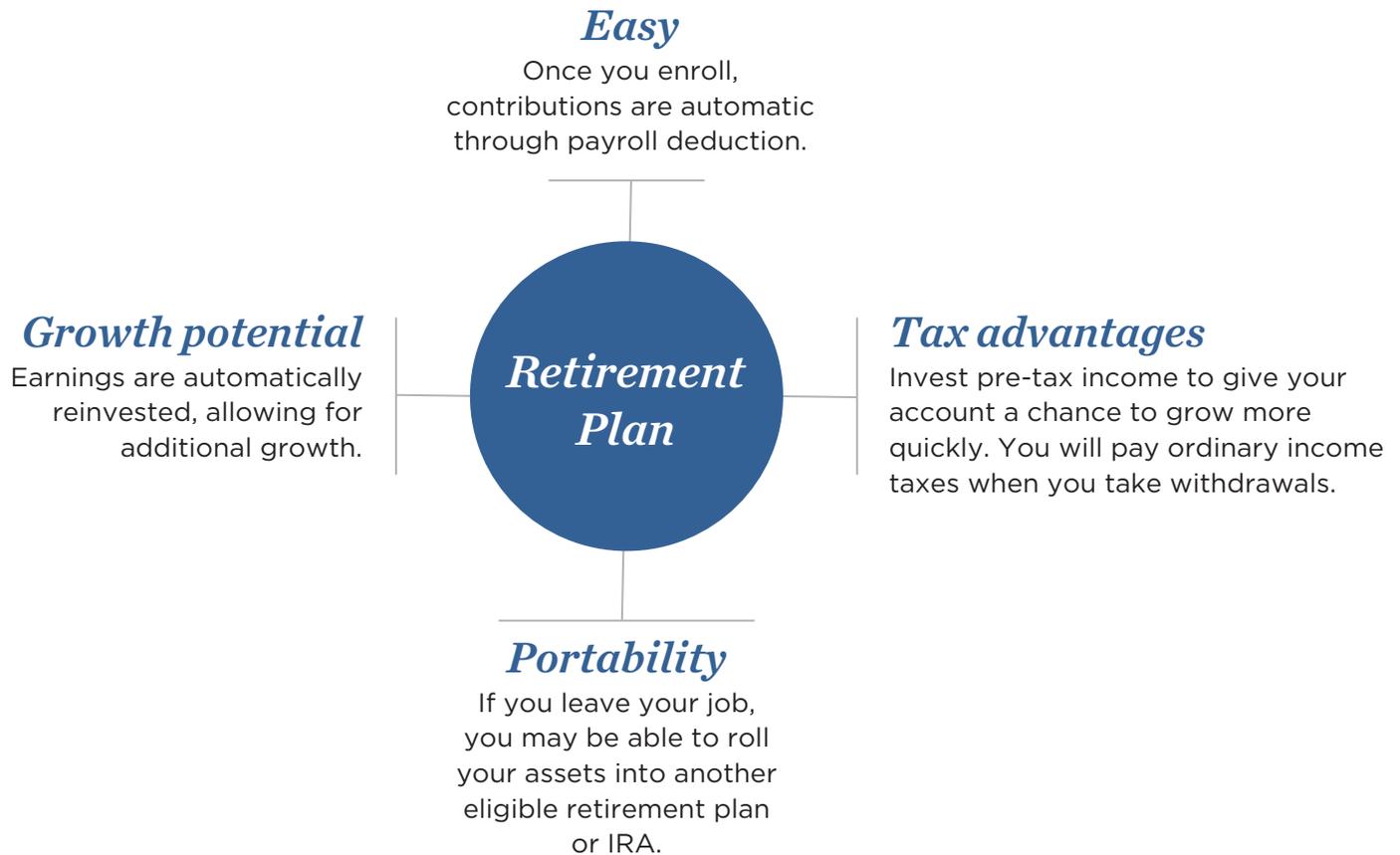
Age that an estimated **one in four 65-year-olds today will reach**. One in ten are expected to live past 95.³

¹ Better Information on Income Replacement Rates Needed to Help Workers Plan for Retirement, Government Accountability Office (March 2016); Understanding The Benefits, Social Security Administration (July 2017). Calculated as amount of pre-retirement income GAO says an average person needs in retirement less the amount of income SSA says Social Security replaces, on average.

² Retiree Health Care Costs Continue to Surge, Fidelity Viewpoints (September 2017). Estimate based on a hypothetical couple retiring in 2017, with average life expectancies of 85 for a male and 87 for a female.

³ Life Expectancy, Social Security Administration (accessed September 2017).

What are the benefits of participation?



Learn more about the benefits of retirement plan participation at nationwide.com/myretirement

Why should I 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 14 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

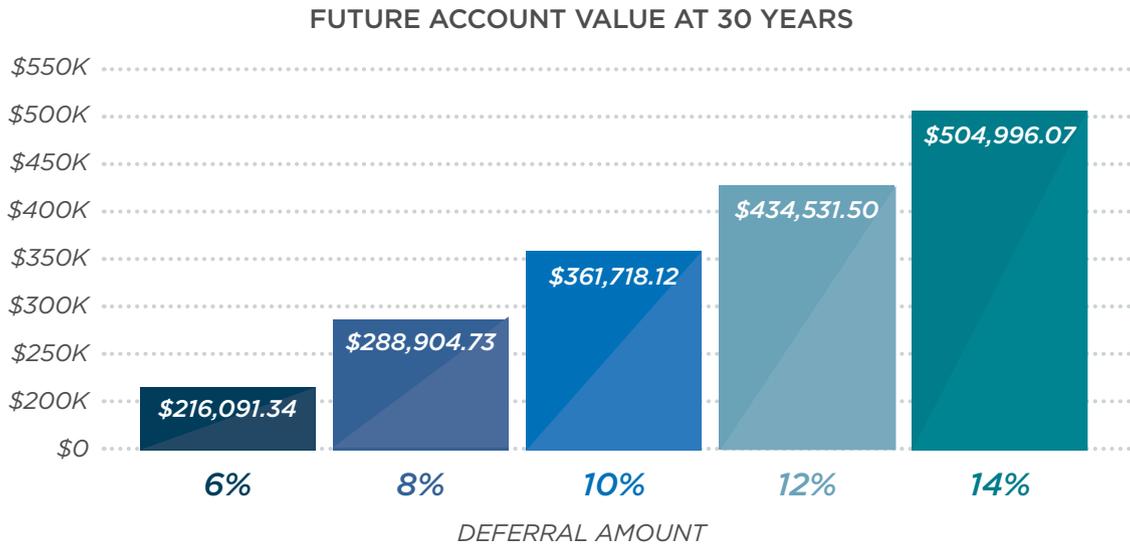
Age 67

\$952,682

This illustration is a hypothetical compounding calculation assuming a rate of return of 7% 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. The interest compounded annually is based on weekly contributions.

How much can I afford to contribute?

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



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/myretirement*

⁴Choose the Right Contribution Rate for Your 401k, U.S. News & World Report (March 2017).

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.

How can the Plan help me achieve Retirement Readiness?

Plan Highlights for INTERNATIONAL PENTECOSTAL HOLINESS CHURCH RETIREMENT PLAN (TSA)

Case Number: 330-80223

Plan Year: January 1 through December 31

ELIGIBILITY REQUIREMENTS:

Minimum Age: None

Waiting Period: None

Waiver: None

Excluded from Eligibility: None

PLAN ENTRY DATES:

Immediately coinciding with or following the date on which you satisfy the eligibility requirements.

ELECTIVE CONTRIBUTIONS:

Pre-Tax¹ Salary Deferral Contributions, up to the maximum percentage of your salary allowed by law, not to exceed current limits set by IRS regulations. Your Salary Deferral Contributions are always 100% vested. The maximum dollar amount you can contribute for calendar year 2018 in total Elective Contributions is \$18,500. The maximum dollar amount you can contribute for calendar year 2019 in total Elective Contributions is \$19,000. If allowed by the plan and you are age 50 or older, you are eligible for a Catch-up Contribution of \$6,000.

VESTING:

All accounts are fully vested at the normal retirement age of 62.

DISTRIBUTIONS:

Funds are available upon retirement, death, disability or termination of employment.

Hardship Withdrawals: Allowed by the Plan

Loans: Allowed by the Plan

Please review your Summary Plan Description for any conditions that may apply to these withdrawals and any additional withdrawals that your plan may allow for.

ROLLOVER:

The plan will accept eligible rollover contributions from the following sources:

- Qualified retirement plan (pre-tax)
- 403(b) tax-deferred arrangement
- 457(b) Governmental plan
- Taxable IRA account

¹You may be eligible for a tax credit of 10% to 50% of the first \$2,000 you contribute, depending on your adjusted gross income — the lower your income, the higher your credit rate. Please see your tax advisor for additional details.

Which path should I take?

Your age, investing experience and personal preference may help you choose.

Some retirement savers are very comfortable choosing investment options. Others prefer to have a little help or would rather have someone else do it for them. Consider one of these paths as you decide how to invest.



Do it for me

- PAGE 7 -

Your investment strategy is personalized to your Risk Profile and age or by the model portfolio you select



Do it myself

- PAGE 8 -

Select your investments from the options available through the Plan

Manage your asset mix to achieve a comfortable balance of risk vs. growth potential

Revisit your investment strategy as your needs change over time

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.

Can I select a model portfolio that's been created by an advisor?

If you consider yourself a “do it for me” investor, your retirement plan offers this option for you.

Your Plan's advisor has created model investment portfolios, designed to help plan participants invest for a specific objective and level of risk. With these models, your Plan's advisor selects the investments inside the portfolios and will change the allocation periodically according to their own investment strategy. It's important to note these model portfolios are not investment options. Instead, your plan contributions purchase units of the funds included in the model portfolio. So, when you review your account statements, you'll see these funds listed individually with the current value of your investment in each.

Why use a model portfolio?

The Plan's advisor has the experience, investment expertise and knowledge to make investment choices on your behalf that are in line with your goal. This helps save you time and allow you to be more confident in your investment choices. Rather than selecting several investments from your Plan's lineup to build and manage your own retirement portfolio, you can instead select one model portfolio that's already built for you. Within each model are several underlying investments that your Plan's advisor has chosen according to their investment strategy. Your Plan's advisor is also responsible for monitoring the performance of the investments within the model and of the portfolio as a whole. It's important to note that, even with advisor-created model portfolios, there is no guarantee your investment objectives will be met.



