



Encuentre su camino hacia la preparación para el retiro

Use esta Guía de inscripción para comenzar

Bienvenido

Esta guía ofrece una gran oportunidad para conocer y participar en su plan de retiro, un beneficio valioso que le proporciona su empleador. Participar en su plan de retiro es una de las mejores formas de prepararse para el futuro.

Es fácil participar en el plan. Esta guía le mostrará cómo hacerlo. Pase la página y dé el primer paso hacia un futuro más brillante.

Use esta guía para dar los primeros pasos en el camino hacia la preparación para el retiro.



RAZONES PARA PARTICIPAR — PÁGINA 1

Cómo le ayudamos a planificar y prepararse para el retiro



DETALLES DEL PLAN — PÁGINA 5

Elegibilidad, tipos de aportes y límites, y acceso a su dinero



CAMINOS DE INVERSIÓN — PÁGINA 6

disponibles a través del plan



PÁGINA DE RECURSOS DEL PLAN — PÁGINA 15

Educación para el retiro, herramientas y calculadoras



INSCRIPCIÓN — PÁGINA 17

mediante la información que se proporciona

¿Por qué debería participar en el plan?

Es probable que necesite más ingresos de retiro que los que el Seguro Social puede proporcionar.



Aportar regularmente puede ayudarle a acumular ahorros adicionales para retirarse en sus términos.



¿Puede vivir con el 40% de lo que gana ahora?

40%

Cantidad de ingresos antes del retiro que el Seguro Social puede reemplazar.¹ Podría ser menos.

¿Cómo pagará sus gastos de cuidado de la salud?



\$275,000

Cantidad que una pareja de 65 años puede esperar en gastos totales de cuidado de la salud de su bolsillo durante el retiro.²

¿Vivirá más tiempo que sus ahorros?



Edad que se estima que alcanzará una de cada cuatro personas que tienen 65 años actualmente. Se espera que una de cada diez viva más de 95 años.³

¹Better Information on Income Replacement Rates Needed to Help Workers Plan for Retirement, Government Accountability Office (Mejor información sobre tasas de reemplazo de ingresos para ayudar a los trabajadores a planificar su retiro) (marzo de 2016); Understanding The Benefits, Social Security Administration (Entendiendo los beneficios, Administración del Seguro Social) (julio de 2017). Calculada como cantidad de ingresos antes del retiro, la Oficina de rendición de cuentas del gobierno de los Estados Unidos (GAO, por sus siglas en inglés) dice que una persona promedio necesita en el retiro menos la cantidad de ingresos que SSA dice que reemplaza el Seguro Social, en promedio.

²Retiree Health Care Costs Continue to Surge (Los costos del cuidado de la salud de los retirados continúan aumentando), Fidelity Viewpoints (septiembre de 2017). Estimación basada en una pareja hipotética que se retira en 2017, con expectativas de vida promedio de 85 para un hombre y de 87 para una mujer.

³Life Expectancy, Social Security Administration (Expectativa de vida, Administración del Seguro Social) (accedido en septiembre de 2017).

¿Cuáles son los beneficios de participar?

Fácil

Una vez que se inscriba, los aportes se hacen en forma automática mediante deducciones de nómina.

Potencial de crecimiento

Los ingresos se reinvierten en forma automática, lo que permite crecimiento adicional.

Plan de retiro

Ventajas impositivas

Invierta ingresos antes de impuestos para dar a su cuenta la oportunidad de crecer más rápido. Pagará impuestos ordinarios sobre la renta cuando haga retiros.

Transferibilidad

Si deja su empleo, puede trasladar sus activos a otro plan de retiro elegible o cuenta IRA.



Obtenga más información acerca de los beneficios de participar en el plan de retiro en [nationwide.com/myretirement](https://www.nationwide.com/myretirement)

¿Por qué debería comenzar ahora?

Cuanto más temprano comience a ahorrar, menos puede costar por periodo de pago alcanzar su objetivo.

Eso es porque los aportes por periodo de pago combinados con cualquier ganancia se reinvierten continuamente. Este proceso se llama capitalización y utiliza tiempo para ayudar a que su dinero gane más para usted. Igual que todas las estrategias de inversión, no se garantiza que la capitalización proporcione suficiente dinero durante el retiro. Sin embargo, cuanto más tiempo pase hasta que quiera comenzar a retirar su dinero, mayor será la probabilidad de que sus aportes regulares y sus ganancias crezcan.



Michael

Comienza a ahorrar a los 35 años

Aporta durante 32 años

\$57.69/semana

Tasa de crecimiento hipotético del 7%

Aporte total = \$96,000

Edad de 67 años

\$342,306



Ashley

Comienza a ahorrar a los 21 años

Aporta durante 14 años

\$57.69/semana

Tasa de crecimiento hipotético del 7%

Aporte total = \$42,000

Edad de 67 años

\$610,377



Courtney

Comienza a ahorrar a los 21 años

Aporta durante 46 años

\$57.69/semana

Tasa de crecimiento hipotético del 7%

Aporte total = \$138,000

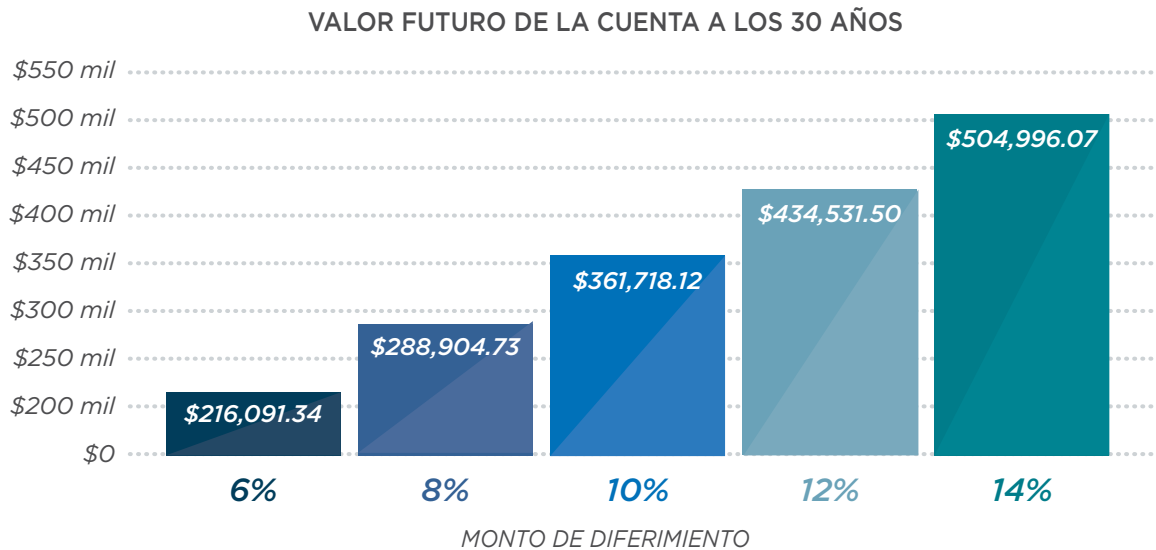
Edad de 67 años

\$952,682


Esta ilustración es un cálculo de capitalización hipotética asumiendo una tasa de rendimiento del 7% sobre un salario anual de \$30,000. No tiene la intención de servir como una proyección o predicción de los resultados de ninguna inversión específica. Las inversiones no están garantizadas. Dependiendo de las inversiones subyacentes, los rendimientos pueden ser mayores o menores. Si se hubieran tomado en cuenta los costos y los gastos en esta ilustración, el rendimiento hubiera sido menor. El interés capitalizado anualmente se basa en aportaciones semanales.

