



Find your path to Retirement Readiness

Use this Enrollment Guide to get started

Welcome

This guidebook provides a great opportunity to learn about and join your Retirement Plan — a valuable benefit provided by your employer. Participating in your Retirement Plan is one of the best ways to prepare for your future.

Participating in the Plan is easy. This guidebook will show you how. Turn the page, and take the first step toward a brighter future.

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



REASONS TO ENROLL — PAGE 1

How we help you plan and prepare for retirement



PLAN HIGHLIGHTS — PAGE 5

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



INVESTMENT PATHS — PAGE 6

available through the Plan



ENROLL — PAGE 13

using the information provided

Why should I join the Plan?

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



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



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

40%

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

How will you pay your health care expenses?



\$275,000

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

Will you outlive your savings?



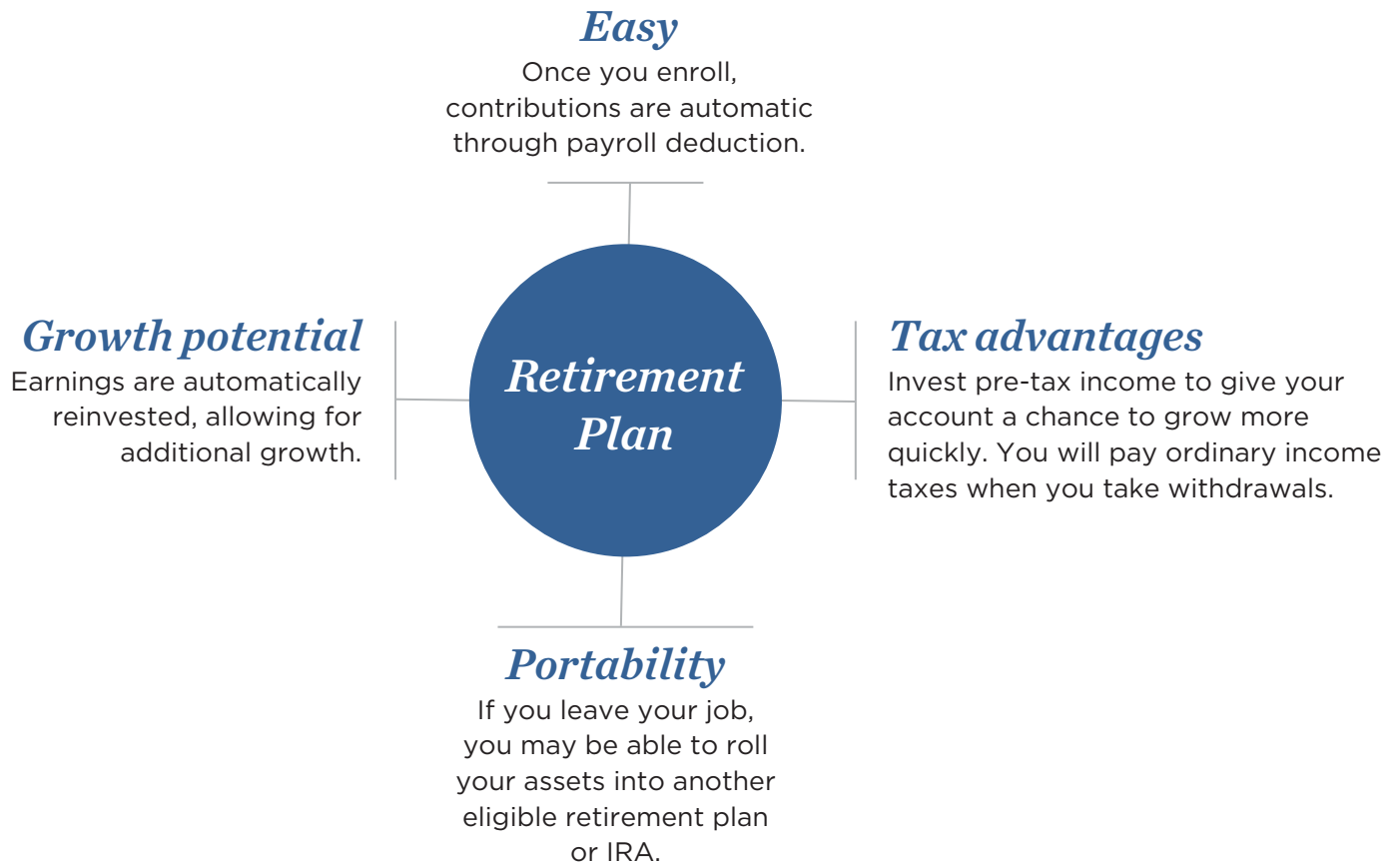
Age that an estimated **one in four 65-year-olds today will reach**. One in ten are expected to live past 95.³

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

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

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

What are the benefits of participation?