If you decide an advisor-created model is appropriate for your retirement plan account, you can select a specific model portfolio when you complete your Plan enrollment.

The RIA has the fiduciary responsibility for the asset allocation models. The asset allocation models and percentages in each were developed by your RIA, which is independent of Nationwide. None of the above information constitutes a recommendation or offer of a security or investment advice by Nationwide. Nationwide does not guarantee the suitability or potential value of any particular investment or asset allocation model. Certain funds within the models may be subject to redemption fees or trading restrictions.

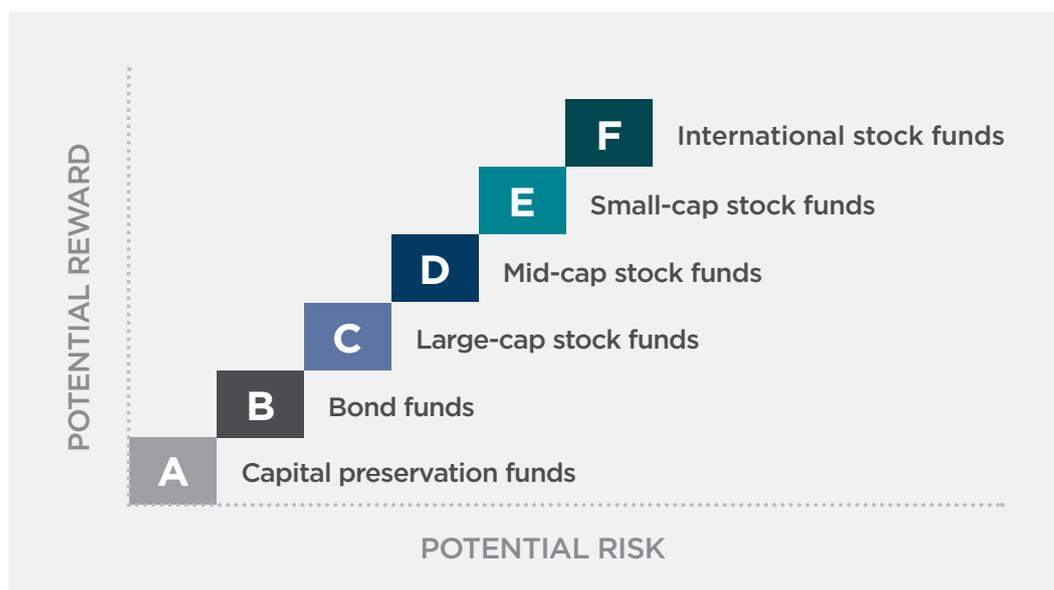


What funds should I invest in?

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.

For more information on specific investment options, go to www.nationwide.com/investmentoptions and enter your case number 330-80223. Select Comparative Chart of Investment Options. Under each fund name, you can link to the prospectus and/or fact sheet.



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.

<i>Total points:</i>	Aggressive 58+	Moderately aggressive 40 - 57	Moderate 27 - 39	Moderately conservative 17 - 26	Conservative 16 or less
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Sample investment option allocations based on the Investor Profile results

	Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative
International	33%	25%	20%	14%	9%
Small-cap	7%	6%	5%	3%	2%
Mid-cap	10%	9%	7%	6%	4%
Large-cap	40%	35%	28%	22%	15%
Bonds	7%	18%	28%	38%	39%
Capital preservation	3%	7%	12%	17%	31%



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.

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.

The Best of America Retirement Resource Comparative Investment Chart

INTERNATIONAL PENTECOSTAL HOLINESS CHURCH RETIREMENT PLAN (TSA)

Period Ending 11/30/2018 for month end results

The performance data featured represents past performance, which is not a guarantee of future results. Investment return and principal value fluctuate so that 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.

Performance Summary

Investment Option (Ticker)	Pricing Tier	INQUIRE Code	Gross Exp Ratio	Annualized as of 09/28/2018							Since Inception	Inception Date
				Month	YTD	1 Year	3 Year	5 Year	10 Year			
Short-term bonds												
Baird ST Bd Inst (BSBIX)	O	5239	0.30%	0.07%	0.49%	0.19%	1.05%	1.13%	2.27%	2.31%	08/31/2004	
<i>index: Citigroup 1-3 Govt/Corp</i>				0.28%	0.81%	0.21%	0.70%	0.79%	1.65%			
U.S. bonds												
Baird Cor Pls Bd Inst (BCOIX)	O	5238	0.30%	0.33%	-2.20%	-1.19%	1.99%	2.62%	5.00%	5.25%	09/29/2000	
FnklnTmp Gbl Bd Adv (TGBAX)	O	4466	0.78%	0.90%	2.08%	-2.39%	3.38%	1.50%	5.37%	6.98%	09/18/1986	
<i>index: Barclays US Agg Bond TR USD</i>				0.60%	-1.79%	-1.22%	1.31%	2.16%	3.77%			
Balanced												
Vngrd Bal Indx Adml (VBIAX)	O	4870	0.07%	1.42%	1.84%	9.49%	10.25%	8.54%	8.63%	5.99%	11/13/2000	
<i>index: Balanced Benchmark</i>				1.25%	-1.27%	6.73%	9.25%	6.68%	7.62%			
Large-cap stocks												
Vngrd 500 Index Fd AS (VFIAX)	O	4869	0.04%	2.00%	4.74%	17.48%	16.88%	13.53%	11.58%	6.10%	11/13/2000	
<i>index: S&P 500</i>				2.04%	5.11%	17.91%	17.31%	13.95%	11.97%			
Mid-cap stocks												
EV Atlna Cap SMID Cap I (EISMX)	O	3666	0.94%	3.30%	5.07%	22.88%	18.64%	14.24%	14.68%	11.45%	04/30/2002	
<i>index: S&P 400</i>				3.12%	0.26%	14.21%	15.68%	11.91%	12.49%			
International stocks												
Artisan Intl Inst (APHIX)	O	5514	0.96%	-0.08%	-5.98%	4.32%	8.18%	3.89%	6.53%	8.79%	12/28/1995	
HrdngLvner Intl Eq Inst (HLMIX)	O	5206	0.82%	-0.22%	-9.41%	5.50%	13.51%	6.65%	7.52%	6.11%	05/11/1994	
Opp Devl Mkt Y (ODVYX)	O	2606	1.05%	4.95%	-9.41%	0.04%	12.75%	3.01%	7.13%	8.35%	09/07/2005	
<i>index: EAFE</i>				-0.13%	-9.39%	2.74%	9.23%	4.42%	5.38%			
Specialty												
BlkRk iS DvIRIEstIndx Inst (BIRDX)	O	5733	0.22%	3.89%	0.50%	3.92%	6.15%	N/A	N/A	4.19%	08/13/2015	
BstnPrt LngShrtRsrch Inst (BPIRX)	O	5244	2.24%	0.22%	-5.76%	2.16%	4.95%	5.20%	N/A	7.34%	09/30/2010	
Natixis Gateway Y (GTEYX)	P	4037	0.77%	0.84%	0.12%	5.51%	7.12%	5.55%	3.95%	3.72%	02/19/2008	

Fixed Investment	INQUIRE			Additional Information
	Code	Rate of Return	Effective Dates	
Fixed ^b	8002	2.80%	01/01/2018 • 12/31/2018	A market value adjustment may apply if the plan sponsor directs a Fixed Contract transfer payment in excess of 20% of the annual book value installment limit, or upon other plan sponsor triggered events including termination of the contract or a reduction in force above a certain level. 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 and as described in the contract. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, or any plan or participant fees, if applicable. There is an asset based plan administrative fee of 0.15%. Such fees and charges, if applicable and reflected, would lower performance. In addition, note that at a plan level, exchanges from the Fixed Contract may not exceed 20% of its book value on an annual basis, which may affect your ability to complete an exchange from the Fixed Contract.
Short Term Indexed Fixed ^a	8005	1.84%	10/01/2018 • 12/31/2018	The interest earned in this contract can be changed quarterly if the three month Treasury index changes. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, or any plan or participant fees, if applicable. There is an asset based plan administrative fee of 0.15%. Such fees and charges, if applicable and reflected, would lower the performance.

Fee and Expense Summary

Investment Option (Ticker)	Net AMC/ Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder type expenses
			As a %	Per \$1,000	
Fixed					
Fixed	0.00%	N/A	0.00%	\$0.00	N/A
Short Term Indexed Fixed	0.00%	N/A	0.00%	\$0.00	N/A
Short-term bonds					
Baird ST Bd Inst (BSBIX)	0.33%	0.30%	0.63%	\$6.30	N/A
U.S. bonds					
Baird Cor Pls Bd Inst (BCOIX)	0.33%	0.30%	0.63%	\$6.30	N/A
FnkInTmp Glbl Bd Adv (TGBAX)	0.33%	0.71%	1.04%	\$10.40	N/A
Balanced					
Vngrd Bal Indx Adml (VBIAX)	0.33%	0.07%	0.40%	\$4.00	N/A
Large-cap stocks					
Vngrd 500 Index Fd AS (VFIAX)	0.33%	0.04%	0.37%	\$3.70	N/A
Mid-cap stocks					
EV AtInnta Cap SMID Cap I (EISMX)	0.33%	0.94%	1.27%	\$12.70	N/A
International stocks					
Artisan Intl Inst (APHIX)	0.33%	0.96%	1.29%	\$12.90	N/A

Investment Option (Ticker)	Net AMC/ Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder type expenses
			As a %	Per \$1,000	
HrdngLvner Intl Eq Inst (HLMIX)	0.33%	0.82%	1.15%	\$11.50	Assets held less than 90 days will trigger a 2.00% redemption fee on the amount of the transaction.
Opp Devl Mkt Y (ODVYX)	0.33%	1.05%	1.38%	\$13.80	N/A
Specialty					
BlkRk iS DvIRIEstIndx Inst (BIRDY)	0.33%	0.22%	0.55%	\$5.50	N/A
BstnPrt LngShrtRsrch Inst (BPIRX)	0.33%	2.24%	2.57%	\$25.70	N/A
Natixis Gateway Y (GTEYX)	0.15%	0.70%	0.85%	\$8.50	N/A

*A portion of the Net Asset Fee may be paid as commission to the financial advisor and/or may be paid as override/administrative services fee to the administrator. The Net Asset Fee amount may also include an administrative fee which is paid to the administrator.