¿Cuánto podría aportar?

Algunos analistas de la industria piensan que los trabajadores deberían ahorrar del 10 al 15% por periodo de pago para el retiro.⁴



Antes de decidir, considere usar nuestra calculadora de impacto de cheque de pago (Paycheck Impact Calculator), una herramienta que puede ayudarle a ver cómo un aporte antes de impuestos puede reducir el dinero que se lleva a casa.



Puede encontrar la calculadora en
nationwide.com/myretirement

⁴Choose the Right Contribution Rate for Your 401k, U.S. News & World Report (Elija la tasa de aporte adecuada para su 401k, U.S. News & World Report (marzo de 2017)).

Las inversiones implican riesgo del mercado, incluyendo la posible pérdida de capital. Ninguna estrategia de inversión puede garantizar una ganancia ni evitar pérdida. Los resultados reales varían dependiendo de su inversión y experiencia en el mercado.

La tabla muestra el valor acumulativo de 26 cantidades de diferimiento cada dos semanas a varios porcentajes de pago, suponiendo una tasa anual compuesta del 7% y una tasa tributaria federal del 25%, para una persona soltera con un salario anual de \$40,000. Los rendimientos de inversión reales variarán de un año a otro, y el valor de su cuenta después de los periodos de años especificados mostrados en la tabla puede ser menor o mayor que las cantidades mostradas. Esta ilustración es hipotética y no tiene la intención de servir como una proyección o predicción de los resultados de inversión de ninguna inversión específica. Si se reflejaran los cargos y gastos, los rendimientos serían menores.

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 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.

¿Qué plan debería tener?

Su edad, experiencia de inversión y preferencias personales pueden ayudarle a elegir.

Algunos ahorradores para el retiro se sienten muy a gusto eligiendo opciones de inversión. Otros prefieren recibir un poco de ayuda o preferirían que alguien lo haga por ellos. Considere uno de estos caminos mientras decide cómo invertir.



Háganlo por mí

- PÁGINA 7 -

Su estrategia de inversión se personaliza según su perfil de riesgo y edad o según la cartera del modelo que seleccione



Lo haré yo mismo

- PÁGINA 8 -

Seleccione sus inversiones de las opciones disponibles a través del plan

Administre su combinación de activos para lograr un equilibrio conveniente de riesgo versus potencial de crecimiento

Modifique su estrategia de inversión a medida que sus necesidades cambien con el tiempo

Recuerde que no hay garantía de que se alcance el objetivo de inversión de ningún fondo (o de cualquier fondo subyacente), ni de que una cartera diversificada producirá mejores resultados que una cartera no diversificada. La asignación y la diversificación de activos no garantizan rendimientos ni previenen de posibles pérdidas a un inversionista, incluyendo la posible pérdida de capital.

Incluso con administración profesional, no hay garantía de que se cumplirán los objetivos de inversión. No hay garantía de que la administración profesional de sus activos de retiro proporcionará suficientes ingresos en o durante el retiro.

¿Puedo seleccionar una cartera modelo que haya sido creada por un asesor?

Si se considera un inversionista “háganlo por mí”, su plan de retiro le ofrece esta opción.

El asesor de su plan ha creado carteras de inversión modelo diseñadas para ayudar a los participantes a planificar para un objetivo específico y un nivel de riesgo. Con estos modelos, su asesor del plan selecciona las inversiones dentro de las carteras y cambiará la asignación en forma periódica de acuerdo con la estrategia de inversión que este haya elegido. Es importante notar que estas carteras modelo no son opciones de inversión. Más bien, los aportes de usted al plan adquieren unidades de los fondos incluidos en la cartera modelo. Así, cuando revisa sus estados de cuenta, verá estos fondos desglosados individualmente con el valor actual de su inversión en cada uno.

¿Por qué utilizar una cartera modelo?

El asesor del plan tiene la experiencia, pericia en inversiones y el conocimiento para tomar decisiones de inversión en su nombre que están en consonancia con sus metas. Esto le ayuda a ahorrar tiempo y le permite tener más confianza en sus opciones de inversión. En lugar de seleccionar varias inversiones de sus opciones del plan para crear y administrar su propia cartera de retiro, puede seleccionar una cartera modelo que ya fue creada para usted. Dentro de cada modelo, hay varias inversiones subyacentes que su asesor del plan ha elegido de acuerdo con la estrategia de inversión de estas. Su asesor del plan también se encarga de supervisar el rendimiento de las inversiones dentro del modelo y de la cartera en su totalidad. Es importante observar que, aun con las carteras modelo creadas por el asesor, no hay garantía de que se cumplirán sus objetivos de inversión.



Si decide que un modelo creado por el asesor es adecuado para su cuenta de plan de retiro, puede seleccionar una cartera modelo específica cuando se inscriba en el plan.

El RIA tiene la responsabilidad fiduciaria de los modelos de asignación de activos. Su RIA, que es independiente de Nationwide, desarrolló los modelos de asignación de activos y porcentajes en cada uno. Ninguna parte de la información anterior constituye una recomendación u oferta de una garantía ni asesoría de inversión por parte de Nationwide. Nationwide no garantiza la idoneidad o valor potencial de ninguna inversión en particular ni modelo de asignación de activos. Ciertos fondos dentro de los modelos pueden estar sujetos a cuotas de devolución o restricciones de comercialización.



¿En qué fondos debería invertir?

Esa es una pregunta que solo usted puede responder.

Las opciones básicas de inversión en el plan de retiro son fondos mutuales, que son carteras de acciones, bonos y otras opciones de inversión subyacentes. Un administrador profesional de capital administra cada fondo y tiene un objetivo estipulado o estilo de inversión. Seleccione fondos para tener una combinación de clases de activos, que cumplan sus criterios personales y que coincidan con su aceptación del riesgo del mercado.

Para obtener más información acerca de opciones de inversión específicas, visite www.nationwide.com/investmentoptions y escriba su número de caso 330-80223. Seleccione el gráfico comparativo de opciones de inversión. En cada nombre de fondo, puede ir al folleto informativo u hoja técnica.



Cada inversión conlleva un nivel de riesgo asociado. Ese nivel de riesgo corresponde generalmente a la probabilidad de una recompensa, con base en el tiempo y las condiciones del mercado. Cuanto mayor sea el riesgo, mayor es el potencial de crecimiento, pero a un riesgo más alto de perder valor. Cuanto menor sea el riesgo, menor es el potencial de rendimiento, pero a un riesgo más bajo de perder valor.

