



Public Safety Personnel Defined Contribution Retirement Plan 401(a) Enrollment Form for Eligible Retirees

Personal Information

Name: _____
Date of Birth: _____ SSN: _____
Previous Employer: _____ Plan Number: _____
Street Address: _____
City: _____ State: _____ ZIP: _____
Home Phone: _____ Work Phone: _____
Email: _____ Retirement Date: _____

Paperless Delivery Consent

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

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

Beneficiary Designation

Check here if this is a change of beneficiary. (Beneficiaries listed below replace any prior designation)

NOTE: Percentage split must total 100% for each category of beneficiary. If you designate a single primary or contingent beneficiary and do not list a percentage, it will be designated as 100%.

If additional space for beneficiaries is required, attach additional sheets and mark this box:

Primary Beneficiary(ies) (must total 100%):

1. Full Name: _____ Allocation: _____%
Relationship: _____ SSN: _____ Date of Birth: _____
Address: _____ Phone: _____

2. Full Name: _____ Allocation: _____%
Relationship: _____ SSN: _____ Date of Birth: _____
Address: _____ Phone: _____

Contingent Beneficiary(ies) (must total 100%):

1. Full Name: _____ Allocation: _____%
Relationship: _____ SSN: _____ Date of Birth: _____
Address: _____ Phone: _____

2. Full Name: _____ Allocation: _____%
Relationship: _____ SSN: _____ Date of Birth: _____
Address: _____ Phone: _____

Funding Options

Asset Allocation -

American Funds Target Destination Series

_____ % American Funds Target Retire R6 2010
_____ % American Funds Target Retire R6 2015
_____ % American Funds Target Retire R6 2020
_____ % American Funds Target Retire R6 2025
_____ % American Funds Target Retire R6 2030
_____ % American Funds Target Retire R6 2035
_____ % American Funds Target Retire R6 2040
_____ % American Funds Target Retire R6 2045
_____ % American Funds Target Retire R6 2050
_____ % American Funds Target Retire R6 2055
_____ % American Funds Target Retire R6 2060

International

_____ % Vanguard Total Intl Stock Index Admiral
_____ % Transamerica International Equity I
_____ % Delaware Emerging Markets Instl
_____ % American Funds Europacific Growth R6

Small Cap

_____ % Nuveen Small Cap Value I
_____ % Emerald Growth Institutional

Mid Cap

_____ % Victory Sycamore Established Value R6
_____ % Vanguard Extended Market Index Adm
_____ % Hartford MidCap HLS IB

Large Cap

_____ % Putnam Equity Income Y
_____ % Vanguard Value Index Adm
_____ % Vanguard 500 Index Admiral
_____ % Clearbridge Large Cap Growth I
_____ % Vanguard Growth Index Adm

Balanced

_____ % American Funds American Balanced R6

Specialty

_____ % DFA Global Real Estate Securities Port
_____ % PIMCO Commodity Real Return Strategy Instl
_____ % Calamos Market Neutral Income I

Bonds

_____ % Baird Core Plus Bond Inst
_____ % Blackrock Inflation Protected Bond Instl
_____ % Templeton Global Bond R6
_____ % Prudential High Yield Z

Fixed/Cash

_____ % N/A Nationwide® Fixed Account

100 % Total for both columns must equal 100%¹

1. If the total investment option allocation percentage equals less than 100%, the difference will be invested in the default option. If the total investment option percentage is greater than 100%, your application will be rejected and your allocations will not be processed.

Authorization

I have read and understand each statement on this form. I accept these terms and understand that these statements do not cover all of the details of the Plan or investment products offered with the Plan.

Signature: _____ Date: _____

Retirement Specialist Name (Print): _____ FSR # Code: _____

Form Return

By mail: Nationwide Retirement Solutions
PO Box 182797
Columbus, OH 43218-2797

By email: rpublic@nationwide.com

By fax: 877-677-4329



Public Safety Personnel Defined Contribution Retirement Plan 401(a) Participation Agreement for Retirees

The purpose of the Memorandum of Understanding is to highlight some of the characteristics, restrictions and costs of participation in the Plan. While all efforts have been made to cover the main provisions of participation in the Plan, this Memorandum of Understanding is not intended to cover all specific details of the Plan. I have read and acknowledge the following:

General Provisions of Participation

My employer has adopted the 401(a) Public Safety Personnel Defined Contribution Retirement Plan, which is administered by Nationwide Retirement Solutions, Inc. (NRS).

I have reviewed and understand this Memorandum and I have had the opportunity to contact NRS with questions regarding the terms of my participation within the Plan.

1. I understand that my participation in the Public Safety Personnel Retirement System 401(a) Defined Contribution Plan is governed by the terms and conditions of the Plan Document. The product information brochure and fund prospectuses are available upon request from:
 - The local Nationwide Retirement Specialist at 602-266-2733.
 - The Nationwide Retirement Solutions Customer Service Center at 855-297-8228 or psprsdcp.com.
2. I am only able to contribute to this Plan through the rollover of my eligible retirement plan(s) by completing an Incoming Assets Form. This form can be found by contacting us at 855-297-8228 or at psprsdcp.com
3. I may elect a beneficiary to receive the proceeds of my account upon my death. Should I fail to make such election, upon death, the proceeds of my account shall be paid according to the default beneficiary provisions of the Plan. My beneficiary elections must be made on a form provided by NRS and become effective only upon acceptance and processing of the form by NRS.
4. The Internal Revenue Code has prescribed specific conditions that must be met in order to take a distribution from the Plan without penalty. The conditions generally include separation from service, attainment of age 59½, death, or disability.
5. I must begin distributions from my account within the Plan no later than April 1st following the calendar year in which I attain age 70½, however, should I still be working at age 70½, I may defer distributions until the date I actually retire.
6. Distributions from my account will be taxable and may be subject to penalty for early withdrawal (withdrawals made prior to age 59½). Upon distribution, I will receive a special tax withholding notice that describes the options then available to me.
7. I will notify NRS, in writing, of any financial changes, non-financial changes, or requests for distribution.

Provisions of Investment Options

1. The investment options available to me through the participation in the plan, unless otherwise noted, are variable and subject to increase or decrease in value according to changes in the market. My principal is not guaranteed.
2. Nationwide Life Insurance Company guarantees a minimum annual interest rate for the Nationwide Fixed Account. Annual guarantees and quarterly declared interest rates may be higher.
3. Some mutual funds may impose a short term trade fee. Please read the underlying prospectuses carefully.
4. I may request additional information regarding any of the investment options available to me under the Plan by contacting NRS.

Public Safety Personnel Defined Contribution Retirement Plan 401(a)

Memorandum of Understanding

Administrative Fees

I understand that the value of the investment options I select may change on a daily basis and there is no guarantee of principal or investment returns. There is an explicit administrative fee of .16% (\$16 per \$10,000 annually).

Mutual funds payments disclosure

Nationwide Retirement Solutions, Inc. and its affiliates (Nationwide) offer a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit psprsdcp.com.

Endorsement disclosure

Nationwide offers a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit psprsdcp.com. Nationwide has endorsement relationships with the National Association of Counties, the United States Conference of Mayors, and the International Association of Firefighters Financial Corporation. More information about the endorsement relationships may be found online at psprsdcp.com.

Consent to Paperless Delivery and access

By providing your email address here, you are agreeing and consenting to receive and view plan benefit statements, correspondence and confirmations, and other communications electronically. These materials will be provided through an e-mail message notifying you that electronic documents are available online for you to view and print. This replaces all written communication associated with your Retirement Plan(s) serviced by Nationwide and you will no longer receive these documents via US Mail. By providing your consent to paperless delivery, you are acknowledging and confirming that you are consenting to receive Plan Communications electronically, as they are now available or as they may be required or become available in the future and that you have access to view and print your documents electronically from the website and to save them from your computer or other electronic device. If you would like to receive the above referenced documents in paper form via US Mail you can do so by contacting Customer Service at 855-297-8228 and request paper. You may opt out of paperless delivery of your plan related documents at any time. There is no additional cost to receive documents in paper format via US Mail.

Changing Your Email Address and Paperless Delivery Preferences

You are able to update your email address or change your Paperless Delivery Preferences anytime either on the web site or via Customer Service.

Your Right to Revoke Consent

You have the right to revoke your consent to receive documents electronically. Your consent shall be effective until you revoke it by changing your delivery preferences via Customer Service or on the website by selecting US Mail delivery.