For more information about the funds available, including all charges, expenses, and expense waivers and reimbursement information, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Pension 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 and trust program documents carefully before investing.

Risk Category Legend: VI – Very High, V – High, IV – Moderate, III – Low, II – Very Low, I – Lowest

*** For more information on Risk Category, refer to the Risk Classification section on the investment profiles.**

^aThe interest earned in this contract can be changed quarterly if the three month Treasury index changes. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, any plan or participant fees, if applicable, or the asset based plan administration fee of 0.15%. Such fees and charges, if applicable and reflected, would lower the performance described above.

^bA 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, or the asset based plan administration fee of 0.15%. Such fees and charges, if applicable and reflected, would lower the performance described above.

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 0.18% for optional (O) as indicated in the Net Asset Fee column above. Performance results also include an asset based plan administration fee of 0.15%. 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, FSB 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 Best of America® Retirement Resource program is offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, Member FINRA. Unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

The Best of America® is a federally registered service mark of Nationwide Life Insurance Company.

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 and risk 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

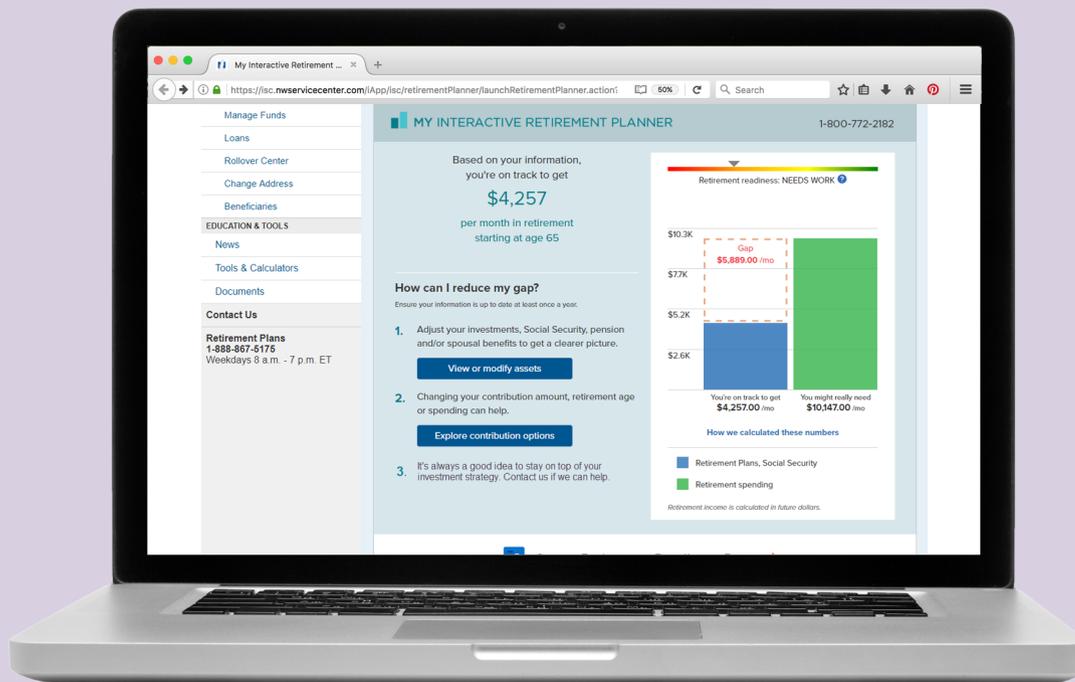
How can I find the help I may need?

Get to know your Plan website

We have engineered our website to offer an experience that's geared to help you succeed through the Plan. Right away, you can see how ready for retirement you may be and what actions to consider that may help you improve your outlook over the long term.

Set up your online account

- Go to nationwide.com/myretirement
- Select "Sign Up"
- When prompted, enter Case Number 330-80223, Social Security number and date of birth



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 on, review your investment performance compare your rates of return to common market indexes and more.



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.



Plan for retirement income – Find ways to improve how you spend and save for retirement.

- **Estimate retirement health care costs** – See how out-of-pocket expenses can impact your retirement budget.
- **Decide your retirement date** – Find out how we can help you make your retirement goal a reality.



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.

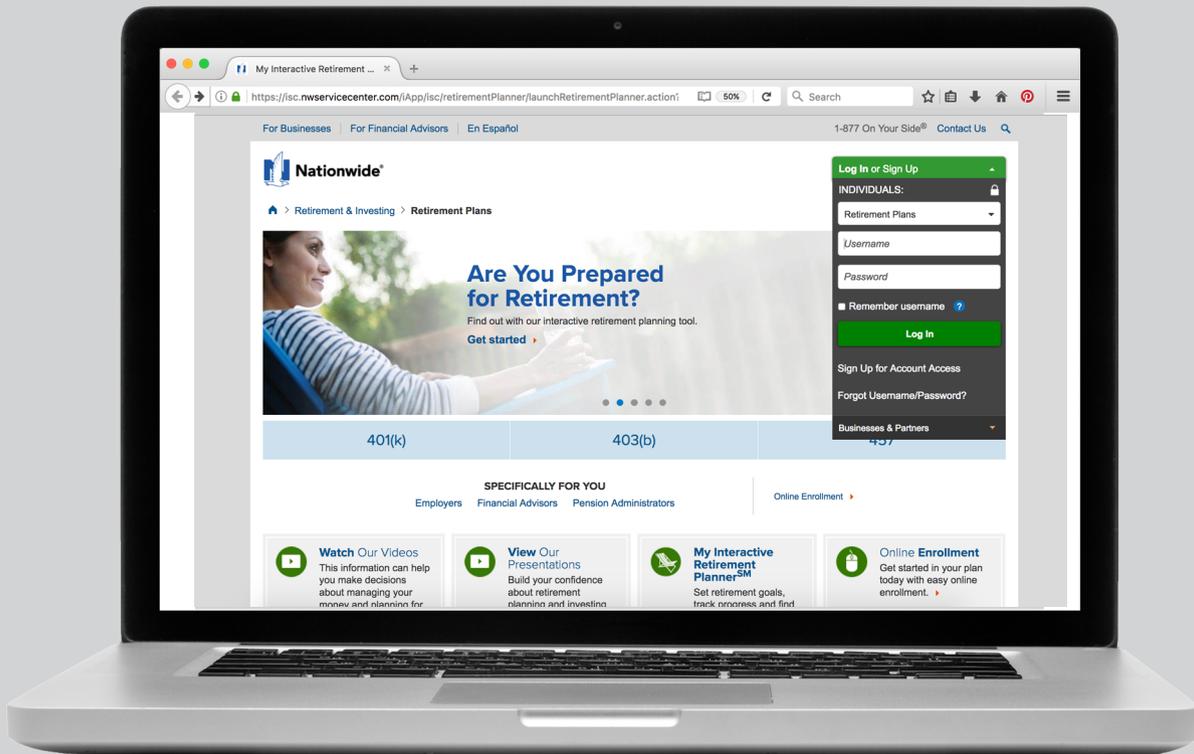


Log on to nationwide.com/myretirement anytime, anywhere from any device or call us at 800-772-2182.



I'm ready to enroll

Go to nationwide.com/myretirement and select the enrollment link, or fill out the following forms. To get started with online enrollment, you will need your plan case number 330-80223.



Go to nationwide.com/myretirement to enroll now
Questions? Contact us at 800-772-2182

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Enrollment form

Case number: 330-80223 // INTERNATIONAL PENTECOSTAL HOLINESS CHURCH RETIREMENT PLAN (TSA)

To enroll online, go to nationwide.com/enroll and use your case number.

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.

Be sure to complete all personal information below to help ensure the highest level of security for your account.

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: _____

Personal Email: _____

Home Phone: _____

Company name: _____

Complete your contribution election(s).

Elective deferrals

- I elect to participate and contribute _____% or \$_____ of compensation per pay period on a pretax (traditional) basis. Maximum Plan limit for pretax contributions: \$18,500 for 2018. If you're age 50 or older in 2018, you may contribute an additional \$6,000. In 2019, the maximum Plan limit for pretax contributions is \$19,000. If you're age 50 or older in 2019, 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.

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 (Jump to Section B below.)

Please turn to the next page.>

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Last/first/MI name

SSN

A Choose a Model Portfolio

I prefer to pick just one model portfolio 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.

Model name	Model ID	Allocation percentage
<input type="checkbox"/> IPHC Capital Preservation Model	MM130623	100%
<input type="checkbox"/> IPHC Conservative Model	MM130643	100%
<input type="checkbox"/> IPHC Moderate Model	MM130644	100%
<input type="checkbox"/> IPHC Growth Model	MM130683	100%
<input type="checkbox"/> IPHC Aggressive Model	MM130703	100%

B 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%.

Asset class	Fund name	Fund code	Inquire code	Allocation percentage
	Fixed	BOA2T	8002	_____ %
	Short Term Indexed Fixed	BOA5T	8005	_____ %
Short-term bonds	Baird ST Bd Inst	DJVA	5239	_____ %
U.S. bonds	Baird Cor Pls Bd Inst	DJUA	5238	_____ %
U.S. bonds	FnklnTmp Gbl Bd Adv	CAUA	4466	_____ %
Balanced	Vngrd Bal Indx Adml	CSNA	4870	_____ %
Large-cap stocks	Vngrd 500 Index Fd AS	CSLA	4869	_____ %
Mid-cap stocks	EV Atlnta Cap SMID Cap I	AKEA	3666	_____ %
International stocks	Artisan Intl Inst	DWVA	5514	_____ %
International stocks	HrdngLvner Intl Eq Inst	DIKA	5206	_____ %
International stocks	Opp Devl Mkt Y	ODVA	2606	_____ %
Specialty	BlkRk iS DvIRIEstIndx Inst	EFXA	5733	_____ %
Specialty	BstnPrt LngShrtRsrch Inst	DKAA	5244	_____ %
Specialty	Natixis Gateway Y	BHQA	4037	_____ %

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.