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

Why should I start now?

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

That's because per-pay period contributions combined with any earnings get continually reinvested. This process is called compounding, and it uses time to help your money make money for you. Like all investing strategies, compounding is not guaranteed to provide enough money through retirement. However, the longer the time until you want to start withdrawing your money, the greater the potential for your regular contributions and their earnings to grow.



Michael

Starts saving at age 35

.....

Contributes for 32 years

.....

\$57.69/week

.....

7% hypothetical growth rate

.....

Total contribution = \$96,000

Age 67

\$342,306



Ashley

Starts saving at age 21

.....

Contributes for 14 years

.....

\$57.69/week

.....

7% hypothetical growth rate

.....

Total contribution = \$42,000

Age 67

\$610,377



Courtney

Starts saving at age 21

.....

Contributes for 46 years

.....

\$57.69/week

.....

7% hypothetical growth rate

.....

Total contribution = \$138,000

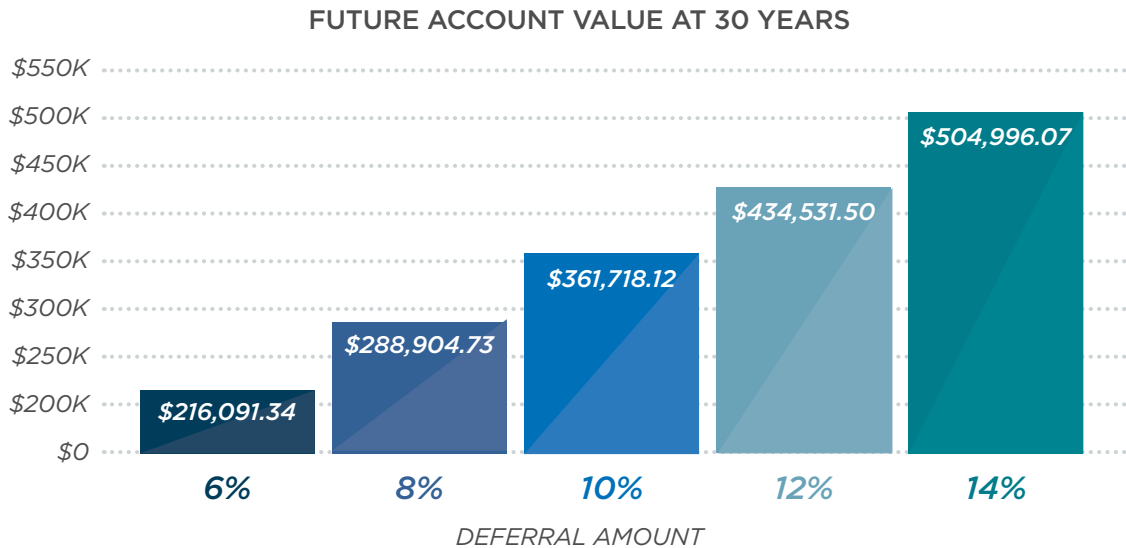
Age 67

\$952,682


This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a \$30,000 annual salary. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less. The interest compounded annually is based on weekly contributions.

How much can I afford to contribute?

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



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



You can find the calculator at
www.nationwide.com/iphc

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

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

The table shows the cumulative value of 26 biweekly deferral amounts at various percentages of pay, assuming a compounded annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$40,000. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.

How can the Plan help me achieve Retirement Readiness?

Plan Highlights for IPHC 403(b) PLAN

Case Number: 330-80253

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 2021 in total Elective Contributions is \$19,500. If allowed by the plan and you are age 50 or older, you are eligible for a Catch-up Contribution of \$6,500.

