

Investment options



County of San Diego Deferred Compensation Program

Investment options overview

We offer multiple investing approaches to help you plan for and live in retirement. Nationwide Retirement Specialists are available to help you understand your options and implement your decisions.

For more information about target date funds (help me do it), selecting funds on your own using My Investment PlannerSM (do it myself) or ProAccount[®], our managed account service (do it for me), go to www.myDCplan.com or call 1-619-764-6577.

Target date fund^{1, 2} — “Help me do it” investing

- You invest in one fund that is closest to the year in which you expect to retire or take a distribution.
- The fund is passively managed, automatically rebalanced, and is designed to gradually become more conservative as the selected date approaches.
- The fund does not consider individual risk tolerances. Risk tolerance is a measure of loss or variability that an investor is willing to withstand in their investment portfolio.
- If you do not make any fund selections, you will be defaulted into a target date fund with the target date closest to the year in which you would turn age 65.

Target Date Funds

Fund Name	Class	Ticker
<input type="checkbox"/> Retirement Fund	N/A	N/A
<input type="checkbox"/> Target Date Fund 2015	N/A	N/A
<input type="checkbox"/> Target Date Fund 2020	N/A	N/A
<input type="checkbox"/> Target Date Fund 2025	N/A	N/A
<input type="checkbox"/> Target Date Fund 2030	N/A	N/A
<input type="checkbox"/> Target Date Fund 2035	N/A	N/A
<input type="checkbox"/> Target Date Fund 2040	N/A	N/A
<input type="checkbox"/> Target Date Fund 2045	N/A	N/A
<input type="checkbox"/> Target Date Fund 2050	N/A	N/A
<input type="checkbox"/> Target Date Fund 2055	N/A	N/A
<input type="checkbox"/> Target Date Fund 2060	N/A	N/A
<input type="checkbox"/> Target Date Fund 2065	N/A	N/A

¹Please consider the fund's investment objectives, risks, charges and expenses carefully before investing. The fund prospectus contains this and other important information about the investment company. You may download prospectuses from www.myDCplan.com or request them by calling 1-888-324-5433. Read the prospectus carefully before investing.

²Target date funds invest in a wide variety of underlying funds to help reduce investment risk. In addition to the target date fund expenses, you pay a proportionate share of the underlying fund expenses. Like other funds, target date funds are subject to market risk, and loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement or that asset allocation, diversification or any investment strategy will assure a profit or avoid losses.

Ticker symbols are provided to help you research mutual funds. Information related to pricing or performance of these funds published in publicly available media such as newspapers and websites will be different from performance data and pricing specific to your employer-sponsored retirement plan. This is partially due to the additional fees and expenses associated with your plan. You should avoid making a direct comparison between a publicly available fund and a fund offered to you within your plan. A ticker symbol listed as “N/A” indicates the investment option is not a publicly traded mutual fund.

Select funds on your own — “Do it myself” investing

- Use the My Investment PlannerSM on www.myDCplan.com to help you determine a suggested asset allocation based on your retirement age and risk tolerance.
- You select funds from the Program’s diverse portfolio of options.
- You invest the time, energy and discipline to manage your own investments. This includes monitoring market conditions and investment performance of the funds.

Specialty Funds

Specialty funds are mutual funds investing primarily in the securities of a particular industry, sector, type of security or geographic region. Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

Fund Name	Class	Ticker
<input type="checkbox"/> Nuveen Real Estate Securities Fund	Institutional	FARCX

International Funds

These funds include stock in companies located outside of the United States. These stocks may trade on either the U.S. or foreign stock exchanges and are generally considered higher-risk investments. Risks include currency fluctuations, political instability, differences in accounting standards and foreign regulations.

Fund Name	Class	Ticker
<input type="checkbox"/> MFS International Diversification Fund	R4	MDITX
<input type="checkbox"/> Invesco Oppenheimer Developing Markets Fund	Y	ODVYX

Small-Cap Funds

Small-cap refers to companies with market values (or capitalization) under \$2 billion. Small companies can often grow much faster than big companies, but their stocks also tend to be riskier.

Fund Name	Class	Ticker
<input type="checkbox"/> Wells Fargo Special Small Cap Value Fund	Institutional	ESPNX
<input type="checkbox"/> Vanguard Small Cap Index Fund	Institutional	VSCIX
<input type="checkbox"/> T. Rowe Price New Horizons Fund	—	PRNHX

Mid-Cap Funds

Mid-cap refers to companies with market values (or capitalization) between \$2 billion and \$10 billion. These stocks are typically more volatile than large-cap stocks but less risky than small-cap stocks.