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Last/first/MI name

SSN

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.

Are you a minister? _____; Credentialed by (conference): _____ IPHC Employer:
_____ Conference/Institutional Approval: _____.

Signature: _____ Date: _____

Please return this completed form to IPHC Conference Office or Institutional Employer (30 days prior to 1st payroll contribution). Don't forget to set up your online access at nationwide.com.

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Beneficiary form

Case number: 330-80223 // INTERNATIONAL PENTECOSTAL HOLINESS CHURCH
RETIREMENT PLAN (TSA)

Participant information

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

A	Enter primary beneficiary Information.	Percentages must total 100%	Percentage of benefits
---	--	-----------------------------	------------------------

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

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

B	Enter contingent beneficiary Information.	Percentages must total 100%	Percentage of benefits
---	---	-----------------------------	------------------------

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.

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

C	Complete and sign.
---	--------------------

I certify that I am: Married Not married Legally separated

Participant signature _____ Date _____

D	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. If you have additional beneficiaries, you can attach a separate piece of paper.

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1. Nationwide Plan Information

Plan Number: _____ Plan Name: _____

2. Participant Information

Name: _____ SSN: _____

Date of Birth: _____ Date of Hire: _____ Gender (optional): [] Male [] Female

Street Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

3. Rollover/Transfer Information

I have already completed all requirements and funds are on the way to Nationwide from the prior Provider/Custodian?

[] Yes [] No

If Yes, you may skip down to Next Steps.

If No, you may answer the questions below and Nationwide will help facilitate your rollover.

- The Provider/Custodian who currently holds your assets will likely have their own requirements to complete the rollover/transfer. You will need to call them to obtain their rollover/transfer requirements and get the information needed in Section 5 on the next page. At that time, please ask the following questions and mark the answers below:

Does the Provider/Custodian:

[] Require their own paperwork OR [] Accept Nationwide's paperwork

Does the Provider/Custodian:

- Require original signatures? [] Yes [] No
Accept email copies of paperwork? [] Yes [] No
Accept faxed copies of the paperwork? [] Yes [] No
Accept electronic signatures on forms? [] Yes [] No
Require notarization of signatures? [] Yes [] No
Require medallion signature guarantee? [] Yes [] No
Is a Letter of Acceptance required? [] Yes [] No

Next Steps

- Return this form and all paperwork from your prior Provider/Custodian (if required) to Nationwide using the fax number above or an address below. Receipt of this paperwork will initiate your request to move funds from an outside qualified plan or IRA into your retirement account with Nationwide.
If funds are not already in transit to Nationwide, we will forward all paperwork to the relinquishing Provider/Custodian. We will follow up to ensure receipt and make sure your outside account is transferred to your Nationwide account. Please note it may take up to 90 days for certain account types to be transferred
If you have any questions or received notification of additional requirements from the relinquishing provider/custodian please contact us at 800-772-2182

4. Submission Information

Mailing Address:
Nationwide Financial
PO Box 183046
Columbus, OH 43218-3046

Express Mailing Address:
Nationwide Financial
3400 Southpark PL, Suite A
Attn: DSPF-F6
Grove City, OH 43123-4856

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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 regarding the operation of the Plan
- **Part II** provides information regarding 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

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 plan number 330-80223.

General plan information

Giving investment instructions.

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

Limitations on instructions.

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

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.

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.

Designated Plan investment manager.

SYNTRINSIC INVESTMENT COUNSEL LLC is the Plan's designated investment manager. The Plan investment manager assists the appropriate Plan fiduciary in making investment decisions for the Plan.

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 800-772-2182.

The investment options offered through Nationwide's Fund Window have not yet 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 the 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.

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 terminated or if certain withdrawals are 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 \$4.00 per year

Printed Statement Fee — taken as a flat rate per participant per printed statement
Statement Fee \$0.75 per statement

Fees that may be charged by RPS PLAN ADMINISTRATORS:

Please note that administrative service fees are subject to change.

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

Fees charged by SYNTRINSIC INVESTMENT COUNSEL LLC

Advisory/Service Provider Fee — taken from participant account balance

Investment Manager Fee
SYNTRINSIC INVESTMENT COUNSEL LLC
0.35% taken from participant account balance

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

Hard copy exchange fee

\$6.00 per transaction, per "from" fund

Fee is charged one time only regardless of how many funds assets are exchanged into.

Fees charged by RPS PLAN ADMINISTRATORS

LOST PARTICIPANT SEARCH

\$75.00 per transaction

QDRO ADDITIONAL FEE

\$150.00 per transaction

This section contains additional information regarding your plan.

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**NOTIFICATION TO ELIGIBLE EMPLOYEES OF
IPHC 403(B) PLAN
330-80223**

Dear Participant:

We have some important information to share about your retirement plan:

1. Qualified Default Investment Alternative (QDIA)

You have the right to direct the investment of your assets in the Plan. If you have already given investment directions, your contributions will be allocated to your previously chosen investments. If you have not already given investment directions to your employer, any contributions made or allocated to your account in the Plan will be invested in the following fund (the "default fund").

Vngrd Bal Indx Adml

You can always choose a different fund in which to invest your contributions. If within 90 days after your first contribution is deposited into the default fund, you elect to choose a different fund in which to invest, no transfer fees will be charged solely by reason of the change (although other fees may still apply). If you elect to make such change after the 90-day period has passed, any normal transfer fees will apply.

You can change the investment of your account or future mix at any time at nationwide.com/login or by calling 1-800-772-2182. Before investing, read the fund information carefully and consider the fund's investment objectives, risks, charges and expenses.

Please refer to the attached fund profiles and the attached performance summary for information on the available funds in your plan including the Plan's default fund. If this notice was provided electronically, please refer to the links below. Note, however, that certain fund profile and performance information may not be immediately available through these links. You may obtain any fund information not otherwise available through the links by logging onto www.morningstar.com.

Click here to access the participant fee disclosure which contains the investment performance summary

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/downloadParticipantDisclosureToPDF.action?caseSeqId=725065108>

Click here to access the fund profiles by choosing the fact sheet for the appropriate fund(s)

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/comparativeChart.action?caseNumber=725065108>

2. Questions

If you have any questions regarding your Plan's investment alternatives, please contact your employer for assistance. Please refer to the Summary Plan Description for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any questions regarding your rights or obligations under the Plan or if you would like to obtain a copy of the Summary Plan Description.

Not a deposit. Not FDIC or NCUSIF insured. Not guaranteed by the institution. Not insured by any federal government agency. May lose value

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, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220

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IPHC 403(b) Retirement Plan Guide Book

This guide book contains information, instructions and forms for eligible participants to enroll and access the International Pentecostal Holiness Church 403(b) Tax Sheltered Annuity Plan. The forms can also be used for current participants to make changes in the plan.

The Contents of this package include:

- Plan Information
- Team Member Contact Information
- Investment Information
- Account Information and Access Guide

Forms included:

- Enrollment Form
- Beneficiary Designation Form
- Rollover Request Form

Plan Information

Plan Sponsor: International Pentecostal Holiness Church, Inc.

Plan Case-Account Number: 330-80223



International Pentecostal Holiness Church
Post Office Box 12609, Oklahoma City, Oklahoma 73157
7300 NW 39th Expressway, Bethany, Oklahoma 73008

Phone: 405-787-7110

Web: www.iphc.org

Team Member Contact Information

Plan Custodian: Nationwide Financial

- Employee Help Desk: 888-867-5175
- Web access: nationwide.com
- Voice Response Unit: 800-772-2182

Plan Administrator:

Darcy Bervik, RPS Plan Administrators
PO Box 3789
Littleton, CO 80161
(303) 369-7886, EXT 125; Fax: 888-905-0343
darcy@rpsplanadm.com

Investment Advisors:

Syntrinsic Investment Counsel
1899 Wynkoop St, Ste 315
Denver, CO 80202
(303) 296-2274 (direct)
(877)296-7110 (toll free)
James.Milroy@Syntrinsic.com

IPHC Support Team:

- **Brenda Phillips**, Chief Financial Officer
Int'l Pentecostal Holiness Church - GMC
PO Box 12609, Oklahoma City, OK 73157
(405) 787-7110; Fax 405-789-3957
bphillips@iphc.org
- **Faith Harris**, Payroll/Benefits Manager
Int'l Pentecostal Holiness Church - GMC
PO Box 12609, Oklahoma City, OK 73157
(405) 792-7124; Fax 405-789-3957
fharris@iphc.org

Investment Information

This guide book contains information about your investment choices. The information is also available on the Nationwide website at www.nationwide.com.

Performance Summary: Updated quarterly

Investment Profiles: These reports give more detail about each investment option.

Determine your Investment Personality: Please contact our Investment Advisor, Helen Lee with Syntrinsic Investment Council, for assistance in determining your investment personality.

Account Information and Access

Statements: You will receive quarterly statements, mailed to the address of record at Nationwide. If you are expecting statements but are not receiving them or need to change your address, please contact the Plan Administrator, Darcy Bervik for assistance.

Account Access: Toward the end of this guide book, you will find instructions on how to access your account via the web or by the telephone voice response unit.

FORMS

The last few pages of this guide book contain very important forms that need to be completed and returned in order to setup your account correctly.

Enrollment Form: This form is used for new enrollees to join the plan and for existing participants to update information.

Beneficiary Designation Form: This form is used for participants to designate the beneficiary for the assets held in their account. Please make sure this form is kept current with the Plan Administrator.

Rollover Request Form: This form is used to rollover existing qualified funds (such as traditional IRA, 401(k) or 403b accounts) into your IPHC 403b account. This form should accompany your rollover check when submitted to RPS Plan Administrators for deposit.

When Returning Forms

Make sure all forms are signed and dated, then give a copy of your completed Enrollment Form to your employer's payroll clerk. He/she will use this form as instruction to withhold from your paycheck the amount you authorize.