DISTRIBUTIONS:

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

Hardship Withdrawals: Allowed by the Plan

Loans: Allowed by the Plan

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

ROLLOVER:

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

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

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

Which path should I take?

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

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



Do it myself

- PAGE 7 -

Select your investments from the options available through the Plan

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

Revisit your investment strategy as your needs change over time

Please remember there is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved, nor that a diversified portfolio will produce better results than a nondiversified portfolio. Asset allocation and diversification do not guarantee returns or insulate an investor from potential losses, including possible loss of principal.

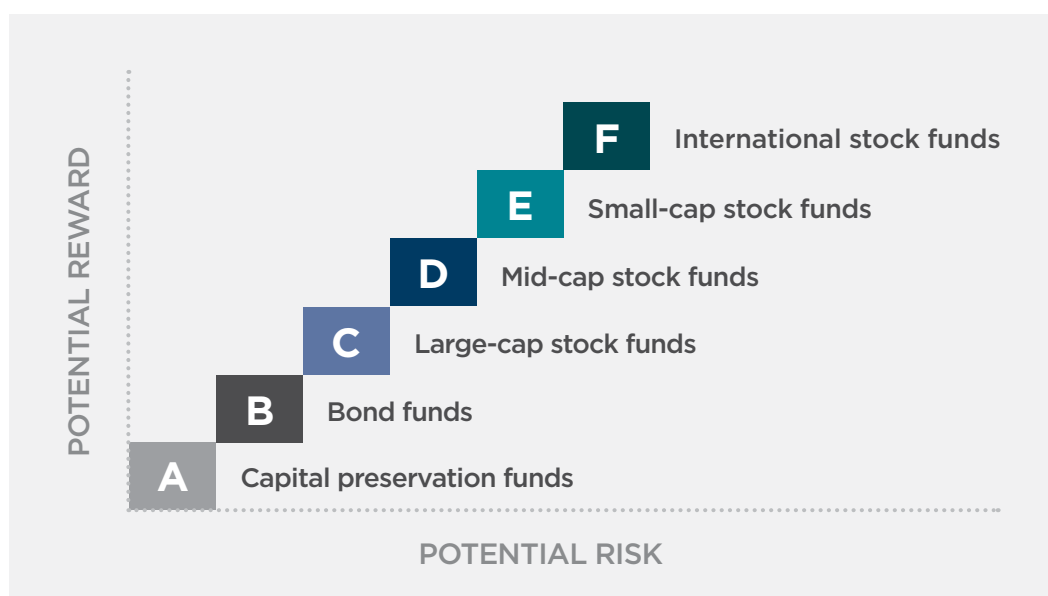
Even with professional management, there is no guarantee that your investment objectives will be met. There is no guarantee that professional management of your retirement assets will provide enough income at or through retirement.



What funds should I invest in?

That's a question only you can answer.

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



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

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

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

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

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

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

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

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



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

1. Your current age is:

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

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

- Less than 5 years (2 points)
- 5 - 9 years (5 points)
- 10 - 15 years (7 points)
- More than 15 years, or I do not anticipate taking cash distributions (10 points)

3. In addition to your current employer-sponsored retirement plan, do you have other retirement plan benefits such as a defined benefit pension or defined contribution profit sharing plan?

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

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

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

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

- I am concerned that stock investments are too risky and would prefer a higher allocation to bonds (1 point)
- I understand there is additional risk with stock investments and would consider a more balanced allocation to stocks and bonds (5 points)
- I understand there may be some additional risks in stock investing, but the opportunity to achieve long-term growth with a higher allocation to equities is worth serious consideration (9 points)
- I understand the risks, but recognize there are growth opportunities in stock markets, and would like to maximize those opportunities (12 points)

6. Given the volatility of the capital markets, your account value will fluctuate over time. The three choices below show potential account value ranges after a three year investment period. If you were to invest \$50,000, which portfolio would you select?

- Account value range of \$48,000 - \$53,000 (2 points)
- Account value range of \$45,000 - \$58,000 (6 points)
- Account value range of \$40,000 - \$60,000 (10 points)

Take your total points from the questionnaire and look for the profile that best describes you.

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

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



Aggressive

Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.



Moderately aggressive

Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from his/her investable assets.