Fund Name	Class	Ticker
<input type="checkbox"/> MFS MidCap Value Fund	R6	MVCKX
<input type="checkbox"/> BNY Mellon MidCap Index Fund	Investor	PESPX
<input type="checkbox"/> BlackRock Mid-Cap Growth Equity Fund	Institutional	CMGIX

Large-Cap Funds

Large-cap refers to companies with market values (or capitalization) greater than \$10 billion. Because these tend to be large, established corporations, their stocks generally offer lower risk than stocks from mid- and small-cap companies.

Fund Name	Class	Ticker
<input type="checkbox"/> Hartford Dividend & Growth HLS Fund	IA	HIADX
<input type="checkbox"/> Columbia Contrarian Core Fund	I2	COFRX
<input type="checkbox"/> MFS Growth Fund	R4	MFEJX
<input type="checkbox"/> Vanguard Institutional Index Fund Plus Shares	Institutional	VIIIX

Balanced Funds

Balanced funds typically invest in a combination of stocks (which tend to be higher risk), bonds (which tend to be more stable), and, occasionally, short-term investments. This is similar to an asset allocation approach, but the asset mix is never adjusted in response to the investor's age or risk tolerance. This fund is aimed at preserving proportionate levels of risk, safety and gains.

Fund Name	Class	Ticker
<input type="checkbox"/> American Funds American Balanced Fund	R4	RLBEX

Bond Funds

Bond funds are made of bonds purchased from a government entity or corporation that agrees to pay back the original amount paid along with interest on a specified date. Many bonds are generally more stable than stocks and provide a steadier flow of income. However, they also typically provide a lower rate of return. High-yield bond securities are typically subject to greater risk and price volatility than funds which invest in higher-rated securities.

Fund Name	Class	Ticker
<input type="checkbox"/> Columbia High Yield Bond Fund	ADV	CYLRX
<input type="checkbox"/> Metropolitan West Total Return Bond Fund	M	MWTRX

Short-Term Investments (fixed accounts/cash)

Short-term investments are sometimes referred to as cash equivalents because they can be easily sold (converted to cash) without affecting their value. While these short-term investments are generally less risky than stocks or bonds, their returns are also usually much lower and may not keep pace with inflation. A variety of investment types can be generally categorized as short-term investments, including certificates of deposit (CDs), money market accounts (MMAs) and Treasury bills (T-bills). The Plan's short-term investment option is a stable value fund. Because the value of the securities held by stable value funds will fluctuate, there is the risk that an investor will lose money by investing in stable value funds.

Fund Name	Class	Ticker
<input type="checkbox"/> Stable Value Fund — 457 ¹		N/A
<input type="checkbox"/> Stable Value Fund — 401(a) ¹		N/A

Self-Directed Option

The Schwab PCRA is a self-directed brokerage window that allows participants to invest retirement assets in stocks, bonds and mutual funds outside of the Plan. The PCRA is offered for a separate fee and enrollment form through Charles Schwab & Co. Inc. (member SIPC). In addition, you can request a prospectus for the investment options available through the PCRA by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). Please read the prospectus carefully before investing.

Fund Name	Class	Ticker
<input type="checkbox"/> The Schwab Personal Choice Retirement Account® (PCRA)		N/A

ProAccount³ – “Do it for me” investing

- Wilshire Associates, a leading provider of investment products and services, acts as the Independent Financial Expert (IFE) that systematically manages your account for you according to the investor profile you provided. This includes ongoing monitoring of market conditions and investment performance on your behalf.
- Investor profile is based on your retirement age and risk tolerance.
- Your account is updated and rebalanced on a quarterly and annual basis as market conditions merit a change.
- There is an expense for this professional management service, deducted from your account balance on a quarterly basis and assessed as follows:

Account Balance	Annual Program Fee
The first \$99,999.99	0.50%
The next \$150,000	0.45%
The next \$150,000	0.40%
The next \$100,000	0.35%
Assets of \$500,000 and above	0.30%

The next step

Now that you have reviewed and selected your funds, enroll online or complete the Participation Agreement to document your selections.

³ Investment advice for Nationwide ProAccount is provided to plan participants by Nationwide Investment Advisors LLC (“NIA”), an SEC-registered investment adviser. NIA has retained Wilshire Associates Incorporated (“Wilshire”) as the Independent Financial Expert for Nationwide ProAccount to make the investment decisions for the program. Wilshire is not an affiliate of Nationwide or Nationwide Investment Advisors LLC (NIA).

For more information



www.myDCplan.com



1-619-764-6577



Investing involves risk, including possible loss of principal.

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.

Nationwide Retirement Solutions and Nationwide Life Insurance Company (collectively “Nationwide”) have endorsement relationships with the National Association of Counties and the International Association of Fire Fighters-Financial Corporation. More information about the endorsement relationships may be found online at NRSforU.com.

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

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