Return a copy of your Enrollment Form via mail, fax, or email to:

IPHC Ministries Retirement Department
ATTN: Faith Harris
PO Box 12609
Oklahoma City, OK 73157
Fax: 405-789-3957
fharris@iphc.org

Return a copy of your Beneficiary Designation Form via mail, fax, or email to:

RPS Plan Administrators
PO Box 3789
Littleton, CO 80161
Fax: 888-905-0343
darcy@rpsplanadm.com



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is on your side

This material is not a recommendation to buy, sell, hold, or rollover 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.

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.

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PNM-2620AO-PN.8 (09/18)



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Advisor-created models guidebook

Your Plan's advisor has created model investment portfolios that are designed to help "do it for me" investors seek their personal retirement objectives. With these models, your Plan's advisor selects the investments for your retirement plan account and will change the mix of investments periodically according to their investment strategy.

WHAT'S INSIDE THIS BOOK.

You'll find important information about the models that can help you decide which model portfolio is appropriate for your retirement goals.

- > **Model portfolio descriptions**, including a list of their underlying investments and allocation percentages.
- > **Recent performance and expenses** of the current investments within the advisor-created models.

If you decide to use a model portfolio for your retirement assets, make your selection in the advisor-created model section of your Plan's enrollment form.

WHAT'S NEXT.

Complete your forms on page 17

Asset allocation models are not registered investment companies or any other security. You may elect an asset allocation model in which case your contributions will be invested in the underlying funds in the percentages given in the asset allocation model. If your RIA changes the model, those that have elected to utilize the asset allocation model will have their investment options updated to reflect the new funds and percentages.

The RIA has the fiduciary responsibility for the asset allocation models. The asset allocation models and percentages in each were developed by your RIA. The RIA is independent of Nationwide Financial ("Nationwide") and its affiliates and subsidiaries. None of the above information constitutes a recommendation or offer of a security by Nationwide or a solicitation to buy or sell any securities. This information is not intended to provide investment advice by Nationwide or its affiliates. Nationwide does not guarantee the suitability or potential value of any particular investment or asset allocation model.

Certain funds within the asset allocation models may be subject to redemption fees or trading restrictions.

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PNM-2290AO.1 (11/14)

Advisor-created models descriptions

Each model is built using several underlying investments that your Plan's advisor has selected according to their investment strategy. Your Plan's advisor is responsible for monitoring performance of the investments within the model and making appropriate changes.

The names of the model portfolios available with your Plan are listed below, with a current list of funds and the target allocation percentages. Actual allocations of the funds in your account will vary from day to day due to the relative performance of the funds. In addition, your Plan's advisor may periodically change the funds or allocations. Performance and investment information for each fund can be found online after you enroll and set up account access on the web.

IPHC Capital Preservation Model		MM130623
Fund name	Allocation percentage	
Baird ST Bd Inst	100%	

IPHC Conservative Model		MM130643
Fund name	Allocation percentage	
Baird ST Bd Inst	48%	
Baird Cor Pls Bd Inst	32%	
BstnPrt LngShrtRsrch Inst	10%	
Natixis Gateway Y	10%	

IPHC Moderate Model		MM130644
Fund name	Allocation percentage	
Baird ST Bd Inst	32%	
Baird Cor Pls Bd Inst	18%	
FnklnTmp Glbl Bd Adv	10%	
Vngrd 500 Index Fd AS	10%	
HrdngLvner Intl Eq Inst	10%	
BstnPrt LngShrtRsrch Inst	10%	
Natixis Gateway Y	10%	

IPHC Growth Model	MM130683
Fund name	Allocation percentage
Baird Cor Pls Bd Inst	22%
FnklnTmp Glbl Bd Adv	8%
Vngrd 500 Index Fd AS	16%
EV AtlnTa Cap SMID Cap I	6%
Artisan Intl Inst	9%
HrdngLvner Intl Eq Inst	9%
Opp Devl Mkt Y	4%
BlkRk iS DvIRIEstIndx Inst	6%
BstnPrt LngShrtRsrch Inst	10%
Natixis Gateway Y	10%

IPHC Aggressive Model	MM130703
Fund name	Allocation percentage
Baird Cor Pls Bd Inst	10%
FnklnTmp Glbl Bd Adv	5%
Vngrd 500 Index Fd AS	24%
EV AtlnTa Cap SMID Cap I	9%
Artisan Intl Inst	14%
HrdngLvner Intl Eq Inst	13%
Opp Devl Mkt Y	7%
BlkRk iS DvIRIEstIndx Inst	8%
BstnPrt LngShrtRsrch Inst	5%
Natixis Gateway Y	5%

The Best of America Retirement Resource Comparative Investment Chart

INTERNATIONAL PENTECOSTAL HOLINESS CHURCH RETIREMENT PLAN (TSA)

Period Ending 11/30/2018 for month end results

The performance data featured represents past performance, which is not a guarantee of future results. Investment return and principal value fluctuate so that 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.

Performance Summary

Investment Option (Ticker)	Pricing Tier	INQUIRE Code	Gross Exp Ratio	Annualized as of 09/28/2018						Since Inception	Inception Date
				Month	YTD	1 Year	3 Year	5 Year	10 Year		
Short-term bonds											
Baird ST Bd Inst (BSBIX) <i>index: Citigroup 1-3 Govt/Corp</i>	O	5239	0.30%	0.07%	0.49%	0.19%	1.05%	1.13%	2.27%	2.31%	08/31/2004
				0.28%	0.81%	0.21%	0.70%	0.79%	1.65%		
U.S. bonds											
Baird Cor Pls Bd Inst (BCOIX)	O	5238	0.30%	0.33%	-2.20%	-1.19%	1.99%	2.62%	5.00%	5.25%	09/29/2000
FnklnTmp Glbl Bd Adv (TGBAX) <i>index: Barclays US Agg Bond TR USD</i>	O	4466	0.78%	0.90%	2.08%	-2.39%	3.38%	1.50%	5.37%	6.98%	09/18/1986
				0.60%	-1.79%	-1.22%	1.31%	2.16%	3.77%		
Large-cap stocks											
Vngrd 500 Index Fd AS (VFIAX) <i>index: S&P 500</i>	O	4869	0.04%	2.00%	4.74%	17.48%	16.88%	13.53%	11.58%	6.10%	11/13/2000
				2.04%	5.11%	17.91%	17.31%	13.95%	11.97%		
Mid-cap stocks											
EV Atlna Cap SMID Cap I (EISMX) <i>index: S&P 400</i>	O	3666	0.94%	3.30%	5.07%	22.88%	18.64%	14.24%	14.68%	11.45%	04/30/2002
				3.12%	0.26%	14.21%	15.68%	11.91%	12.49%		
International stocks											
Artisan Intl Inst (APHIX)	O	5514	0.96%	-0.08%	-5.98%	4.32%	8.18%	3.89%	6.53%	8.79%	12/28/1995
HrdngLvner Intl Eq Inst (HLMIX)	O	5206	0.82%	-0.22%	-9.41%	5.50%	13.51%	6.65%	7.52%	6.11%	05/11/1994
Opp Devl Mkt Y (ODVYX) <i>index: EAFE</i>	O	2606	1.05%	4.95%	-9.41%	0.04%	12.75%	3.01%	7.13%	8.35%	09/07/2005
				-0.13%	-9.39%	2.74%	9.23%	4.42%	5.38%		
Specialty											
BlkRk iS DvIRIEstlndx Inst (BIRDY)	O	5733	0.22%	3.89%	0.50%	3.92%	6.15%	N/A	N/A	4.19%	08/13/2015
BstnPrt LngShrtRsrch Inst (BPIRX)	O	5244	2.24%	0.22%	-5.76%	2.16%	4.95%	5.20%	N/A	7.34%	09/30/2010
Natixis Gateway Y (GTEYX)	P	4037	0.77%	0.84%	0.12%	5.51%	7.12%	5.55%	3.95%	3.72%	02/19/2008

Fee and Expense Summary

Investment Option (Ticker)	Net AMC/Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder type expenses
			As a %	Per \$1,000	
Short-term bonds					
Baird ST Bd Inst (BSBIX)	0.33%	0.30%	0.63%	\$6.30	N/A
U.S. bonds					
Baird Cor Pls Bd Inst (BCOIX)	0.33%	0.30%	0.63%	\$6.30	N/A
FnklnTmp Glbl Bd Adv (TGBAX)	0.33%	0.71%	1.04%	\$10.40	N/A
Large-cap stocks					
Vngrd 500 Index Fd AS (VFIAX)	0.33%	0.04%	0.37%	\$3.70	N/A
Mid-cap stocks					
EV Atlna Cap SMID Cap I (EISMX)	0.33%	0.94%	1.27%	\$12.70	N/A

Investment Option (Ticker)	Net AMC/ Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder type expenses
			As a %	Per \$1,000	
International stocks					
Artisan Intl Inst (APHIX)	0.33%	0.96%	1.29%	\$12.90	N/A
HrdngLvner Intl Eq Inst (HLMIX)	0.33%	0.82%	1.15%	\$11.50	Assets held less than 90 days will trigger a 2.00% redemption fee on the amount of the transaction.
Opp Devl Mkt Y (ODVYX)	0.33%	1.05%	1.38%	\$13.80	N/A
Specialty					
BlkRk iS DvIRIEstlndx Inst (BIRDIX)	0.33%	0.22%	0.55%	\$5.50	N/A
BstnPrt LngShrtRsrch Inst (BPIRX)	0.33%	2.24%	2.57%	\$25.70	N/A
Natixis Gateway Y (GTEYX)	0.15%	0.70%	0.85%	\$8.50	N/A

*A portion of the Net Asset Fee may be paid as commission to the financial advisor and/or may be paid as override/administrative services fee to the administrator. The Net Asset Fee amount may also include an administrative fee which is paid to the administrator.

For more information about the funds available, including all charges, expenses, and expense waivers and reimbursement information, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Pension 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 and trust program documents carefully before investing.

Risk Category Legend: VI – Very High, V – High, IV – Moderate, III – Low, II – Very Low, I – Lowest

*** For more information on Risk Category, refer to the Risk Classification section on the investment profiles.**

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 0.18% for optional (O) as indicated in the Net Asset Fee column above. Performance results also include an asset based plan administration fee of 0.15%. 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, FSB 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 Best of America® Retirement Resource program is offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, Member FINRA. Unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

The Best of America® is a federally registered service mark of Nationwide Life Insurance Company.