Moderate

Best suits an investor who seeks relatively stable growth and a low level of income. The investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. The main objective is to limit fluctuations to less than those of the overall stock market.



Moderately conservative

Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a Conservative profile.



Conservative

Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and to preserve capital while providing income. Fluctuations in the value of these portfolios tend to be minor.

The Asset Allocation Tool is provided for educational purposes only. It is not intended to provide personalized investment advice. The Tool, including the Investor Profile Questionnaire and Asset Mix Chart, is made available through license agreement between Wilshire Associates and Nationwide. The questionnaire does not consider all factors necessary in making an investment decision (e.g., personal and financial information and investment objective). In no way should the Asset Allocation Tool, the questionnaire or the chart be viewed as investment advice or establishing any kind of advisory relationship with Wilshire Associates. Wilshire Associates does not endorse and/or recommend any specific financial product that may be used in conjunction with the asset allocation models that are presented. Please consult with your financial professional and obtain the financial product's prospectus (or its equivalent) and read it carefully prior to investing.

Nationwide Retirement Flexible Advantage Comparative Investment Chart

IPHC 403(b) PLAN

Period Ending 05/28/2021 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)	INQUIRE Code	Gross Exp Ratio	Month	YTD	Annualized as of 03/31/2021				Since Inception	Inception Date
					1 Year	3 Year	5 Year	10 Year		
U.S. bonds										
GuidStn Med Dur Bd Inst (GMDYX)	6903	0.39%	0.24%	-2.97%	3.60%	4.65%	3.36%	3.45%	4.51%	08/27/2001
<i>index: Barclays US Agg Bond TR USD</i>			0.33%	-2.29%	0.71%	4.65%	3.10%	3.44%		
Balanced										
GuidStn MyDest 2015 Inst (GMTYX)	6904	0.58%	0.68%	3.30%	21.85%	6.78%	N/A	N/A	6.75%	05/01/2017
GuidStn MyDest 2025 Inst (GMWYX)	6905	0.53%	0.92%	4.88%	28.22%	8.00%	N/A	N/A	8.25%	05/01/2017
GuidStn MyDest 2035 Inst (GMHYX)	6906	0.50%	1.23%	7.52%	38.84%	9.65%	N/A	N/A	10.15%	05/01/2017
GuidStn MyDest 2045 Inst (GMYX)	6907	0.48%	1.49%	9.76%	46.11%	10.60%	N/A	N/A	11.30%	05/01/2017
GuidStn MyDest 2055 Inst (GMGYX)	6908	0.51%	1.47%	10.23%	48.06%	10.77%	N/A	N/A	11.57%	05/01/2017
<i>index: Balanced Benchmark</i>			0.96%	6.57%	35.47%	8.95%	9.38%	7.51%		
Large-cap stocks										
GuidStn Eq Indx Inst (GEQYX)	6899	0.13%	0.69%	12.48%	55.37%	16.36%	15.90%	13.50%	7.93%	08/27/2001
GuidStn Gr Eq Inst (GGEYX)	6900	0.70%	-0.67%	6.26%	55.57%	20.91%	20.11%	15.06%	8.51%	08/27/2001
GuidStn Val Eq Inst (GVEYX)	6910	0.69%	1.98%	17.74%	58.26%	9.95%	11.13%	10.21%	6.99%	08/27/2001
<i>index: S&P 500</i>			0.70%	12.62%	56.35%	16.78%	16.29%	13.91%		
Small-cap stocks										
GuidStn SmCap Eq Inst (GSCYX)	6909	1.00%	-0.03%	17.16%	90.46%	13.79%	14.55%	10.62%	8.31%	08/27/2001
<i>index: Russell 2000</i>			0.21%	15.30%	94.85%	14.76%	16.35%	11.68%		
International stocks										
GuidStn Intl Eq Indx Inst (GIYX)	6902	0.23%	3.81%	10.05%	44.23%	5.49%	8.59%	N/A	4.82%	06/01/2015
<i>index: EAFE</i>			3.26%	10.07%	44.57%	6.02%	8.85%	5.52%		

Fixed Investment	INQUIRE			Additional Information
	Code	Rate of Return	Effective Dates	
Fixed ^b	8002	2.03%	06/03/2021 • 12/31/2021	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.