Las inversiones implican riesgo del mercado, incluyendo la posible pérdida de capital. Ninguna estrategia de inversión puede garantizar una ganancia ni evitar pérdida. Los resultados reales varían dependiendo de su inversión y experiencia en el mercado.

Los fondos de acciones internacionales involucran riesgos como la fluctuación de la moneda, inestabilidad política, regulaciones extranjeras, diferencias en contabilidad y disponibilidad limitada de información.

Los fondos de acciones de capital pequeño pueden tener menos liquidez, estar sujetos a mayor volatilidad de precios e implicar mayor riesgo del mercado que el mercado general.

Los fondos de acciones de capital mediano pueden tener menos liquidez que los fondos que invierten en compañías grandes establecidas, y pueden estar sujetos a mayor volatilidad de precios y riesgo que el mercado bursátil general.

Los fondos de gran capital tienden a ser dominados por compañías bien establecidas que pueden tener menos espacio para crecer y, por lo tanto, pudieran no tener el mismo potencial de crecimiento que los fondos de capital mediano o pequeño.

Los fondos de bonos tienen la misma tasa de interés, riesgos de inflación y crédito asociados con los bonos subyacentes que posee el fondo.

Los rendimientos de fondos de preservación de capital pueden no mantenerse al ritmo de la inflación y pueden producir una tasa de rendimiento negativa cuando se toman en cuenta los gastos del fondo.



Utilice este Cuestionario de perfil de inversionista para ayudarse a decidir cómo invertir su cuenta del plan

1. Su edad actual es:

- Mayor de 70 (1 punto)
- 60-70 (4 puntos)
- 50-59 (8 puntos)
- 35-49 (12 puntos)
- 34 o menor (16 puntos)

2. ¿Cuándo prevé que tomará distribuciones de efectivo regulares de su cuenta?

- En menos de 5 años (2 puntos)
- En 5 a 9 años (5 puntos)
- En 10 a 15 años (7 puntos)
- En más de 15 años, o no preveo tomar distribuciones de efectivo (10 puntos)

3. Además de su plan de retiro patrocinado por su empleador actual, ¿tiene otros beneficios de planes tales como una pensión de beneficios definida o un plan para compartir ganancias de aportes definido?

- No (0 puntos)
- Sí (20 puntos)

4. Si se invirtió \$100,000 al principio del año, ¿cuál ejemplo describe mejor su tolerancia al riesgo?

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

5. Si bien tiene más riesgo que las inversiones de bonos, las inversiones accionarias ofrecen el potencial de mayores rendimientos de inversión a largo plazo. ¿Qué opina acerca de invertir una parte de su dinero en inversiones accionarias?

- Me preocupa que las inversiones accionarias sean demasiado riesgosas, y preferiría una asignación mayor a bonos (1 punto)
- Entiendo que hay un riesgo adicional con las inversiones accionarias y consideraría una asignación más balanceada con acciones y bonos (5 puntos)
- Entiendo que puede haber algunos riesgos adicionales en la inversión en acciones, pero la oportunidad de lograr crecimiento a largo plazo con una asignación mayor a capitales vale la pena considerarla (9 puntos)
- Entiendo los riesgos, pero reconozco que hay oportunidades de crecimiento en los mercados bursátiles, y quisiera maximizar esas oportunidades (12 puntos)

6. Dada la volatilidad de los mercados de capitales, el valor de su cuenta fluctuará a través del tiempo. Las tres opciones a continuación muestran rangos de valor potencial de cuenta después de un periodo de inversión de tres años. Si usted fuera a invertir \$50,000, ¿qué cartera seleccionaría?

- Rango del valor de la cuenta de \$48,000 - \$53,000 (2 puntos)
- Rango del valor de la cuenta de \$45,000 - \$58,000 (6 puntos)
- Rango del valor de la cuenta de \$40,000 - \$60,000 (10 puntos)

Tome su total de puntos del cuestionario y busque el perfil que mejor lo describa.

| Puntos totales: | Agresivo | Moderadamente agresivo | Moderado | Moderadamente conservador | Conservador |
|------------------------|-----------------|-------------------------------|-----------------|----------------------------------|--------------------|
| | 58+ | 40 - 57 | 27 - 39 | 17 - 26 | 16 o menos |



Ejemplo de asignaciones de opciones de inversión basadas en los resultados del perfil de inversionista

| | Agresivo | Moderadamente agresivo | Moderado | Moderadamente conservador | Conservador |
|-------------------------|----------|------------------------|----------|---------------------------|-------------|
| Internacional | 33% | 25% | 20% | 14% | 9% |
| Capital pequeño | 7% | 6% | 5% | 3% | 2% |
| Capital mediano | 10% | 9% | 7% | 6% | 4% |
| Gran capital | 40% | 35% | 28% | 22% | 15% |
| Bonos | 7% | 18% | 28% | 38% | 39% |
| Preservación de capital | 3% | 7% | 12% | 17% | 31% |



Agresivo

Adecuado para un inversionista con alta tolerancia al riesgo y un amplio límite de tiempo. El objetivo principal de esta cartera es experimentar un alto crecimiento sin proveer ingresos al momento.



Moderadamente agresivo

Adecuado para un inversionista con alta tolerancia al riesgo y un límite de tiempo más amplio. El inversionista tiene poca necesidad de ingresos en el momento y busca un crecimiento de sus activos invertibles superior al promedio.



Moderado

Ideal para un inversionista que pretende un crecimiento relativamente estable y un bajo nivel de ingresos. El inversionista tendrá una tolerancia al riesgo superior y/o un límite de tiempo más amplio que un inversionista conservador o moderadamente conservador. El objetivo principal es limitar las fluctuaciones a un nivel inferior del que experimenta el mercado de valores.



Moderadamente conservador

Adecuado para un inversionista que busca aumentos modestos en el valor de la inversión e ingresos modestos producidos por su cartera. Este inversionista tendrá un límite de tiempo moderado o una tolerancia al riesgo ligeramente superior a la de alguien que selecciona un perfil conservador.



Conservador

Adecuado para un inversionista con baja tolerancia al riesgo y un límite de tiempo corto. Está concebido para el inversionista que busca estabilidad y cuyos objetivos principales son preservar el capital y al mismo tiempo proveer ingresos. Estas carteras experimentan fluctuaciones menores de valor.

La herramienta de asignación de activos se proporciona solamente con fines educativos. No tiene la intención de ofrecer asesoría de inversión personalizada. La herramienta, incluyendo el cuestionario de perfil de inversionista y el gráfico de combinación de activos, están disponibles mediante un acuerdo de licencia entre Wilshire Associates y Nationwide. El cuestionario no toma en cuenta todos los factores necesarios para tomar una decisión de inversión (por ejemplo, información personal y financiera y objetivo de la inversión). De ninguna manera, la herramienta de asignación de activos, el cuestionario o el gráfico deberán considerarse como asesoría de inversión o establecer ningún tipo de relación de asesoría con Wilshire Associates. Wilshire Associates no avala ni recomienda ningún producto financiero específico que pueda usarse en conjunto con los modelos de asignación de activos que se presentan. Consulte con su profesional financiero y obtenga los folletos informativos del producto financiero (o su equivalente) y léalo antes de invertir.