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 and risk 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

The Investment Profile Page User's Guide

This guide will help you use the Morningstar Investment Profile to your advantage. For more information, we recommend you read all disclosure information before investing.

- 1 Morningstar Rating™
- 2 Broad Asset Class
- 3 Investment Objective & Strategy
- 4 Risk Analysis
- 5 Notes
- 6 Top 5 Holdings

AllianceBern Short Duration A ADPAX

Release Date: 06-30-2013

Overall Morningstar Rating™
★

Morningstar Return
Low

Morningstar Risk
Low

Out of 360 Short-Term Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Broad Asset Class
Short-term Bonds

Benchmark
Barclays US Agg Bond TR USD

Investment Objective & Strategy
The investment seeks to provide safety of principal and a moderate rate of income that is subject to taxes.

Portfolio Analysis
Composition as of 05-31-13

	% Assets
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	82.3
Cash	9.4
Other	8.3

Risk Analysis

Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	Low	Low	★	360
5 Yr	Low	-Avg	★	322
10 Yr	Low	Low	★	217

Notes
Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com.

Morningstar Fixed Income Style Box™ as of 03-31-13

	Avg Eff Duration	Avg Eff Maturity	Avg Wtd Price
High	1.76	2.50	101.85
Med			
Low			

Top 5 Holdings as of 05-31-13

	% Assets
FNMA 3% 12-01-22	2.39
FNMA 3% 01-01-23	2.37
US Treasury Note 0.125% 04-30-15	2.24
FNMA FRN 06-01-42	1.82
FNMA FRN 08-01-42	1.68

Total Number of Stock Holdings: 0
Total Number of Bond Holdings: 163
Annual Turnover Ratio %: 134.00
Total Fund Assets (\$mil): 505.04

Operations

Fund Inception Date: 05-21-03
Portfolio Manager: Shawn E. Keegan, Since 2005.

Credit Analysis: % Bonds as of 03-31-13

	AAA	AA	A	BBB	BB	B	Below B	Not Rated
	84	6	10	0	0	0	0	0

Morningstar F-I Sectors as of 05-31-13

	Fund %	Category %
Government	4.83	15.56
Corporate	17.54	35.45
Securitized	67.04	27.41
Municipal	0.00	1.12
Cash & Equivalents	10.59	14.25
Other	0.00	6.20

Fund Inception Date: 03-28-08
Portfolio Manager: Christian A. Andreach, Since 2008.

Management Company
AllianceBernstein LP

Manning & Napier Target Income I MTDIX

Release Date: 06-30-2013

Broad Asset Class
Retirement Income

Benchmark
Barclays US Agg Bond TR USD

Investment Objective & Strategy
The investment seeks to provide current income and, as a secondary objective, capital appreciation consistent with its asset allocation strategy.

Portfolio Analysis
Composition as of 05-31-13

	% Assets
U.S. Stocks	24.5
Non-U.S. Stocks	6.7
Bonds	64.0
Cash	3.4
Other	1.4

Risk Analysis

Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	Avg	-Avg	★★★★	273
5 Yr	High	Low	★★★★★	217
10 Yr	—	—	—	—

Notes
Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com.

Morningstar Style Box™ as of 05-31-13 (EQ); 03-31-13 (F-I)

	Large	Mid	Small
Value			
Blend			
Growth			

Top 5 Holdings as of 05-31-13

	% Assets
Manning & Napier Pro-Blend Cnsv Term I	99.99

Total Number of Holdings: 2
Annual Turnover Ratio %: 16.00
Total Fund Assets (\$mil): 59.77

Operations

Fund Inception Date: 03-28-08
Portfolio Manager: Christian A. Andreach, Since 2008.

Management Company
Manning & Napier Advisors, LLC

- 7 Composition
- 8 Morningstar Style Box™
- 9 Credit Analysis
- 10 Morningstar Sectors
- 11 Operations

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6

1 Morningstar Rating™ The Morningstar Rating, commonly called the “star rating”, tells you how well an investment has performed relative to similar offerings after adjusting for all costs and risk. It rates investments from one to five stars, with the best performers receiving five stars and the worst performers receiving a single star.

2 Broad Asset Class The Broad Asset Class identifies a fund’s investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

3 Investment Objective & Strategy For investment products, this is a summary of the Investment Objectives and Policy section found in every prospectus. It states the objective of the fund and how the manager(s) intend to invest to achieve this objective. It includes any limitations to the fund’s investment policies, as well as any share class structure differences, previous names, mergers, liquidation, and opening and closing information.

4 Risk Analysis An annualized measure of a fund’s downside volatility over a three-, five-, or ten-year period. This is a component of the Morningstar Risk-Adjusted Return. Morningstar Risk Rating is derived directly from Morningstar Risk. In each Morningstar Category:

- top 10% of investments—High
- next 22.5%—Above Average
- middle 35%—Average
- next 22.5%—Below Average
- bottom 10%—Low

Investments with less than three years of performance history are not rated.

5 Notes Important disclosure and reference information.

6 Top Holdings The top holdings are the stocks or bonds with the most influence on a portfolio’s returns. Conservative portfolios typically devote no more than 3% to 4% of their assets to any one stock or bond. More daring portfolios may devote 7% or more

to one stock. Add up the weighting of the top five holdings for another measure of risk. A conservative option generally bets 15% or less on the top 5 holdings, while a portfolio with more than 25% in the top five may be considered aggressive.

7 Composition Morningstar allocates stocks into one of five asset classes: U.S. Stocks, Non-U.S. Stocks, Bonds, Cash and Other. For each of these asset classes, Morningstar calculates portfolio statistics on the long and short positions and displays long, short, and net (long minus short) statistics as appropriate. Calculations are run on the most-recent portfolio available.

8 Morningstar® Style Box™ The Morningstar Style box reveals a fund’s investment style as of the date noted on this report. For equity funds the vertical axis shows the market capitalization of the long stocks owned and the horizontal axis shows investment style (value, blend, or growth).

For fixed-income funds, the vertical axis shows the credit quality of the long bonds owned and the horizontal axis shows the interest rate sensitivity as measured by a bond’s effective duration.

9 Credit Analysis For corporate-bond and municipal-bond funds, the credit analysis depicts the quality of US and non-US bonds in the fund’s portfolio. The analysis reveals the percentage of fixed-income securities that fall within each credit-quality rating as assigned by Standard & Poor’s or Moody’s. At the top of the ratings are AAA bonds. Bonds with a BBB rating are the lowest bonds that are still considered to be of investment grade. Bonds that are rated at or lower than BB (often called junk bonds or high-yield bonds) are considered to be quite speculative. (For municipal bonds, ratings BBB and below are considered speculative). Any bonds that appear in the NR/NA category are either not rated by Standard & Poor’s or Moody’s, or did not have a rating available.

10 Morningstar Sectors Morningstar determines how much of each stock

portfolio is held in each of Morningstar’s 11 major industrial sectors, which roll up into three broader categories.

Fixed Income Sectors: Morningstar determines how much of each bond portfolio is held in each of Morningstar’s 5 major fixed-income sectors.

Credit Analysis (Fixed Income only): The credit analysis depicts the quality of US and non-U.S. bonds in the fund’s portfolio. The analysis reveals the percentage of fixed-income securities that fall within each credit-quality rating as assigned by Standard & Poor’s or Moody’s.

Morningstar World Regions (International only): A breakdown of the geographical exposure of a fund’s stock assets. Regional exposure summarizes a portfolio’s exposure to geopolitical risk, and it also provides a reference point for understanding fund returns.

11 Operations Provides the investment’s inception date along with the name of the person who determines which stocks or bonds belong in the investment portfolio (the “portfolio manager”) and how long that manager has been working on the portfolio.

Baird Short-Term Bond Inst BSBI

Release Date:
09-30-2018

Broad Asset Class
Bonds

Benchmark
Barclays US Agg Bond TR USD

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Average

Out of 474 Short-Term Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Investment Objective & Strategy

The investment seeks an annual rate of total return before fund expenses greater than the annual rate of total return of the Bloomberg Barclays 1-3 Year U.

Risk Analysis

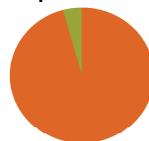
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr	Avg	Avg	★★★	474
5 Yr	+Avg	Avg	★★★★	400
10 Yr	Avg	-Avg	★★★	260

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

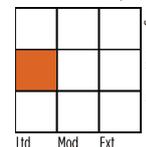
Portfolio Analysis

Composition as of 06-30-18



	% Assets
U.S. Stocks	0.00
Non-U.S. Stocks	0.00
Bonds	95.68
Cash	4.33
Other	0.00

Morningstar Style Box™ as of 06-30-18



	% Mkt Cap
Average Effective Duration	1.93
Average Effective Maturity	2.12

Top 5 Holdings as of 06-30-18

	% Assets
United States Treasury Notes 1.12% 09-30-21	11.36
United States Treasury Notes 1.38% 08-31-20	6.45
United States Treasury Notes 2% 08-31-21	2.38
Capital One Multi Asset Execution Trust 1.99% 07-17-23	0.72
Citibank Credit Card Issuance Trust 1.92% 04-07-22	0.57

Total Number of Stock Holdings	—
Total Number of Bond Holdings	544
Annual Turnover Ratio %	55.30
Total Fund Assets (\$mil)	5,553.01

Credit Analysis: % Bonds as of 06-30-18

AAA	39	BB	0
AA	8	B	0
A	21	Below B	0
BBB	32	NR/NA	0

Morningstar Sectors as of 06-30-18

	%Fund	%Category
Government	20.86	29.11
Corporate	57.01	37.35
Securitized	16.00	26.97
Municipal	1.80	0.48
Cash and Equivalents	4.33	5.89
Other	0.00	0.19

Operations

Fund Inception Date 08-31-04
Portfolio Manager Charles B. Groeschell. Since 2004.

Management Company Robert W. Baird & Co. Incorporated

Baird Core Plus Bond Inst BCOIX

Release Date:
09-30-2018

Broad Asset Class
Bonds

Benchmark
Barclays US Agg Bond TR USD

Overall Morningstar Rating™
★★★★

Morningstar Return
Above Average

Morningstar Risk
Average

Out of 902 Intermediate-Term Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Investment Objective & Strategy

The investment seeks an annual rate of total return, before fund expenses, greater than the annual rate of total return of the Barclays U.