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
U.S. bonds					
GuidStn Med Dur Bd Inst (GMDYX)	0.40%	0.39%	0.79%	\$7.90	N/A
Balanced					
GuidStn MyDest 2015 Inst (GMTYX)	0.40%	0.50%	0.90%	\$9.00	N/A
GuidStn MyDest 2025 Inst (GMWYX)	0.40%	0.50%	0.90%	\$9.00	N/A
GuidStn MyDest 2035 Inst (GMHYX)	0.40%	0.50%	0.90%	\$9.00	N/A
GuidStn MyDest 2045 Inst (GMYYX)	0.40%	0.48%	0.88%	\$8.80	N/A
GuidStn MyDest 2055 Inst (GMDYX)	0.40%	0.50%	0.90%	\$9.00	N/A
Large-cap stocks					
GuidStn Eq Indx Inst (GEQYX)	0.40%	0.13%	0.53%	\$5.30	N/A
GuidStn Gr Eq Inst (GGEYX)	0.40%	0.70%	1.10%	\$11.00	N/A
GuidStn Val Eq Inst (GVEYX)	0.40%	0.69%	1.09%	\$10.90	N/A
Small-cap stocks					
GuidStn SmCap Eq Inst (GSCYX)	0.40%	1.00%	1.40%	\$14.00	N/A
International stocks					
GuidStn Intl Eq Indx Inst (GIYX)	0.40%	0.23%	0.63%	\$6.30	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.

^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 standard asset fee of 0.25%. Net Asset Fee reflects the amount of any applicable Nationwide ClearCredit. Nationwide ClearCreditSM is the amount by which the Standard Asset fee is reduced for a particular fund. The ClearCredit is based upon the amount of payments Nationwide receives from a particular fund. It will change if the amount of payments Nationwide receives from a particular fund changes and is not applicable to every fund. 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 Nationwide Retirement Flexible Advantage 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.

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.

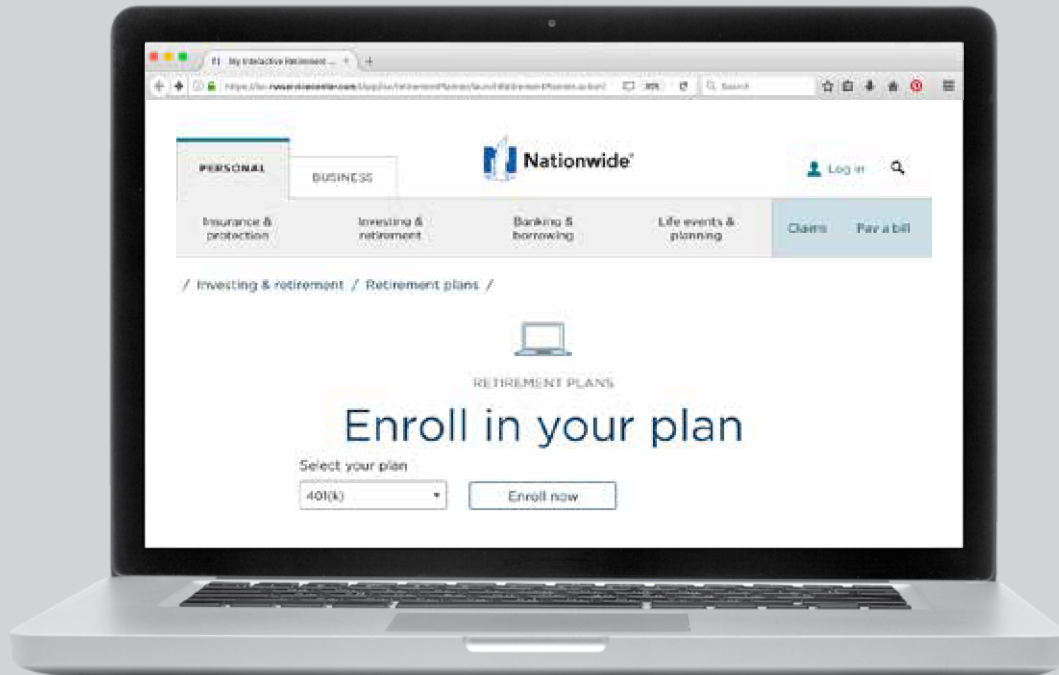
Nationwide Investor Destinations Funds: Designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Not a deposit • Not FDIC or NCUSIF insured



I'm ready to enroll

Go to www.nationwide.com/iphc and select "Enroll now" or fill out the following forms. To get started with online enrollment, you will need your plan case number 330-80253.



Gather or locate the following information you may need

- Your personal contact information
- Your annual income and pay frequency
- Your Plan's case number (listed above)
- Your age when you plan to retire
- Your beneficiary information

Go to nationwide.com/enroll

- Click on Enroll now
- Enter your Case number
- Enter your Social Security number
- Enter your Date of birth
- Click Get started

Click Go when your employer's name appears. During your enrollment, you will be asked to:

- Enter the rest of your personal information
- Determine how much you will contribute out of each paycheck
- Choose which investment(s) you will invest in
- Enter your beneficiary information
- Confirm and submit your enrollment



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

Enrollment form

Case number: 330-80253 // IPHC 403(b) PLAN

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

Yes, sign me up. Follow these easy steps:

Please clearly print information below. Please note that this enrollment form is for your initial enrollment only. For future changes, contact your employer. All employees who have met the Plan's eligibility requirements, regardless of whether you choose to participate, must complete all applicable sections of the form.

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

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

Address: _____
Street/Apt #/PO Box City State ZIP code

Date of birth: _____ Date of hire: _____ Gender (M or F): _____ Marital status: _____

Personal Email: _____

Home Phone: _____

Company name: _____

Complete your contribution election(s).

Elective deferrals

- I elect to participate and contribute _____% or \$_____ of compensation per pay period on a pretax (traditional) basis. Maximum Plan limit for pretax contributions: \$19,500 for 2021. If you're age 50 or older in 2021, you may contribute an additional \$6,500.
- Opt out. I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date. Although I elect not to save through payroll deduction, I understand my employer may elect to continue a discretionary contribution to the Plan, and I authorize such a contribution to be invested as indicated below. If I elect to roll over money into the Plan, I also authorize my rollover to be invested as indicated below.

Build your own portfolio

Select investments below based on your questionnaire results, then jump to the signature section at the end of this enrollment form. All allocations must be made in whole percentages, and the total must equal 100%.

Asset class	Fund name	Fund code	Inquire code	Allocation percentage
	Fixed	BOA2X	8002	_____ %
U.S. bonds	GuidStn Med Dur Bd Inst	GJIA	6903	_____ %

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Please turn to the next page. >

Last/first/MI name SSN

Continued from previous page

Asset class	Fund name	Fund code	Inquire code	Allocation percentage
Balanced	GuidStn MyDest 2015 Inst	GJJA	6904	_____ %
Balanced	GuidStn MyDest 2025 Inst	GJKA	6905	_____ %
Balanced	GuidStn MyDest 2035 Inst	GJLA	6906	_____ %
Balanced	GuidStn MyDest 2045 Inst	GJMA	6907	_____ %
Balanced	GuidStn MyDest 2055 Inst	GJNA	6908	_____ %
Large-cap stocks	GuidStn Eq Indx Inst	GJEA	6899	_____ %
Large-cap stocks	GuidStn Gr Eq Inst	GJFA	6900	_____ %
Large-cap stocks	GuidStn Val Eq Inst	GJPA	6910	_____ %
Small-cap stocks	GuidStn SmCap Eq Inst	GJOA	6909	_____ %
International stocks	GuidStn Intl Eq Indx Inst	GJHA	6902	_____ %

Total Percentage 100%

Double-check that your selections equal 100%.

Sign and date to confirm that all elections and information entered is accurate and current.

The selected investment allocation(s) will apply to all new money deposited into an existing group annuity or trust contract unless otherwise directed. Monies previously deposited to this contract will not be changed to reflect the selections on this form. If you do not select a fund on this form or if the form is not completed by the time the first deposit to your account is received, and your Plan has a default fund, then deposits will be made to the Plan's default fund.

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

Signature: _____ Date: _____

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

Beneficiary form

Case number: 330-80253 // IPHC 403(b) PLAN

Participant information

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

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

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

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

Address: _____ SSN: _____

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

Address: _____ SSN: _____

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

In the event that your primary beneficiaries do not survive you, your vested account balance will be divided among your contingent beneficiaries in the percentages specified below.

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

Address: _____ SSN: _____

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

Address: _____ SSN: _____

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

I certify that I am: Married Not married Legally separated

Participant signature _____ Date _____

D	This section must be completed if your spouse is not the sole primary beneficiary.
---	--

I consent to the primary beneficiary designation(s) made by my spouse. I understand that I have the right to all of my spouse's vested account under this Plan after my spouse dies. I understand that by signing this consent, I am giving up my right to some or all of the benefits under this Plan, that the designation is not valid unless I consent to it, and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Spouse's name: _____

Spouse signature: _____ Date: _____

This consent must be witnessed by either a Plan Representative or a Notary Public.

State of: _____ County of: _____

I certify that before me personally appeared the above-named spouse who signed the above spousal consent and acknowledged the same to be his/her free act and deed.

Plan Representative signature or Notary Public: _____ Date: _____

Notary Public Commission expires: _____ (Notary Seal)

Additional information

You may make a written request to your Plan Administrator requesting a personalized statement describing the effect of electing an optional form of benefit and providing a comparison of the relative values under each available optional form of benefit. If you have additional beneficiaries, you can attach a separate piece of paper.



1. Nationwide Plan Information

Plan Number: 330-80253 Plan Name: IPHC 403(b) PLAN

2. Participant Information

Name: SSN:

Phone: Date of Birth: Date of Hire:

Street Address:

City: State: Zip:

Email:

3. Rollover/Transfer Information

The Provider/Custodian who currently holds your assets will likely have their own requirements to complete the rollover/transfer. Please call them to obtain their rollover/transfer requirements, obtain answers to the questions below as well as those in Section 5.

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

Yes, you may skip down to Next Steps. OR No, proceed to answer the questions below

Does the Provider/Custodian:

Require their own paperwork OR Accept Nationwide's paperwork

Does the Provider/Custodian:

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

Next Steps

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

4. Submission Information

Make your check Payable to Nationwide Financial and include your Plan # and last 4 digits of your SSN in the memo section.

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

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

Send wires to: JP Morgan Chase Columbus, OH 43215 ABA#: 021000021 Nationwide Trust Company, FSB Acct#: 615843653 OBI field: Case Number: XXX-XXXXX

5. Rollover/Transfer Details

Participant Information:

Name: _____ SSN: _____

Prior Provider/Custodian Information:

Name: _____ Phone: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Fax: _____ Email: _____

Account Number: _____

Account Type: 401(a)/401(k) 403(b) 457(b) Governmental Traditional/SIMPLE/Rollover IRA

Rollover/Transfer Type: Partial Total

Total Estimated Rollover/Transfer Amount: \$ _____ **(Required)**

Does the Rollover/Transfer include Roth? Yes No

If Yes, provide: Year of first Roth Contribution: _____

Estimated Roth Amount: \$ _____ (see prior provider/custodian)

Roth Basis Amount: \$ _____ (total contributions without earnings)

Does the Rollover/Transfer include after-tax assets that are not subject to Roth distribution rules? Yes No

If Yes, provide, After-Tax Basis Amount: \$ _____ (total contributions without earnings)

6. Investment Direction

Assets will be applied to the investment elections on file as a transfer to the applicable Rollover or Roth Rollover source unless otherwise directed below:

7. Plan Sponsor/Authorized Representative Signature

I have reviewed the enclosed rollover/transfer request and verified its accuracy and hereby authorize the acceptance of this request into our retirement plan named above in Section 1.

I acknowledge I am the Plan Sponsor or I am authorized to sign on behalf of the Plan Sponsor for this service/transaction.

Full Name (please print): _____

Signature: _____ **Date:** _____

NOTE: Have you confirmed with your Plan Sponsor and/or Third-Party Administrator that your account is eligible to be rolled into the plan?

Yes No

8. Participant Authorization

I certify that the rollover/transfer amount is eligible for rollover and represents the taxable portion of my distribution (with the exception of Roth funds) from the retirement plan or individual retirement account listed above. If I am rolling over these assets from my own personal bank account, I certify that the amount was liquidated from the above listed account no more than 60 days ago and I have included a copy of the statement showing the date of withdrawal. Under penalties of perjury I certify the above information is true and accurate.

Signature: _____ **Date:** _____

**A Medallion Signature Guarantee may be required.
Contact your surrendering financial institution to confirm.**

Medallion Signature Guarantee Stamp Here
(if applicable)

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 www.nationwide.com/iphc
- 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 330-80253.

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 www.nationwide.com/iphc. 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.

RPA FINANCIAL, LLC is the Plan's designated investment manager. The Plan investment manager assists the appropriate Plan fiduciary in making investment decisions for the Plan.

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 should your sponsor choose to move or terminate a plan a Contingent Deferred Sales Charge (CDSC) of 0.00% - 2.00% based on the number of years a plan has been under contract may be assessed against the plan's assets. 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:

None

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 RPA FINANCIAL, LLC

Advisory/Service Provider Fee — taken from participant account balance

Investment Manager Fee
RPA FINANCIAL, LLC 0.15% taken from participant
account balance

Individual expenses

The Plan imposes certain charges against individual participants' accounts, rather than against the Plan as a whole, when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce). In addition, buying or selling some investments may result in charges to your individual account, such as commissions or redemption fees. The Comparative Chart provides information regarding these expenses.

The Plan imposes the following charges:

Fees charged by Nationwide

Hard copy exchange fee

\$6.00 per transaction, per "from" fund

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

Fees charged by RPS PLAN ADMINISTRATORS

Lost Participant Search

\$75.00 per transaction

QDRO Additional Fee

\$150.00 per transaction

This section contains additional information regarding your plan.

**NOTIFICATION TO ELIGIBLE EMPLOYEES OF
INTL PENTECOSTAL HOLINESS CHURCH
330-80253**

Dear Participant,

Your Plan has a Qualified Default Investment Alternative (QDIA) fund. If you haven't provided investment directions to your employer, your contributions made or allocated to your account in the Plan will be invested into the Plan's QDIA fund. If you've already provided investment directions, your contributions will be allocated to the to the investments you've chosen. Please see the details below.

Information you need to know

If you haven't provided investment direction, your contributions will be allocated the Plan's QDIA fund. The QDIA fund is based on your date of birth and normal retirement age for your Plan. Your contributions will be allocated to one of the following funds based off the normal retirement age for your Plan:

Normal retirement age: 62

Funds:

GuidStn MyDest 2015 Inst

GuidStn MyDest 2025 Inst

GuidStn MyDest 2035 Inst

GuidStn MyDest 2045 Inst

GuidStn MyDest 2055 Inst

What you need to know

You have the option to select any fund(s) offered within your Plan. If you choose to select a different fund within the first 90 days after your first contribution is deposited into the QDIA fund no fees will be charged solely by the reason of the change (other fees may still apply). Any normal transfer fees will apply if you elect to make a change after the 90-day period has passed.

NOTE: You can change your investments and/or your future allocation mix at any time at nationwide.com/login or by calling Nationwide at 800-772-2182.

Keep in mind

Before investing, read the fund information carefully and consider the fund's investment objectives, risks, charges and expenses. Please refer to the fund profiles and performance summary attached or by clicking the links below if you received this communication electronically:

Click the link below to access the participant fee disclosure containing the investment performance summary

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/downloadParticipantDisclosureToPDF.action?caseSeqId=800181372>

Click the link below to access fact sheets to review fund profiles

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/comparativeChart.action?caseNumber=800181372>

NOTE: Certain fund profile and performance information may not be available through the links above. Fund information not available through the links can be found at Morningstar.com.

For additional information

Please contact your employer for any questions regarding your Plan's investment alternatives. A complete explanation of the Plan features can be found in the Summary Plan Description. The Plan administrator can provide you with a copy of the Summary Plan Description and answer any questions you have regarding your rights or obligations under the Plan.

PO Box 183046, Columbus OH 43218-3046

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. Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

For more information about the available underlying investment options, including all charges and expenses, please request a fund prospectus by calling 1-800-626-3112 or visiting nationwide.com. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Retirement Plan Representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.

Diversification, asset allocation and asset rebalancing do not assure a profit or prevent a loss in a down market.

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Variable investment products and services offered by Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: Columbus, Ohio.

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