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 Gbl 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% | | | |
| Balanced | | | | | | | | | | | | |
| Vngrd Bal Indx Adml (VBIAX) <i>index: Balanced Benchmark</i> | O | 4870 | 0.07% | 1.42% | 1.84% | 9.49% | 10.25% | 8.54% | 8.63% | 5.99% | 11/13/2000 | |
| | | | | 1.25% | -1.27% | 6.73% | 9.25% | 6.68% | 7.62% | | | |
| 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 DvIRIEstIndx Inst (BIRDIX) | 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 AtInta 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

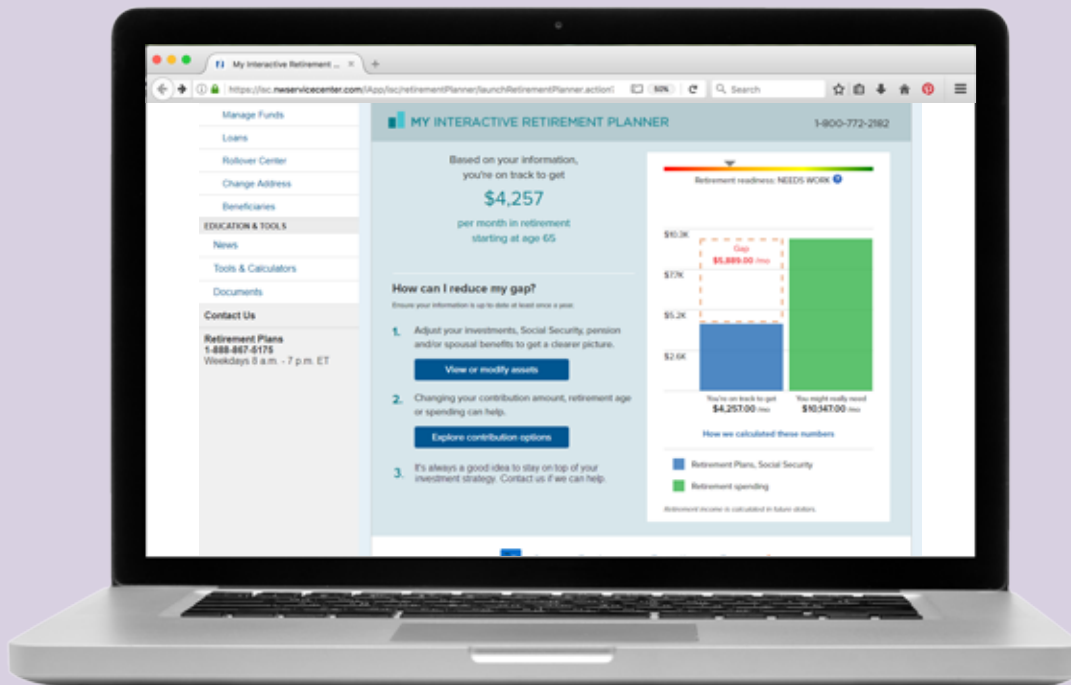
¿Cómo encuentro la ayuda que necesito?

Conozca la página web de su plan

Hemos desarrollado nuestra página web para ofrecer una experiencia enfocada en ayudarle a alcanzar el éxito a través del plan. De inmediato, puede ver qué tan preparado está para el retiro y qué acciones a tomar en cuenta que pudieran ayudarle a mejorar su perspectiva a largo plazo.

Configure su cuenta en línea

- Vaya a nationwide.com/myretirement
- Seleccione “Sign Up” (Inscribirse)
- Cuando se le indique, escriba el número de caso 330-80223, número de Seguro Social y fecha de nacimiento



La página web de su plan está diseñada para la preparación para el retiro

Con unos cuantos clics, puede saber adónde se dirige y cómo va a llegar ahí.



Administre su cuenta: inicie sesión, revise el desempeño de su inversión y compare sus tasas de rendimiento con índices del mercado común y más.



Vea nuestros videos: le traemos información que puede ayudarle a tomar decisiones acerca del manejo de su dinero y de la planificación para el retiro.



Vea nuestras presentaciones: desarrolle su confianza acerca de la planificación e inversión para el retiro.



Planifique para ingresos de retiro: encuentre formas de mejorar sus gastos y de ahorrar para el retiro.

- Calcule costos del cuidado de su salud en el retiro: vea cómo los gastos de su bolsillo pueden afectar su presupuesto de retiro.
- Decida su fecha de retiro: averigüe cómo podemos ayudarle a hacer realidad su meta de retiro.



Averigüe cómo comparar: nuestra herramienta de comparación de personas similares le permite ver cuánto están aportando y ahorrando para el retiro personas como usted, y cómo se compara su progreso con el de personas similares.

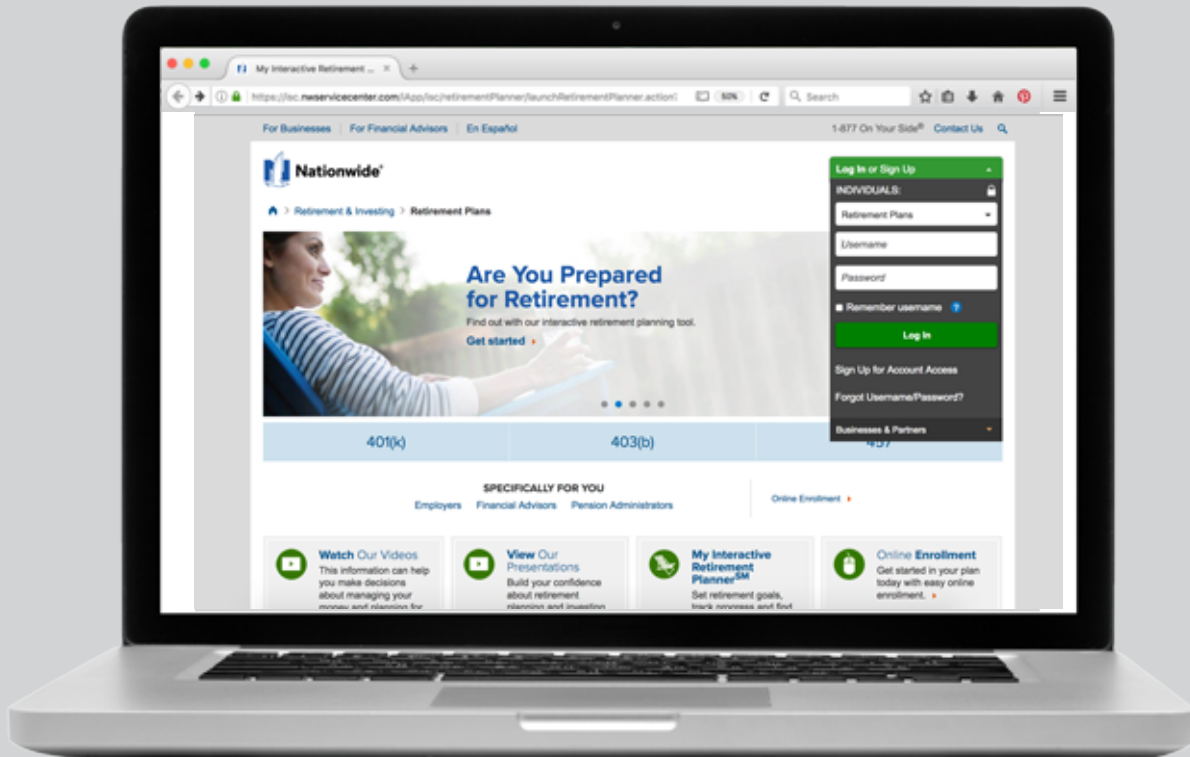


Inicie sesión en nationwide.com/myretirement en cualquier momento y en cualquier lugar desde cualquier dispositivo, o llámenos al 800-772-2182.