Risk Analysis

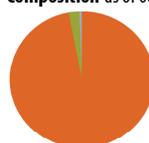
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr	+Avg	+Avg	★★★★	902
5 Yr	+Avg	Avg	★★★★	796
10 Yr	+Avg	Avg	★★★★	577

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

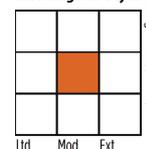
Portfolio Analysis

Composition as of 06-30-18



	% Assets
U.S. Stocks	0.00
Non-U.S. Stocks	0.00
Bonds	96.96
Cash	2.44
Other	0.59

Morningstar Style Box™ as of 06-30-18



	% Mkt Cap
Average Effective Duration	5.79
Average Effective Maturity	7.80

Top 5 Holdings as of 06-30-18

	% Assets
United States Treasury Bonds 2.88%	3.88
United States Treasury Bonds 3.5%	2.42
United States Treasury Notes 1.88% 03-31-22	2.07
United States Treasury Notes 1.75% 03-31-22	2.05
United States Treasury Notes 2.25% 11-15-25	1.61

Total Number of Stock Holdings	—
Total Number of Bond Holdings	1294
Annual Turnover Ratio %	29.70
Total Fund Assets (\$mil)	18,013.24

Credit Analysis: % Bonds as of 06-30-18

AAA	45	BB	3
AA	4	B	1
A	18	Below B	2
BBB	28	NR/NA	0

Morningstar Sectors as of 06-30-18

	%Fund	%Category
Government	14.92	34.97
Corporate	49.72	25.67
Securitized	32.30	34.72
Municipal	0.61	0.56
Cash and Equivalents	2.44	3.75
Other	0.00	0.34

Operations

Fund Inception Date 09-29-00
Portfolio Manager Charles B. Groeschell. Since 2000.

Management Company Robert W. Baird & Co. Incorporated

Templeton Global Bond Adv TGBAX

Release Date:
09-30-2018

Broad Asset Class
Bonds

Benchmark
Barclays US Agg Bond TR USD

Overall Morningstar Rating™
★★★★

Morningstar Return
High

Morningstar Risk
Above Average

Out of 261 World Bond funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks current income with capital appreciation and growth of income.

Risk Analysis

Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr	+Avg	+Avg	★★★★	261
5 Yr	+Avg	+Avg	★★★★	246
10 Yr	High	+Avg	★★★★	137

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

Portfolio Analysis

Composition as of 07-31-18



Morningstar Style Box™ as of 07-31-18



Top 5 Holdings as of 07-31-18

Holder	% Assets
Mexico (United Mexican States) 8% 06-11-20	8.01
Mexico (United Mexican States) 6.5% 06-10-21	4.10
Brazil (Federative Republic) 9.76% 01-01-23	3.45
Brazil (Federative Republic) 9.76% 01-01-21	2.77
India (Republic of) 8.83% 11-25-23	2.22
Total Number of Stock Holdings	19
Total Number of Bond Holdings	97
Annual Turnover Ratio %	42.12
Total Fund Assets (\$mil)	35,000.15

Credit Analysis: % Bonds as of 07-31-18

Rating	%	Category	%
AAA	15	BB	16
AA	7	B	10
A	17	Below B	0
BBB	35	NR/NA	0

Morningstar Sectors as of 07-31-18

Sector	%Fund	%Category
Government	63.18	50.78
Corporate	0.00	14.40
Securitized	0.00	6.14
Municipal	0.00	0.02
Cash and Equivalents	36.82	21.64
Other	0.00	7.03

Operations

Fund Inception Date 01-02-97
Portfolio Manager Michael J. Hasenstab. Since 2001.

Management Company Franklin Advisers, Inc.

Vanguard 500 Index Admiral VFIAX

Release Date:
09-30-2018

Broad Asset Class
Large Cap Stocks

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★★

Morningstar Return
Above Average

Morningstar Risk
Average

Out of 1196 Large Blend funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks.

Risk Analysis

Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr	+Avg	Avg	★★★★★	1196
5 Yr	High	Avg	★★★★★	1058
10 Yr	+Avg	Avg	★★★★	794

Notes

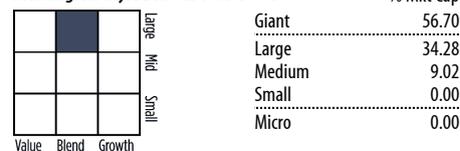
Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

Portfolio Analysis

Composition as of 08-31-18



Morningstar Style Box™ as of 08-31-18



Top 5 Holdings as of 08-31-18

Holder	% Assets
Apple Inc	4.53
Microsoft Corp	3.50
Amazon.com Inc	3.28
Facebook Inc A	1.71
JPMorgan Chase & Co	1.58
Total Number of Stock Holdings	510
Total Number of Bond Holdings	—
Annual Turnover Ratio %	3.00
Total Fund Assets (\$mil)	459,294.68

Morningstar Sectors as of 08-31-18

Sector	%Fund
Technology	23.38
Financial Services	16.23
Healthcare	14.54
Consumer Cyclical	12.00
Industrials	10.23

Operations

Fund Inception Date 11-13-00
Portfolio Manager Donald M. Butler. Since 2016.

Management Company Vanguard Group Inc

Eaton Vance Atlanta Capital SMID-Cap I EISMX

Release Date:
09-30-2018

Broad Asset Class
Mid Cap Stocks

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★★

Morningstar Return
High

Morningstar Risk
Below Average

Out of 540 Mid-Cap Growth funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks long-term capital growth.

Risk Analysis

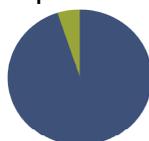
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Adj Rating	#of funds in Cat
3 Yr	+Avg	-Avg	★★★★★	540
5 Yr	High	-Avg	★★★★★	483
10 Yr	High	-Avg	★★★★★	342

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

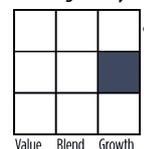
Portfolio Analysis

Composition as of 07-31-18



Asset Class	% Assets
U.S. Stocks	94.90
Non-U.S. Stocks	0.00
Bonds	0.00
Cash	5.10
Other	0.00

Morningstar Style Box™ as of 07-31-18



Style	% Mkt Cap
Giant	0.00
Large	0.00
Medium	95.55
Small	4.45
Micro	0.00

Top 5 Holdings as of 07-31-18

Company	% Assets
TransUnion	4.02
Teleflex Inc	3.84
Ansys Inc	3.73
Markel Corp	3.21
WR Berkley Corp	3.10
Total Number of Stock Holdings	47
Total Number of Bond Holdings	—
Annual Turnover Ratio %	11.00
Total Fund Assets (\$mil)	13,020.44

Morningstar Sectors as of 07-31-18

Sector	% Fund
Industrials	34.61
Technology	21.47
Financial Services	15.62
Healthcare	12.13
Consumer Cyclical	11.15

Operations

Fund Inception Date 04-30-02
Portfolio Manager William O. Bell. Since 2004.

Management Company Boston Management and Research

Artisan International Institutional APHIX

Release Date:
09-30-2018

Broad Asset Class
International Stocks

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Above Average

Out of 347 Foreign Large Growth funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks maximum long-term capital growth.

Risk Analysis

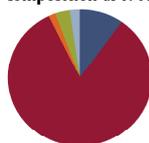
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Adj Rating	#of funds in Cat
3 Yr	-Avg	+Avg	★★	347
5 Yr	-Avg	+Avg	★★	313
10 Yr	+Avg	+Avg	★★★	222

Notes

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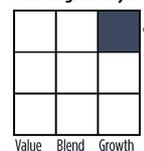
Portfolio Analysis

Composition as of 06-30-18



Asset Class	% Assets
U.S. Stocks	9.87
Non-U.S. Stocks	83.08
Bonds	1.55
Cash	3.28
Other	2.34

Morningstar Style Box™ as of 06-30-18



Style	% Mkt Cap
Giant	47.17
Large	44.92
Medium	7.91
Small	0.00
Micro	0.00

Top 5 Holdings as of 06-30-18

Company	% Assets
Deutsche Boerse AG	5.87
Linde AG	5.72
Wirecard AG	5.42
Airbus SE	3.62
Medtronic PLC	3.06
Total Number of Stock Holdings	63
Total Number of Bond Holdings	1
Annual Turnover Ratio %	57.60
Total Fund Assets (\$mil)	13,201.01

Top 5 Countries as of 06-30-18

Country	% Assets
Germany	28.44
United States	10.62
Netherlands	10.01
United Kingdom	9.04
France	7.01

Operations

Fund Inception Date 07-01-97
Portfolio Manager Andrew J. Euretig. Since 2012.

Management Company Artisan Partners Limited Partnership

Harding Loevner International Eq Instl HLMIX

Release Date:
09-30-2018

Broad Asset Class
International Stocks

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★

Morningstar Return
Above Average

Morningstar Risk
Above Average

Out of 347 Foreign Large Growth funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks long-term capital appreciation.

Risk Analysis

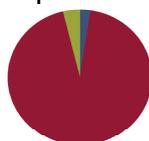
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Adj Rating	Risk-#of funds in Cat
3 Yr	High	+Avg	★★★★★	347
5 Yr	+Avg	+Avg	★★★★	313
10 Yr	+Avg	Avg	★★★★	222

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

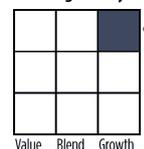
Portfolio Analysis

Composition as of 06-30-18



	% Assets
U.S. Stocks	2.39
Non-U.S. Stocks	93.95
Bonds	0.00
Cash	3.84
Other	0.00

Morningstar Style Box™ as of 06-30-18



% Mkt Cap

Giant	65.45
Large	23.67
Medium	10.87
Small	0.00
Micro	0.00

Top 5 Holdings as of 06-30-18

	% Assets
AIA Group Ltd	4.40
Bayer AG	3.59
Royal Dutch Shell PLC B	3.36
Dassault Systemes SE	3.34
Allianz SE	3.19

Total Number of Stock Holdings	60
Total Number of Bond Holdings	—
Annual Turnover Ratio %	12.00
Total Fund Assets (\$mil)	15,143.29

Top 5 Countries as of 06-30-18

	% Assets
Germany	16.55
Japan	14.69
France	10.20
Switzerland	9.35
United Kingdom	8.00

Operations

Fund Inception Date 05-11-94
Portfolio Manager Alexander T. Walsh. Since 2001.

