



County of Riverside
Deferred Compensation Plan
Participation Agreement & Service Request

Personal Information

- Four checkboxes for selecting retirement plan options: Riverside Co. 457(b) - 0038351001, Riverside Co. 401(a) - 0038351002, Riverside Co. Flood Control & Water 457(b) - 0038901001, Riverside Co. Flood Control & Water 401(a) - 0038901002, Riverside Co. Supplemental Cont Plan 401(a) - 0038830001, Riverside Co. Waste Resource Management 457(b) - 0038352001, Riverside Co. Waste Resource Management 401(a) - 0038352002.

Name: _____ SSN: _____
Date of Birth: _____ Date of Hire: _____ Primary Phone: _____
Street Address: _____
City: _____ State: _____ ZIP: _____
Department: _____ Email: _____

How would you like to be contacted if additional information is required? [] Phone [] Email

Paperless Delivery Consent

Paperless Delivery: By providing your email address you are consenting to electronic (paperless) delivery of documents related to your retirement plan, e.g. - statements, confirmations, terms, agreements, etc. Check the box below if you would prefer to receive paper copies of the documents via US Mail to the address provided above.

[] I do NOT consent to Paperless Delivery. Please provide the documents related to my retirement plan via US Mail.

Deferral Election & Payroll Frequency

457(b) Pre-Tax \$ _____ OR _____% Start Contribution On (Pay Period): _____

457(b) Roth \$ _____ OR _____% Payroll Frequency: [] Bi-Weekly

Total \$ _____ OR _____% [] Other: _____

[] Enroll me in asset rebalancing I agree to comply with and be bound by the terms and conditions of the service including any restrictions imposed by the investment options. I understand I can obtain more information about the service, its terms and conditions by contacting the Nationwide Service Center.

Beneficiary Designation

IMPORTANT NOTES: 1) Allocations must total 100% for each category of beneficiary; and 2) If you designate a single primary or contingent beneficiary and do not list a percentage, it will be designated as 100%.

[] I have additional beneficiaries. If you want to designate more than 2 of each type of beneficiary, you may attach a page with the additional beneficiary information. Allocations must still total 100% for each category.

Primary Beneficiary(ies) (Allocations 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) (Allocations 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 - Nationwide® Investor Destination Funds

- _____ % Nationwide Investor Destinations
Conservative Fund - R6 Class
- _____ % Nationwide Investor Destinations
Moderately Conservative Fund - R6 Class
- _____ % Nationwide Investor Destinations
Moderate Fund - R6 Class
- _____ % Nationwide Investor Destinations
Moderately Aggressive Fund - R6 Class
- _____ % Nationwide Investor Destinations
Aggressive Fund - R6 Class

Asset Allocation - Nationwide® Target Destination Series

- _____ % American Funds 2015 Target Date Retirement Fund - R6
- _____ % American Funds 2020 Target Date Retirement Fund - R6
- _____ % American Funds 2025 Target Date Retirement Fund - R6
- _____ % American Funds 2030 Target Date Retirement Fund - R6
- _____ % American Funds 2035 Target Date Retirement Fund - R6
- _____ % American Funds 2040 Target Date Retirement Fund - R6
- _____ % American Funds 2045 Target Date Retirement Fund - R6
- _____ % American Funds 2050 Target Date Retirement Fund - R6
- _____ % American Funds 2055 Target Date Retirement Fund - R6
- _____ % American Funds 2060 Target Date Retirement Fund - R6

Specialty

- _____ % Cohen & Steers Real Estate Securities Fund, Inc. - Class Z

International

- _____ % MFS International Growth Fund - Class R6
- _____ % New World Fund(SM) - Class R6
- _____ % Nationwide International Index Fund - R6 Shares
- _____ % Invesco Oppenheimer Global Fund - Class Y
- _____ % MFS International Intrinsic Value Fund - Class R4
- _____ % PIMCO International Bond Fund (U.S. Dollar-Hedged) -
Administrative Class

Small Cap

- _____ % Nationwide Variable Insurance Trust: Nationwide
Multi-Manager NVIT Small Company Fund
- _____ % Nationwide Small Company Growth Fund
Institutional Service Class
- _____ % MFS New Discovery Value Fund - Class R6
- _____ % Nationwide Small Cap Index Fund - R6 Class
- _____ % Neuberger Berman Sustainable Equity Fund - Class R6
- _____ % Neuberger Berman Genesis Fund - Class R6

Mid Cap

- _____ % JPMorgan Mid Cap Value Fund - Class R4
- _____ % Nationwide Mid Cap Market Index Fund - R6 Class
- _____ % Wells Fargo Discovery Fund - Institutional Class

Large Cap

- _____ % Fidelity Contrafund
- _____ % Fidelity OTC Portfolio
- _____ % Edgar Lomax Value Fund
- _____ % Nationwide Large Cap Growth Portfolio
- _____ % JPMorgan Equity Income Fund - Class R4
- _____ % Morgan Stanley Institutional Growth Portfolio Class I
- _____ % Nationwide Fund - Class R6
- _____ % Nationwide S&P 500 Index Fund - R6 Class
- _____ % Invesco Growth and Income Fund - Class Y
- _____ % T. Rowe Price Growth Stock Fund, Inc.

Balanced

- _____ % Fidelity Puritan^(R) Fund

Bonds

- _____ % Fidelity U.S. Bond Index Fund
- _____ % Ivy High Income Fund - Class N
- _____ % Nationwide Loomis Bond Fund - Class R6
- _____ % PIMCO Total Return Fund - Administrative Shares

Fixed/Cash

- _____ % Morley Stable Value Retirement Fund - NACO/DCVA
- _____ % Nationwide Fixed Fund
- _____ % Nationwide Government Money Market Fund - R6 Class

100 % Total for both columns must equal 100%!

1. If the total investment option allocation percentage equals less than 100%, the remainder will be allocated to the Plan's default option, the Nationwide Fixed Fund. If the total investment option percentage exceeds 100%, 100% of your contributions will be allocated to the Nationwide® Fixed Fund.

Authorization

- Please send me a copy of the Informational Brochure/Prospectus(es).
- Please contact me regarding transferring my other pre-tax retirement plans.
- Please send me forms regarding the Catch-up Provisions.

I authorize my Employer to reduce my salary by the above amount which will be credited to my employer's Plan. The reduction will continue until otherwise authorized in accordance with the Plan. The withholding of my deferred amount by my Employer and its payment to the designated investment option(s) will be reflected in the first pay period contingent on the processing of this application by the Plan Administrator in conjunction with the set-up time required by my payroll center. The reduction is to be allocated to the funding options in the percentages indicated above. Some mutual funds may impose a short-term trade fee. Please read the underlying prospectuses carefully.

I have read and understand each of the statements on the front and back of this form, which have been drafted in compliance with the Internal Revenue Code. I accept these terms and understand that these statements do not cover all the details of the Plan or products.

Signature: _____ **Date:** _____

Retirement Specialist Name (Print): _____ Agent #: _____

Form Return

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

By fax: 877-677-4329
By email: rpublic@nationwide.com



The purpose of the Memorandum of Understanding is to make you aware of some of the highlights, restrictions and costs of your plan. It is not intended to cover all aspects of the plan and should not be relied upon in making decisions about plan benefits.

I understand and acknowledge the following:

457(b) PLANS

1. The total annual contribution amount to all 457(b) plans is the lesser of the maximum annual 457(b) contribution limit or 100% of my includible compensation. This amount may be adjusted annually. If you have questions about the maximum contributions limits they can be found at irs.gov. Under certain circumstances, additional amounts above the limit may be contributed in the Plan if (1) I will attain age 50 or older during the current calendar year, or (2) I am within three years of the Plan's Normal Retirement Age and did not contribute the maximum amount to the 457 Plan in prior years. The Plan Document provides additional details about contribution limits. Contributions in excess of maximum amounts are not permitted and will be reported as taxable income when refunded. It is my responsibility to ensure my contributions to all 457(b) plans in which I participate regardless of employer do not exceed the annual limit.
2. It is my responsibility to adjust my contribution amount to comply with applicable limits. If my Plan Sponsor directs, excess deferrals will be returned to me and reported on IRS tax Form 1099-R. I acknowledge that it is my responsibility to make sure my total contributions, including any 457(b), 403(b), and/or 401(k) Plan, including designated Roth contributions, fall within the specified limits. A Nationwide Retirement Solutions, Inc. ("NRS") representative can provide assistance in determining my contribution limits.
3. Earnings from designated Roth contributions may be subject to income taxes and penalties unless the distribution is a qualified distribution. A qualified distribution is one that the contributions are held in the Plan's designated Roth Account for a 5 year holding period and the participant is at least 59½, has become disabled or has died. An individual's 5 year holding period under the Plan generally begins with the first tax year for which a contribution is made to an individual's designated Roth account. Designated Roth contributions are generally subject to income taxes when contributed to the Plan's designated Roth account. Please note that once made, contributions and/or rollovers to a Roth account may not be reversed. In the event you wish to make changes, only future contributions and/or rollovers can be redirected.
4. I may withdraw funds from the Plan only upon separation from service; at age 70½ (if I am still working; upon an unforeseeable emergency approved by the Plan, when taking a loan, if permitted by my Plan Sponsor; or, I may take a one-time in service withdrawal if my account value is \$5,000 or less (as adjusted) and I have not contributed into the Plan for two or more years. In some cases, withdrawal for purchase or repayment of service credits in a Governmental Defined Benefit Plan may be permitted. Additionally, funds may be withdrawn upon my death. All withdrawals of funds must be in compliance with the Internal Revenue Code (the "Code") and applicable regulations as expressed in the Plan Document.
5. I must contribute a minimum of \$20 per month or \$10 per pay into the Plan to satisfy minimum Plan requirements.
6. Contributions, in the form of salary reductions, will be made until I notify NRS or my Plan Sponsor otherwise. Once notification is received salary reductions will be changed as soon as administratively feasible.
7. Contributions will be invested as soon as administratively feasible upon receipt from the Plan Sponsor.

401(a) PLANS

1. The annual defined contribution limit to all 401(a) plans is the lesser of the IRS maximum 415 limit, or 100% of my eligible compensation. This amount may be adjusted annually. If you have questions about these limits they can be found at irs.gov. I understand that current or future participation in additional benefit plans, such as 403(b) and/or 401(a) plans, may affect my maximum annual contribution limit under the 401(a) plan, in accordance with the Code.
2. I may withdraw vested funds from the Plan only upon severance from employment; upon reaching my normal retirement age as defined in the Plan Document; upon a financial hardship approved by my Plan, as applicable; disability, when taking a loan, if permitted by my Plan Sponsor and the Plan Document. In some cases, withdrawal for purchase or repayment of service credits in a Governmental Defined Benefit Plan may be permitted. Additionally, funds may be withdrawn upon my death. All withdrawals of funds must be in compliance with the Code and applicable regulations, as expressed in the Plan Document. An early withdrawal penalty of 10% may apply in some circumstances. Please consult your tax advisor prior to requesting a distribution.
3. 414(h) Mandatory Employee Contributions - Your employer will specify the amount of these contributions. Generally, these contributions are expressed as a percentage of pay. If an amount is specified, all eligible employees are required, as a condition of employment, to make this contribution. These contributions will not be included in your gross income however they do come out of your paycheck. The tax on these contributions will be deferred until benefits are distributed. If allowed in the Plan Document, you may have the right to make a one time irrevocable election to contribute a percentage of compensation to the Plan prior to your Plan entry. Once this election is made, it cannot be modified.

ALL PLANS

1. My participation in the Plan is governed by the terms and conditions of the Plan Document. Fund prospectuses are available upon request at riversidecountydc.com or by calling 877-NRS-FORU (877-677-3678).
2. Generally, distributions from the Plan must begin no later than the 1st of April following the year I reach age 72. If I work beyond age 72, generally, my distributions must begin no later than the 1st of April following the year I separate from service or retire. Please consult the Plan Document for further details. Generally, all pre-tax distributions are taxable as ordinary income and subject to income tax in the year received. My distributions must be made in a manner that satisfies the minimum distribution requirements of the Code section 401(a)(9), which currently requires benefits to be paid at least annually over a period not to extend beyond my life expectancy. Failure to meet minimum distribution requirements may result in my being subject to a 50% federal excise tax.
3. The funds in my accounts may be eligible for rollover to a traditional or Roth IRA or to another eligible retirement plan. The "Special Tax Notice Regarding Plan Payments" provides detailed information about my options. Due to important tax consequences related to distributions, I have been advised to consult a tax advisor. I expressly assume the responsibility for tax consequences relating to any distribution, and I agree that neither the Plan nor the Administrative Services Provider shall be responsible for those tax consequences.
4. All amounts contributed into the Plan and earnings on the amounts contributed are held in a trust, custodial account or annuity contract for the exclusive benefit of the participants and their beneficiaries.
5. Underlying investment options may be periodically changed or restricted.
6. NRS will permit participants and beneficiaries to exchange amounts among the Variable and Fixed investment options as frequently as permitted by the Plan, subject to the limits and rules set by each Fund and the Contract. Changes may be made by calling 877-NRSFORU or logging on to riversidecountydc.com. Options for investments may vary by the source of the money invested.

7. If I select an investment option that is closed or unavailable, I agree that the money will be placed into the Nationwide Fixed Fund, which is the default investment option. If the total investment option allocation percentage equals less than 100%, the remainder will be allocated to the Plan's default option, the Nationwide Fixed Fund. If the total investment option percentage exceeds 100%, 100% of your contributions will be allocated to the Nationwide Fixed Fund.
8. The Plan may have a fee for Plan Administration and or investment management fees, depending on the mutual funds in which I invest. For more information, please call 877-NRS-FORU (877-677-3678).
9. Any beneficiary designation I made on this form will supersede any prior beneficiary designation and shall become effective on the date accepted by the Plan, provided that this designation is accepted by the Plan prior to my death. Further, that any benefits payable at my death shall be paid in substantially equal shares to my beneficiaries unless I specify otherwise. My death benefits will be paid first to my Primary beneficiaries. If any of my Primary Beneficiaries predecease me, then my death benefits will be paid to the remaining Primary Beneficiaries. Contingent Beneficiaries will only receive benefits if no Primary Beneficiary survives me. If no beneficiary designation is on file, benefits will be paid as set forth in the Plan Document. If I participate in both a 457(b) plan and a 401(a) plan administered by NRS, I understand my beneficiary designations made on this form will apply to both plans unless I have indicated otherwise.
10. I must notify NRS of any address changes, beneficiary changes, contribution changes, allocation changes or errors on my account statement.
11. I will receive a statement of my account quarterly.
12. All telephone exchange requests will be recorded for the participant's protection.
13. Transfers between investment options are provided for under the Plan subject to limitations or restrictions (including redemption fees), if any, as imposed by the investment providers. I understand that any information regarding limitation or restrictions as they apply to the Plan may be obtained from the Plan Administrator.
14. If applicable, I understand that no changes will be effective until they are processed by NRS.
15. The earliest your enrollment or contribution change can start is the first day of the month following your completed request. Please remember, your employer's processing schedule will determine the actual effective date of the contribution. It is the Plan Sponsor's/Pay Center's responsibility to ensure deferrals do not commence too early.

Nationwide Life Fixed Annuity

1. A guaranteed interest rate is declared quarterly and credited daily which is not lower than the minimum annual rate.
2. Nationwide may earn a spread on assets held in the Nationwide Fixed Annuity, which is reflected in the crediting rate. The spread represents the difference between what Nationwide earns on investments and what it credits to the Fixed Annuity as interest.
3. Exchanges and/or Transfers from the Fixed Annuity may be made up to 100% of my account value.

Exchange: An exchange is the movement of money between the Nationwide Life Fixed Annuity and Variable Annuity options and/or between the funds in the Variable Annuity option.

Transfer: A transfer is the movement of money between product providers within the same plan.

Nationwide Life Variable Annuity

I understand that retirement income payments and termination values (if any), provided by the contract are variable when based on the investment experience of a separate account and are not guaranteed as to the dollar amount.

Morley Stable Value Retirement Fund

1. The Morley Stable Value Retirement Fund is not a mutual fund.
2. I understand that exchanges to competing investment options must be held in a non-competing investment option for a minimum of 90 days before I can subsequently transfer to a competing option.

Mutual Fund Payments 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 riversidecountydcc.com.

Endorsement Disclosure

Nationwide has endorsement relationships with the National Association of Counties and the International Association of Firefighters Financial Corporation. More information about the endorsement relationships may be found online at riversidecountydcc.com.

Enrollment Disclosure

The earliest your enrollment or contribution change can start is the first day of the month following your completed request. Please remember, your employer's processing schedule will determine the actual effective date of the contribution. It is the Plan Sponsor's/Pay Center's responsibility to ensure deferrals do not commence too early.

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 877-NRS-FORU 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 Your 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.