Estoy listo para inscribirme

Vaya a [nationwide.com/myretirement](https://nwn.com/myretirement) y seleccione el enlace para inscripción o llene los siguientes formularios. Para comenzar con la inscripción en línea, necesitará el número de caso de su plan 330-80223.



Vaya a [nationwide.com/myretirement](https://nwn.com/myretirement) para inscribirse ahora
¿Preguntas? Llámenos al 800-772-2182

Se dejó en blanco intencionalmente

Formulario de inscripción

Número de caso: 330-80223 // INTERNATIONAL PENTECOSTAL HOLINESS CHURCH RETIREMENT PLAN (TSA)

Para inscribirte en línea, visite nationwide.com/enroll y use su número de caso.

.....

Sí, deseo inscribirme. Siga estos pasos sencillos:

Escriba con claridad en letra de imprenta la siguiente información. Tenga en cuenta que este formulario de inscripción es solamente su inscripción inicial. Para cambios futuros, acuda con su empleador. Todos los empleados que han reunido los requisitos de elegibilidad del plan, independientemente de si eligen participar, deben completar todas las secciones correspondientes del formulario.

.....

Asegúrese de proporcionar toda la información personal solicitada a continuación para ayudar a asegurar el máximo nivel de seguridad de su cuenta.

Número de Seguro Social

Apellido/Nombre/Inicial del segundo nombre

Dirección:

Calle/N.º de apartamento/Apartado postal

Ciudad

Estado

Código postal

Fecha de nacimiento

Fecha de contratación

Género (M o F)

Estado civil

Dirección de correo electrónico personal

Teléfono de casa

Nombre de la compañía

.....

Indique sus elecciones de aporte.

Diferimientos optativos

- Elijo participar y aportar _____% o \$_____ de compensación por periodo de pago antes de impuestos (tradicional). Límite máximo del plan para aportes antes de impuestos: \$19,000 para 2019. Si tiene 50 años o más en 2019, puede aportar \$6,000 adicionales.
- Excluirse. Elijo no hacer diferimientos optativos hasta nuevo aviso. Entiendo que si no participo ahora, o si interrumpo mi participación, debo esperar hasta la siguiente fecha de inscripción disponible. Aunque elijo no ahorrar a través de deducciones de nómina, entiendo que mi empleador puede elegir continuar con un aporte discrecional al plan, y autorizo que dicho aporte se invierta como se indica a continuación. Si elijo transferir mi dinero al plan, también autorizo que mi transferencia se invierta como se indica a continuación.
-

Pase a la página siguiente.>

Se dejó en blanco intencionalmente

Apellido/Nombre/Inicial del segundo nombre NSS

Seleccione el tipo de inversionista que es usted

Con base en su zona de confort y estilo de inversión, seleccione a continuación la estrategia que coincida mejor con su preferencia, y luego continúe a la sección específica del formulario como se indica.

- Háganlo por mí (Vaya a la sección A más adelante.)
- Lo haré yo mismo (Vaya a la sección B más adelante.)

A

Seleccione una cartera modelo

Prefiero seleccionar una cartera modelo.

Marque una casilla a continuación, después salte a la sección de firma al final de este formulario de inscripción.

| Número del modelo | Identificación del modelo | Porcentaje de asignación |
|--|---------------------------|--------------------------|
| <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

Cree su propia cartera

Seleccione inversiones a continuación con base en sus resultados del cuestionario, y luego vaya a la sección de firma al final de este formulario de inscripción. Todas las asignaciones deben hacerse en porcentajes enteros, y el total debe ser igual a 100%.

| Clase de activo | Nombre del fondo | Código del fondo | Código de consulta | Porcentaje de asignación |
|----------------------|----------------------------|------------------|--------------------|--------------------------|
| | 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 AtInta 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 DvlRIEstIndx Inst | EFXA | 5733 | _____ % |
| Specialty | BstnPrt LngShrtRsrch Inst | DKAA | 5244 | _____ % |

Continúa en la página siguiente

Se dejó en blanco intencionalmente

Apellido/Nombre/Inicial del segundo nombre _____ NSS _____

Continúa de la página anterior

| Clase de activo | Nombre del fondo | Código del fondo | Código de consulta | Porcentaje de asignación |
|-----------------|-------------------|------------------|--------------------|--------------------------|
| Specialty | Natixis Gateway Y | BHQA | 4037 | _____ % |

Porcentaje total 100%

Verifique nuevamente que sus selecciones equivalen al 100%.

Hay fondos adicionales disponibles una vez que finalice este proceso de inscripción, en nationwide.com.

Firme y feche para confirmar que todas las elecciones e información que ingresó son exactas y actuales.

La asignación o asignaciones de inversión seleccionadas se aplicarán a todo nuevo dinero depositado en una anualidad de grupo existente o contrato de fideicomiso a menos que se indique de otra forma. Los dineros depositados previamente a este contrato no se cambiarán para reflejar las selecciones en este formulario. Si no selecciona un fondo en este formulario, o si no se completa el formulario antes del momento en que se reciba el primer depósito en su cuenta, y su plan tiene un fondo predeterminado, los depósitos se harán al fondo predeterminado del plan.

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

Firma _____ Fecha: _____

Devuelva este formulario completado a IPHC Conference Office or Institutional Employer (30 days prior to 1st payroll contribution). No olvide configurar su acceso en línea en nationwide.com.

Se dejó en blanco intencionalmente

Formulario de beneficiario

Número de caso: 330-80223 // INTERNATIONAL PENTECOSTAL HOLINESS CHURCH RETIREMENT PLAN (TSA)

Información del participante

Apellido/Nombre _____ Inicial del segundo nombre _____ Número de Seguro Social _____

| | | | |
|---|---|---|-------------------------------------|
| A | Ingrese la información del beneficiario principal. | Los porcentajes deben sumar 100% | Porcentaje de los beneficios |
|---|---|---|-------------------------------------|

Si está casado o casada, su cónyuge debe ser el único beneficiario principal, a menos que su cónyuge firme la renuncia en la sección D.