Management Company Harding Loevner LP

Oppenheimer Developing Markets Y ODVYX

Release Date:
09-30-2018

Broad Asset Class
International Stocks

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★★

Morningstar Return
Above Average

Morningstar Risk
Below Average

Out of 708 Diversified Emerging Mkts funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks capital appreciation.

Risk Analysis

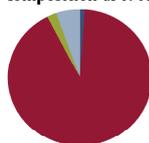
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Adj Rating	Risk-#of funds in Cat
3 Yr	+Avg	-Avg	★★★★★	708
5 Yr	Avg	Avg	★★★★	508
10 Yr	High	-Avg	★★★★★	218

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

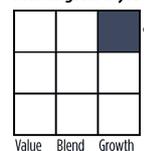
Portfolio Analysis

Composition as of 08-31-18



	% Assets
U.S. Stocks	1.13
Non-U.S. Stocks	91.36
Bonds	0.00
Cash	2.13
Other	5.38

Morningstar Style Box™ as of 08-31-18



% Mkt Cap

Giant	57.74
Large	33.10
Medium	8.74
Small	0.42
Micro	0.00

Top 5 Holdings as of 08-31-18

	% Assets
Taiwan Semiconductor Manufacturing Co Ltd	6.12
Alibaba Group Holding Ltd ADR	5.49
Tencent Holdings Ltd	4.79
NOVATEK PJSC GDR	4.10
Master China Series 1	3.55

Total Number of Stock Holdings	87
Total Number of Bond Holdings	—
Annual Turnover Ratio %	20.00
Total Fund Assets (\$mil)	38,326.24

Top 5 Countries as of 08-31-18

	% Assets
China	20.74
India	11.32
South Korea	9.42
Russia	7.75
Taiwan	6.62

Operations

Fund Inception Date 09-07-05
Portfolio Manager Justin M. Leverenz. Since 2007.

Management Company OFI Global Asset Management, Inc.

iShares Developed Real Estate Idx Instl BIRDY

Release Date:
09-30-2018

Broad Asset Class
Specialty

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★

Morningstar Return
Average

Morningstar Risk
Average

Out of 200 Global Real Estate funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Investment Objective & Strategy

The investment seeks to track the investment results of an index composed of real estate equities in developed markets.

Risk Analysis

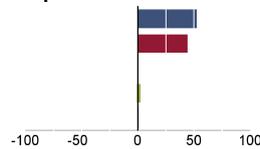
Time Period	Morningstar Rtn vs Cat Avg	Morningstar Risk vs Cat Avg	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr	—	—	★★★★	200
5 Yr	—	—	—	—
10 Yr	—	—	—	—

Notes

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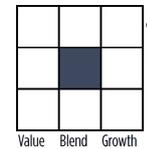
Portfolio Analysis

Composition as of 08-31-18



Asset Class	% Net
U.S. Stocks	52.58
Non-U.S. Stocks	44.61
Bonds	0.00
Cash	1.89
Other	0.93

Morningstar Style Box™ as of 08-31-18



Market Cap	% Mkt Cap
Giant	5.43
Large	36.05
Medium	45.87
Small	12.13
Micro	0.51

Top 5 Holdings as of 08-31-18

Company	% Assets
Simon Property Group Inc	3.71
Prologis Inc	2.77
Public Storage	2.08
Unibail-Rodamco-Westfield	1.87
Vonovia SE	1.73
Total Number of Stock Holdings	315
Total Number of Bond Holdings	—
Annual Turnover Ratio %	4.00
Total Fund Assets (\$mil)	2,064.99

Morningstar Sectors as of 08-31-18

Sector	% Fund
Real Estate	99.45
Consumer Cyclical	0.31
Healthcare	0.17
Financial Services	0.07

Operations

Fund Inception Date 08-13-15
Portfolio Manager Greg Savage. Since 2015.

Management Company BlackRock Advisors, LLC

Boston Partners Long/Short Rsrch Instl BPIRX

Release Date:
09-30-2018

Broad Asset Class
Specialty

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★

Morningstar Return
Average

Morningstar Risk
Below Average

Out of 194 Long-Short Equity funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Investment Objective & Strategy

The investment seeks long-term total return.

Risk Analysis

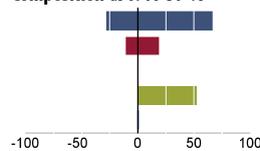
Time Period	Morningstar Rtn vs Cat Avg	Morningstar Risk vs Cat Avg	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr	Avg	-Avg	★★★★	194
5 Yr	Avg	-Avg	★★★★	105
10 Yr	—	—	—	—

Notes

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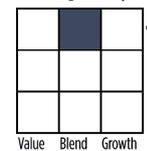
Portfolio Analysis

Composition as of 06-30-18



Asset Class	% Net
U.S. Stocks	38.83
Non-U.S. Stocks	8.21
Bonds	0.00
Cash	52.27
Other	0.69

Morningstar Style Box™ as of 06-30-18



Market Cap	% Mkt Cap
Giant	31.47
Large	36.84
Medium	26.89
Small	4.66
Micro	0.14

Top 5 Holdings as of 06-30-18

Company	% Assets
Alphabet Inc A	1.91
Johnson & Johnson	1.27
NetApp Inc	1.08
Microsoft Corp	1.07
Bank of America Corporation	1.04
Total Number of Stock Holdings	215
Total Number of Bond Holdings	—
Annual Turnover Ratio %	54.00
Total Fund Assets (\$mil)	6,725.39

Morningstar Sectors as of 06-30-18

Sector	% Fund
Technology	22.18
Financial Services	21.20
Industrials	13.11
Healthcare	10.01
Energy	9.65

Operations

Fund Inception Date 09-30-10
Portfolio Manager Eric S. Connerly. Since 2010.

Management Company Boston Partners Global Investors, Inc

Broad Asset Class
Specialty

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Average

Out of 87 Options-based funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Investment Objective & Strategy

The investment seeks to capture the majority of the returns associated with equity market investments, while exposing investors to less risk than other equity investments.

Risk Analysis

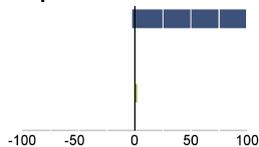
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr Avg	-Avg	-Avg	★★★	87
5 Yr Avg	-Avg	-Avg	★★★★	53
10 Yr Avg	Avg	Avg	★★★	13

Notes

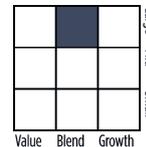
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Portfolio Analysis

Composition as of 08-31-18



Morningstar Style Box™ as of 08-31-18



Morningstar Risk Average

Top 5 Holdings as of 08-31-18

Company	% Assets
Apple Inc	4.59
Microsoft Corp	3.65
Amazon.com Inc	3.42
Alphabet Inc Class C	2.35
Berkshire Hathaway Inc B	1.97
Total Number of Stock Holdings	292
Total Number of Bond Holdings	—
Annual Turnover Ratio %	34.00
Total Fund Assets (\$mil)	8,865.45

Morningstar Sectors as of 08-31-18

Sector	%Fund
Technology	23.76
Financial Services	15.30
Healthcare	14.62
Consumer Cyclical	12.08
Industrials	10.86

Operations

Fund Inception Date 02-19-08
Portfolio Manager Paul R. Stewart. Since 2006.

Management Company Gateway Investment Advisers, LLC

Supplement to Morningstar Investment Profile

Page User's Guide

Morningstar Rating™

For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loans and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variation in the distribution percentages.) The Morningstar Rating shown is for the share class displayed in the fund name. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics.

Morningstar percentile ranking

This is the fund's total return percentile rank relative to funds that have the same Morningstar Category in Morningstar's Mutual Fund universe. The highest (or most favorable) percentile rank is 1 and the lowest or least favorable percentile rank is 100. The top-performing fund in a category will always receive a rank of 1.

Morningstar return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable loads and sales charges. In each Morningstar Category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three, five and ten years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Morningstar risk

This statistic evaluates the variations in a fund's monthly return, with an emphasis on downside variations. In each Morningstar Category, the 10% of the funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average and the top 10% High. Morningstar Risk is measured for up to three time periods (three, five and ten years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Portfolio analysis and operations

Annual turnover ratio: A measure of the trading activity in a fund's investment portfolio; in essence, how often securities are bought and sold by a fund. A turnover ratio of 100% means that, on average, all of a fund's portfolio holdings are bought and sold once a year.

Sectors: As another tool for evaluating risk, Morningstar tracks the holdings of funds based on a standard set of sector categories. This chart lists the percentage of assets in key sectors as of a stated date.

Average effective maturity: A weighted average of all the maturities of the bonds in the portfolio, computed by weighting each maturity date by the market value of the security.

Average effective duration: A measure of the fund's interest rate sensitivity. The longer a fund's duration, the more sensitive the fund is to shifts in interest rates.

Average weighted coupon: A weighted average of the coupon rates of all bonds in a portfolio, calculated by weighting each bond's coupon by its relative size in the portfolio.

Average weighted price: A weighted average of the prices of all bonds in a portfolio, calculated by weighing the price of each bond by its relative size in the portfolio. This statistic is expressed as a percentage of par (face) value.

Investment risk

Government bond funds: While these funds invest primarily in securities of the U.S. Government and its agencies, the fund's value is not guaranteed by these entities.

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

International/emerging markets funds: Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political instability, foreign regulations, differences in accounting and the limited availability of information.

Money market funds: An investment in a money market fund is not insured or guaranteed by the FDIC or any other federal government agency. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Nondiversified funds: Funds that concentrate in a specific sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

Real estate funds: Investing in real estate funds entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.

Small/mid-cap funds: Funds investing in stocks of small-cap, mid-cap or emerging companies 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.

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

Notes:
