



Personal Information

Form with fields for Plan Name, Plan ID, Name, SSN/Account Number, Date of Birth, Street Address, City, State, ZIP, Primary Phone, Email, Payroll Center, and contact preference.

Paperless Delivery Consent

Paperless Delivery: By providing your email address you are consenting to electronic (paperless) delivery of documents related to your retirement plan...

I do NOT consent to Paperless Delivery. Please provide the documents related to my retirement plan via U.S. Mail.

Deferral Election & Payroll Frequency

Form with fields for 457(b) Pre-Tax, 457(b) Roth, Total, and Payroll Frequency (Bi-Weekly).

*Contributions to Roth are made on a post-tax basis. Use whole dollar amounts only; no decimals or fractions.

NOTE: See section 12 of the Memorandum of Understanding for more information Roth and Pre-Tax distributions

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...

Beneficiary Designation

IMPORTANT NOTES:

- Allocations must total 100% for each category of beneficiary
If you designate a single primary or contingent beneficiary and do not list a percentage, the allocation will be designated as 100%

I have additional beneficiaries. If you want to designate more than two of each type of beneficiary, you may attach a page with the additional beneficiary information...

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

Table with 4 columns (Name, Relationship, SSN, Phone) and 4 rows for beneficiary information.

Beneficiary Designation (continued)

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

Name:	Relationship:	SSN:	Phone:
Address:		Date of Birth:	% Allocation:
Name:	Relationship:	SSN:	Phone:
Address:		Date of Birth:	% Allocation:

Spousal/Domestic Partner Beneficiary Disclosure

NOTE: If you are married or in a registered domestic partnership and do not name your spouse/partner as at least fifty percent (50%) primary beneficiary, you should have your spouse/partner sign below.

I hereby consent to the foregoing designation of beneficiary(ies):

Spouse's Signature:	Date:
---------------------	-------

Funding Options (for New Enrollments or Fund Allocation Changes only)

Pre-tax and Roth contributions will use the same investment election and allocation. If you wish to have different investment elections and/or allocations contact a Customer Service Representative at 1-888-324-5433.

<p><u>Target Date</u></p> <p>_____% Target Date Fund 2065</p> <p>_____% Target Date Fund 2060</p> <p>_____% Target Date Fund 2055</p> <p>_____% Target Date Fund 2050</p> <p>_____% Target Date Fund 2045</p> <p>_____% Target Date Fund 2040</p> <p>_____% Target Date Fund 2035</p> <p>_____% Target Date Fund 2030</p> <p>_____% Target Date Fund 2025</p> <p>_____% Target Date Fund 2020</p> <p>_____% Target Date Fund 2015</p> <p>_____% Target Date Retirement Fund</p> <p><u>International</u></p> <p>_____% Fidelity Total International Index Fund</p> <p>_____% MFS International Diversification Fund (Class R6)</p>	<p><u>SMID Cap</u></p> <p>_____% Fidelity Extended Market Index Fund</p> <p>_____% Vanguard® Strategic Equity Fund (Investor Shares)</p> <p><u>Large Cap</u></p> <p>_____% Fidelity 500 Index Fund</p> <p>_____% T. Rowe Price U.S. Structured Research-Extended Trust (Class E)</p> <p><u>Bond</u></p> <p>_____% Fidelity U.S. Bond Index Fund</p> <p>_____% The Hartford Total Return Bond Fund (Class R6)</p> <p><u>Specialty</u></p> <p>_____% Cohen & Steers Institutional Realty Shares</p> <p><u>Stable Value</u></p> <p>_____% Stable Value Fund</p>
---	---

100 % Total for both columns must equal 100%¹

¹If the total investment option percentage is greater than 100%, your contributions will be allocated 100% to the Plan's default option. If the total investment option allocation percentage equals less than 100%, the remaining percentage will be allocated to the Plan's default option, the Target Date Fund, based upon your year of birth.

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 hereby elect the contribution amount stated above. I understand my contribution will be effective the first pay period following receipt by the Administrative Service Provider and will continue until otherwise authorized in accordance with the Plan. The contributions will be allocated to the funding options in the percentages elected above.

I have read and understand the terms contained in this form. I accept these terms and understand that these terms do not cover all the details of the Plan or products.

Participant Signature:	Date:
Retirement Specialist Name:	Agent Number:

Form Return

By mail:

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

By fax: 1-877-677-4329

For assistance completing this form, please call 1-888-324-5433.

By express mail:

Nationwide Retirement Solutions
1 Nationwide Plaza 1-LC-F2
Columbus, OH 43215-2239

By email: rpublic@nationwide.com

Things to Remember

- Complete all of the sections on the Participation Agreement that apply to your request.
- Remember to have your funding options total 100%, in whole percentages, when completing the Funding Options section.
- Complete the Authorization section, and remember to sign and date this Participation Agreement.
- Pre-tax and Roth contributions will use the same investment election and allocation. If you wish to have different investment elections and/or allocations, call us at 1-888-324-5433.
- As opposed to the withdrawal of earnings on pre-tax contributions, the earnings on designated Roth contributions are generally not subject to future taxes as long as the distribution from the Roth account satisfies the requirements to be a "qualified distribution." Qualified distributions are distributions which are made five years or more after January 1 of the first year that you made a Roth contribution to this plan, and must be made on or after the attainment of age 59½, your death, or due to your disability. If you previously established another designated Roth account in another plan and roll the funds from this plan to the other plan, the five-year period will begin from the date of the first contribution to the first designated Roth account. A non-qualified Roth distribution may result in an additional 10% early withdrawal tax on the earnings portion of the Roth distribution unless an exception applies. Please note that once made, contributions and/or rollovers to a designated Roth account are irrevocable. In the event you wish to make changes, only future contributions and/or rollovers can be redirected.



- 1. I understand that my participation in the Plan is governed by the terms and conditions of the Plan Document. The product information brochure and fund prospectuses are available at www.myDCplan.com or upon request by calling 1-888-324-5433.
2. Enrollment or contribution changes will be made according to your plan document provisions, following receipt of the participant's request. The 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. Further information on your employer's processing schedule may be obtained upon request by calling 619-531-5840.
3. I understand that no changes will be effective until they are processed by the Administrative Services Provider.
4. I understand I must contribute a minimum of \$10 per paycheck into the Plan to satisfy minimum plan requirements. Your plan only allows whole dollars to be contributed. For example, \$423.08 should be written as \$423 or 423.00.
5. The IRS sets the maximum annual contribution amount to all 457(b) plans. This amount may be adjusted annually. Additional amounts above the limit may be contributed to the Plan if (1) I am age 50 or older during the current calendar year, or (2) I am within the three years prior to my Normal Retirement Age and I did not contribute the maximum amount in prior years. Contributions in excess of maximum amounts are not permitted and will be considered taxable income when refunded. It is my responsibility to ensure my contributions do not exceed the annual limit.
6. If the total investment option percentage is greater than 100%, my contributions will be allocated 100% to the Plan's default option. If the total investment option allocation percentage equals less than 100%, the remaining percentage will be allocated to the Plan's default option, the Target Date Fund based upon my year of birth.

Table with 2 columns: Birth Date/Year Range and Fund. Rows include: 1999 and after (Target Date Fund 2065), 1993-1998 (Target Date Fund 2060), 1988-1992 (Target Date Fund 2055), 1983-1987 (Target Date Fund 2050), 1978-1982 (Target Date Fund 2045), 1973-1977 (Target Date Fund 2040), 1968-1972 (Target Date Fund 2035), 1963-1967 (Target Date Fund 2030), 1958-1962 (Target Date Fund 2025), 1953-1957 (Target Date Fund 2020), 1948-1952 (Target Date Fund 2015), 1947 and before (Target Date Retirement Fund)

- 7. I understand that I may make changes to the investment options within my account, but any changes may be subject to restrictions. Changes may be made by calling 1-888-324-5433 or by logging on to www.myDCplan.com.
8. I understand that all amounts contributed to the Plan and earnings on those amounts contributed are held in a trust, custodial account or annuity contract for the exclusive benefit of participants and their beneficiaries.
9. I understand that the beneficiary designation I made on this form will become effective on the date accepted by the Administrative Services Provider, provided that this designation is accepted by the Administrative Services Provider prior to my death. 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.
10. All 457(b) contributions are subservient to required taxes. The payroll center is only able to take the full amount of the contribution or they will not take any contribution amount.
11. I may withdraw funds from the Plan only upon severance from employment; disability retirement; at age 70½; upon an unforeseeable emergency approved by Nationwide and/or my employer; or I may take a one-time election to receive a small amount withdrawal if my account value is \$5,000 or less (as adjusted) and I have not contributed to the Plan for two or more years (de minimis). Withdrawal for purchase of service credit in a Governmental Defined Benefit Plan may also be permitted. Additionally, funds may be withdrawn upon my death. All withdrawals of funds must be in compliance with the Internal Revenue Code, applicable regulations, and the Plan Document.
12. As opposed to the withdrawal of earnings on pre-tax contributions, the earnings on designated Roth contributions are generally not subject to future taxes as long as the distribution from the Roth account satisfies the requirements to be a "qualified distribution." Qualified distributions are distributions which are made five years or more after January 1 of the first year that you made a Roth contribution to this plan, and must be made on or after the attainment of age 59½, your death, or due to your disability. If you previously established another designated Roth account in another plan and roll the funds from this plan to the other plan, the five-year period will begin from the date of the first contribution to the first designated Roth account. A non-qualified Roth distribution of funds rolled to this plan from a Roth 401(k) or Roth 403(b) may result in an additional 10% early withdrawal tax on the earnings portion of the Roth distribution unless an exception under Section 72(t)(2) of the Code applies. Please note that once made, contributions and/or rollovers to a designated Roth account are irrevocable. In the event you wish to make changes, only future contributions and/or rollovers can be redirected.
13. Generally, you must begin taking distributions from the Plan no later than April 1 following the year you reach age 73. If you continue to work for this employer beyond age 73, (75 for an individual who attains age 74 after December 31, 2032), generally, your distributions must begin no later than April 1 following the year you separate from service or retire. Please consult the Plan Document for additional information. All distributions are taxable as ordinary income and subject to income tax in the year received. You must take distributions in a manner that satisfies the minimum distribution requirements of Section 401(a)(9) of the Code, which currently requires benefits to be paid at least annually over a period not to extend beyond your life expectancy. Failure to meet minimum distribution requirements may result in the payment of a 25% federal excise tax.

14. The funds in my account may be eligible for rollover to a traditional or Roth IRA or to an 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 am 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.

INVESTMENT OPTIONS

1. I understand that the Net Asset Value of a mutual fund changes on a daily basis and that there is no guarantee of principal or investment return.
2. I have received and reviewed the participating fund prospectus and/or been provided a contact phone number to obtain the fund prospectus.
3. I understand that pursuant to the Plan Document, contributions will be invested per my selection of funding options specified on the Participation Agreement or as otherwise amended.
4. I understand some mutual funds may impose a short-term trading fee and/or purchase block. (Please read the fund prospectuses carefully.)

MUTUAL FUND 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 and trust or custodial accounts. Nationwide may receive service fee payments from mutual funds or their affiliates in connection with the processing of transactions and distribution of those investment options. For more details about the service fee payments Nationwide may receive, please visit www.nrsforu.com.

ENDORSEMENT DISCLOSURE

Nationwide Retirement Solutions, Inc. and Nationwide Life Insurance Company have endorsement relationships with the National Association of Counties, United Conference of Mayors, International Association of Firefighters-Financial Corporation, and the National Association of Police Organizations. More information about the endorsement relationships may be found online at www.myDCplan.com.

CONSENT TO PAPERLESS DELIVERY AND ACCESS

By providing your email address on this form, 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 email 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 U.S. 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 available or as they may be required or become available in the future, and that you have access to view, save, and print your documents electronically from the website. If you would like to receive the above referenced documents in paper form via U.S. Mail, you can do so by contacting Customer Service at 1-888-324-5433. 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 U.S. 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 website 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 U.S. Mail delivery.