Apellido/Nombre/Inicial del segundo nombre: _____ Parentesco: _____ %

Dirección: _____ NSS: _____

Apellido/Nombre/Inicial del segundo nombre: _____ Parentesco: _____ %

Dirección: _____ NSS: _____

| | | | |
|---|---|---|-------------------------------------|
| B | Ingrese la información del beneficiario contingente. | Los porcentajes deben sumar 100% | Porcentaje de los beneficios |
|---|---|---|-------------------------------------|

En caso de que sus beneficiarios principales no le sobrevivan, su saldo de cuenta adquirido se dividirá entre sus beneficiarios contingentes en los porcentajes que se especifican a continuación.

Apellido/Nombre/Inicial del segundo nombre: _____ Parentesco: _____ %

Dirección: _____ NSS: _____

Apellido/Nombre/Inicial del segundo nombre: _____ Parentesco: _____ %

Dirección: _____ NSS: _____

| | |
|---|-----------------------|
| C | Llene y firme. |
|---|-----------------------|

Certifico que estoy: Casado(a) No casado(a) Separado(a) legalmente

Firma del participante: _____ Fecha: _____

| | |
|---|--|
| D | Esta sección debe llenarse si su cónyuge no es el único, o única, beneficiario principal. |
|---|--|

Doy mi consentimiento a la designación o designaciones que haga mi cónyuge. Entiendo que tengo el derecho a toda la cuenta adquirida de mi cónyuge de conformidad con este plan después de que mi cónyuge muera. Entiendo que, al firmar este consentimiento, renuncio a mi derecho a parte de o a todos los beneficios de conformidad con este plan, que la designación no es válida a menos que yo dé mi consentimiento, y que mi consentimiento es irrevocable, a menos que mi cónyuge revoque la designación de beneficiario.

Nombre del cónyuge: _____

Firma del cónyuge: _____ Fecha: _____

Este consentimiento debe ser testificado por un representante del plan o por un notario público.

Estado de: _____ Condado de: _____

Certifico que ante mí compareció personalmente el o la cónyuge nombrado(a) anteriormente, quien firmó el consentimiento conyugal anterior y reconoció el mismo como un acto de su libre voluntad.

Firma del representante del plan o notario público: _____ Fecha: _____

La comisión del notario público expira el: _____ (Sello notarial)

| |
|------------------------------|
| Información adicional |
|------------------------------|

Puede hacer una solicitud por escrito al Administrador de su plan para solicitar una declaración personalizada que describa el efecto de elegir una forma opcional de beneficio y proporcionar una comparación de los valores relativos bajo cada forma opcional disponible de beneficio. Si tiene beneficiarios adicionales, puede anexar una hoja de papel aparte.

Se dejó en blanco intencionalmente



1. Información del plan de Nationwide

Número de plan: Nombre del plan:

2. Información del participante

Nombre: NSS:

Fecha de nacimiento: Fecha de contratación: Género (opcional): Hombre Mujer

Calle:

Ciudad: Estado: C.P.:

Teléfono: Correo electrónico:

3. Información de reinversión/transferencia

¿Ya he cumplido con todos los requisitos y los fondos están en curso hacia Nationwide desde el proveedor o custodio anterior?

Sí No

En caso afirmativo, puede ir a "Pasos siguientes".

En caso negativo, puede responder las siguientes preguntas y Nationwide le ayudará a facilitar su reinversión.

- El proveedor o custodio que tiene actualmente sus activos posiblemente tendrá sus propios requisitos para completar la reinversión o transferencia. Usted necesitará llamarle para obtener sus requisitos de reinversión o transferencia y obtener la información necesaria en la sección 5 en la página siguiente. En ese momento, haga las siguientes preguntas y marque las respuestas a continuación:

El proveedor o custodio:

Requiere su propios documentos BIEN Acepta los documentos de Nationwide

El proveedor o custodio:

- ¿Requiere firma original? Sí No
¿Acepta copias por correo electrónico de los documentos? Sí No
¿Acepta copias por fax de los documentos? Sí No
¿Acepta firmas electrónicas en los formularios? Sí No
¿Requiere notariación de las firmas? Sí No
¿Requiere certificación de firmas? Sí No
¿Se requiere una carta de aceptación? Sí No

Pasos siguientes

- Devuelva este formulario y toda la documentación de su proveedor o custodio anterior (si se requiere) a Nationwide a través del número de fax anterior o la dirección a continuación. La recepción de esta documentación iniciará el movimiento de fondos desde un plan calificado externo o IRA a su cuenta de retiro con Nationwide.
Si los fondos ya están en tránsito hacia Nationwide, reenviaremos toda la documentación al proveedor o custodio que está renunciando. Daremos seguimiento para asegurar acuse de recibido y que su cuenta externa se transfiera a su cuenta de Nationwide. Tenga en cuenta que puede tardarse hasta 90 días para que se transfieran ciertos tipos de cuentas.
Si tiene alguna pregunta o si recibió una notificación de requisitos adicionales del proveedor o custodio que está renunciando, póngase en contacto con nosotros al 800-772-2182

4. Envío de información

Dirección postal:
Nationwide Financial
PO Box 183046
Columbus, OH 43218-3046

Dirección postal exprés:
Nationwide Financial
3400 Southpark PL, Suite A
Attn: DSPF-F6
Grove City, OH 43123-4856

Se dejó en blanco intencionalmente

Nombre del plan: _____ Número de plan: _____

5. Detalles de reinversión/transferencia

Información del participante:

Nombre: _____ NSS: _____

Información del proveedor o custodio anterior:

Nombre: _____ Teléfono: _____

Calle: _____

Ciudad: _____ Estado: _____ C.P.: _____

Fax: _____ Correo electrónico: _____

Número de cuenta: _____

Tipo de cuenta: 401(a)/401(k) 403(b) 457(b) gubernamental
 IRA SIMPLE IRA de reinversión IRA tradicional
 Otro plan calificado: _____

Tipo de reinversión o transferencia: Parcial Total

Cantidad de reinversión o transferencia estimada total: \$ _____

¿La reinversión o transferencia incluye Roth? Sí No

En caso afirmativo, proporcione: Año de la primera contribución Roth: _____

Cantidad Roth estimada: \$ _____ (ver proveedor o custodio anterior)

Cantidad base de Roth: \$ _____ (contribuciones totales sin ingresos)

¿La reinversión o transferencia incluye activos después de impuestos que no están sujetos a las reglas de distribución Roth?

Sí No

En caso afirmativo, proporciona la cantidad base después de impuestos: \$ _____ (contribuciones totales sin ingresos)

6. Dirección de la inversión

Se aplicarán activos a las elecciones de inversión archivadas como una transferencia a la fuente correspondiente de reinversión o reinversión Roth, a menos que se indique de otra forma a continuación:

7. Firma del representante autorizado o del patrocinador del plan

He revisado la solicitud de reinversión o transferencia incluida y verificado su exactitud, y mediante la presente autorizo la aceptación de esta solicitud en nuestro plan de retiro nombrado en la sección 1 anterior.

Reconozco que soy el patrocinador del plan o que estoy autorizado a firmar en nombre del patrocinador del plan para este servicio o transacción.

Nombre completo (en letra de imprenta): _____

Firma: _____ Fecha: _____

8. Autorización del participante

Certifico que la reinversión o transferencia representa la porción gravable de mi distribución (con excepción de fondos Roth) del plan calificado o cuenta de retiro individual indicada anteriormente. Si estoy transfiriendo estos activos de mi cuenta bancaria personal, certifico que la cantidad fue liquidada de la cuenta indicada anteriormente hace no más de 60 días y he incluido una copia del estado de cuenta que muestra la fecha de retiro.

Firma: _____ Fecha: _____

Puede requerirse certificación de firma.

Póngase en contacto con su institución financiera de entrega para confirmar.

Sello de certificación de firma aquí
(Si corresponde)

Se dejó en blanco intencionalmente

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

Esta sección contiene información adicional relacionada con su plan.

Se dejó en blanco intencionalmente

**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

Nationwide, the Nationwide framemark and On Your Side are service marks of Nationwide Mutual Insurance Company.

Se dejó en blanco intencionalmente

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 Advisor:

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



Nationwide®
está de tu lado

La póliza/el contrato está disponible únicamente en inglés. La póliza/el contrato es la versión oficial a los fines de aplicación e interpretación. Este material publicitario se ofrece únicamente con fines explicativos o informativos. Las afirmaciones contenidas en el mismo, como resultado de posibles diferencias lingüísticas, no reflejan necesariamente el contenido del contrato/la póliza escrito(a) en inglés. Nada de lo contenido en este material publicitario se interpretará como una modificación o cambio a la póliza o al contrato.

Este documento no es una recomendación para comprar, vender, mantener o transferir ningún activo, adoptar una estrategia de inversión, retener un administrador de inversión específico o utilizar un tipo de cuenta en particular. No toma en cuenta los objetivos de inversión específica, condición fiscal o financiera, o necesidades particulares de ninguna persona determinada. Los inversionistas deberán trabajar con su profesional financiero para analizar su situación individual.

Para obtener más información acerca de las opciones de inversión subyacentes, incluyendo todos los cargos y gastos, consulte un folleto informativo de fondos llamando al 1-800-626-3112, o visite nationwide.com. Puede obtener folletos informativos e información adicional relacionada con su plan de retiro a través de su representante del plan de retiro. Antes de invertir, considere cuidadosamente los objetivos, riesgos, cargos y gastos de inversión del fondo. El folleto del fondo contiene esta y otra información de importancia. Lea detenidamente el folleto informativo antes de invertir.

La diversificación, la asignación de activos y el rebalanceo de activos no garantizan ganancias ni previenen la pérdida en un mercado en descenso.

The Nationwide Group Retirement Series incluye anualidades no registradas de grupo fijas y variables, y programas de fideicomiso. Las anualidades no registradas de grupo fijas y variables son emitidas por Nationwide Life Insurance Company. Los programas y servicios de fideicomiso son ofrecidos por Nationwide Trust Company, FSB, una división de Nationwide Bank. Productos y servicios de inversión variable ofrecidos por Nationwide Investment Services Corporation, miembro de FINRA. Nationwide Mutual Insurance Company y compañías afiliadas, oficina principal: Columbus, OH 43215-2220.

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PNM-2620AO-PN-S.6 (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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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 (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.**

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

| | | | | |
|--|---|---|----------------------------------|--------------------------------|
| Broad Asset Class Short-term Bonds | Benchmark Barclays US Agg Bond TR USD | Overall Morningstar Rating™ ★ <small>Out of 369 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.</small> | Morningstar Return Low | Morningstar Risk Low |
|--|---|---|----------------------------------|--------------------------------|

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

Risk Analysis

| Time Period | Morningstar Rtn vs Cat | Morningstar Risk vs Cat | Morningstar 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.

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 |

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

| | High | Med | Low |
|-----|------|-----|-----|
| Ltd | | | |
| Mod | | | |
| Ext | | | |

Morningstar Metrics

| | |
|------------------|--------|
| Avg Eff Duration | 1.76 |
| Avg Eff Maturity | 2.50 |
| Avg Wtd Price | 101.85 |

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 |

Operations

| | | | |
|---------------------|------------------------------|--------------------|----------------------|
| Fund Inception Date | 05-21-03 | Management Company | AllianceBernstein LP |
| Portfolio Manager | Shawn E. Keegan, Since 2005. | | |

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

Manning & Napier Target Income I MTDIX

Release Date: 06-30-2013

| | | | | |
|---|---|--|--|--------------------------------|
| Broad Asset Class Retirement Income | Benchmark Barclays US Agg Bond TR USD | Overall Morningstar Rating™ ★★★★ <small>Out of 273 Retirement Income 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.</small> | Morningstar Return Above Average | Morningstar Risk Low |
|---|---|--|--|--------------------------------|

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

Risk Analysis

| Time Period | Morningstar Rtn vs Cat | Morningstar Risk vs Cat | Morningstar 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.

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 |

Morningstar Style Box™ as of 05-31-13 (EQ); 03-31-13 (FI-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 |

Top 5 Morningstar Sectors as of 05-31-13

| | Fund % |
|-------------------|--------|
| Technology | 16.09 |
| Real Estate | 15.02 |
| Healthcare | 14.37 |
| Energy | 13.41 |
| Consumer Cyclical | 11.84 |

Operations

| | | | |
|---------------------|------------------------------------|--------------------|--------------------------------|
| Fund Inception Date | 03-28-08 | Management Company | Manning & Napier Advisors, LLC |
| Portfolio Manager | Christian A. Andreach, Since 2008. | | |

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 BSBIX

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

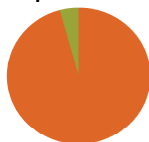
| Time Period | Morningstar Rtn vs Cat | Morningstar Risk vs Cat | Morningstar Risk-Adj Rating | #of funds in Cat |
|-------------|------------------------|-------------------------|-----------------------------|------------------|
| 3 Yr | Avg | Avg | ★★★ | 474 |
| 5 Yr | +Avg | Avg | ★★★★ | 400 |
|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

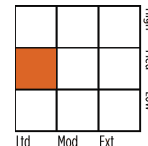
Portfolio Analysis

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

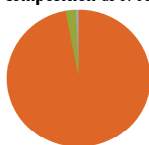
| Time Period | Morningstar Rtn vs Cat | Morningstar Risk vs Cat | Morningstar Risk-Adj Rating | #of funds in Cat |
|-------------|------------------------|-------------------------|-----------------------------|------------------|
| 3 Yr | +Avg | +Avg | ★★★★ | 902 |
| 5 Yr | +Avg | Avg | ★★★★ | 796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

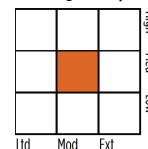
Portfolio Analysis

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

| | % Assets |
|-----------------|----------|
| U.S. Stocks | 1.46 |
| Non-U.S. Stocks | 0.00 |
| Bonds | 62.26 |
| Cash | 36.29 |
| Other | 0.44 |

Morningstar Style Box™ as of 07-31-18

| | % Mkt Cap |
|----------------------------|-----------|
| Average Effective Duration | -1.14 |
| Average Effective Maturity | 3.08 |

Not Available

Top 5 Holdings as of 07-31-18

| | % 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 |

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

| AAA | 15 | BB | 16 |
|-----|----|---------|----|
| AA | 7 | B | 10 |
| A | 17 | Below B | 0 |
| BBB | 35 | NR/NA | 0 |

| | |
|--------------------------------|-----------|
| Total Number of Stock Holdings | 19 |
| Total Number of Bond Holdings | 97 |
| Annual Turnover Ratio % | 42.12 |
| Total Fund Assets (\$mil) | 35,000.15 |

Morningstar Sectors as of 07-31-18

| | %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

| | % Assets |
|-----------------|----------|
| U.S. Stocks | 99.18 |
| Non-U.S. Stocks | 0.45 |
| Bonds | 0.00 |
| Cash | 0.37 |
| Other | 0.00 |

Morningstar Style Box™ as of 08-31-18

| | % Mkt Cap |
|--------|-----------|
| Giant | 56.70 |
| Large | 34.28 |
| Medium | 9.02 |
| Small | 0.00 |
| Micro | 0.00 |

Top 5 Holdings as of 08-31-18

| | % Assets |
|---------------------|----------|
| Apple Inc | 4.53 |
| Microsoft Corp | 3.50 |
| Amazon.com Inc | 3.28 |
| Facebook Inc A | 1.71 |
| JPMorgan Chase & Co | 1.58 |

Morningstar Sectors as of 08-31-18

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

| | |
|--------------------------------|------------|
| Total Number of Stock Holdings | 510 |
| Total Number of Bond Holdings | — |
| Annual Turnover Ratio % | 3.00 |
| Total Fund Assets (\$mil) | 459,294.68 |

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

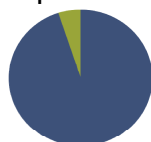
| Time Period | Morningstar Rtn vs Cat | Morningstar Risk vs Cat | Morningstar Adj Rating | #of funds in Cat |
|-------------|------------------------|-------------------------|------------------------|------------------|
| 3 Yr | +Avg | -Avg | ★★★★★ | 540 |
| 5 Yr | High | -Avg | ★★★★★ | 483 |
| 10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

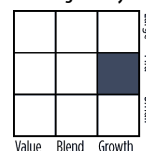
Portfolio Analysis

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



% 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

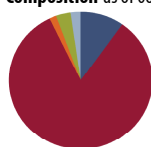
| Time Period | Morningstar Rtn vs Cat | Morningstar Risk vs Cat | Morningstar Adj Rating | #of funds in Cat |
|-------------|------------------------|-------------------------|------------------------|------------------|
| 3 Yr | -Avg | +Avg | ★★ | 347 |
| 5 Yr | -Avg | +Avg | ★★ | 313 |
| 10 Yr | +Avg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

Notes

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

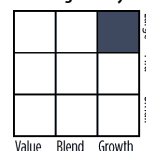
Portfolio Analysis

Composition as of 06-30-18



| 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



% 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

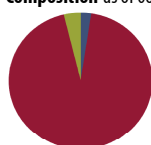
| Time Period | Morningstar Rtn vs Cat | Morningstar Risk vs Cat | Morningstar Adj Rating | Risk-#of funds in Cat |
|-------------|------------------------|-------------------------|------------------------|-----------------------|
| 3 Yr | High | +Avg | ★★★★★ | 347 |
| 5 Yr | +Avg | +Avg | ★★★★ | 313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

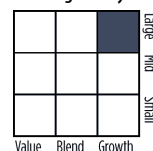
Portfolio Analysis

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

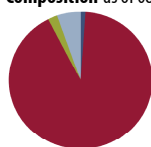
| Time Period | Morningstar Rtn vs Cat | Morningstar Risk vs Cat | Morningstar Adj Rating | Risk-#of funds in Cat |
|-------------|------------------------|-------------------------|------------------------|-----------------------|
| 3 Yr | +Avg | -Avg | ★★★★★ | 708 |
| 5 Yr | Avg | Avg | ★★★★ | 508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

Notes

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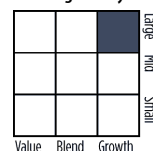
Portfolio Analysis

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 BIRDx

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

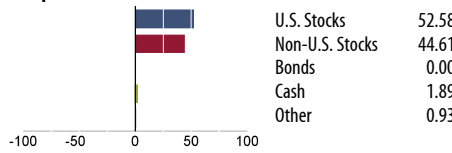
| Time Period | Morningstar Rtn vs Cat Avg | Morningstar Risk vs Cat Avg | Morningstar Risk-Adj Rating | #of funds in Cat |
|-------------|----------------------------|-----------------------------|-----------------------------|------------------|
| 3 Yr | — | — | ★★★★ | 200 |
| 5 Yr | — | — | — | —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

Notes

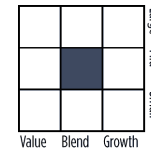
Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

Portfolio Analysis

Composition as of 08-31-18



Morningstar Style Box™ as of 08-31-18



Top 5 Holdings as of 08-31-18

| 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

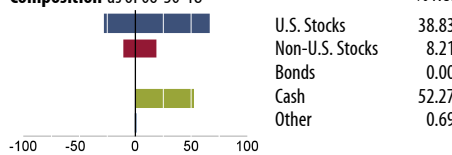
| Time Period | Morningstar Rtn vs Cat Avg | Morningstar Risk vs Cat Avg | Morningstar Risk-Adj Rating | #of funds in Cat |
|-------------|----------------------------|-----------------------------|-----------------------------|------------------|
| 3 Yr | Avg | -Avg | ★★★★ | 194 |
| 5 Yr | Avg | -Avg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

Notes

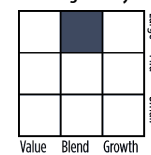
Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

Portfolio Analysis

Composition as of 06-30-18



Morningstar Style Box™ as of 06-30-18



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

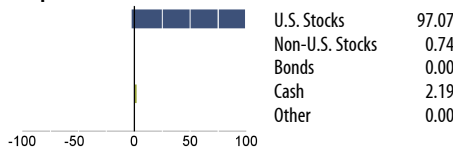
| Time Period | Morningstar Rtn vs Cat | Morningstar Risk vs Cat | Morningstar Adj Rating | #of funds in Cat |
|-------------|------------------------|-------------------------|------------------------|------------------|
| 3 Yr Avg | -Avg | ★★★ | | 87 |
| 5 Yr Avg | -Avg | ★★★★ | | 53 |
| 10 Yr Avg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

Notes

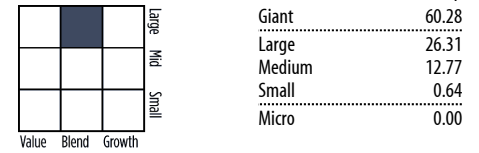
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Portfolio Analysis

Composition as of 08-31-18



Morningstar Style Box™ as of 08-31-18



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:
