

PARTICIPANT FEE DISCLOSURE



FEE EXPLANATION GUIDE

The following information outlines various fees and expenses that are applicable to your Plan.

Description of cost/compensation	Description of services rendered and method of payment	Amount and/or location of additional disclosure information
Annual Loan Fee	An annual fee deducted from the Participant's account on the anniversary date of the original loan initiation, until the loan is repaid in full or the loan has defaulted.	The fee is \$25 per year.
Gross Expense Ratio	The percentage of fund assets paid for operating expenses and management fees, including 12-b-1 fees, administrative fees and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's net asset value (NAV).	Additional information may be found in the applicable fund prospectus and is also available in the Expense Ratio tab of this website.
Loan Default Fee	A loan default fee may be deducted from the account of the participant who failed to make a required loan payment if a default occurs on a participant loan from the Plan. The fee will be assessed pro-rata against the account holder's current investment balances but only from the sources that allow loans. The fee may be assessed annually on the default anniversary.	The fee is \$50 per defaulted loan.
Loan Initiation Fee	A loan initiation fee is a fee that may be assessed at the time a participant loan is initiated, and only from the sources that allow loans pro-rata.	The fee is \$50 per loan initiated.
Loans Insufficient Funds Fee	A fee charged when a participant's bank account does not have sufficient funds to cover an Automated Clearing House (ACH) loan repayment or a personal check for a loan payment at the time it is due.	The fee is \$25 per incident.
Overnight Fee	A fee charged when a participant requests delivery of a check sent by express mail. The fee is assessed against the individual account of the participant. No participant will be charged for express delivery unless he or she chooses this method of delivery.	This fee is \$25 per express mailing.
ProAccount	Nationwide ProAccount® is an optional, for-fee, professional money management service offered to participants of 457(b) and 401(k) plans. The service is offered through Nationwide Investment Advisors, LLC ("NIA"), a broker/dealer affiliate of NRS, which has retained Wilshire Associates as the independent financial expert to select and monitor investments. Based on a participant's personal profile, age and risk tolerance, Nationwide ProAccount will create an investment strategy that seeks to enhance diversification, increase returns and control risk.	NIA, an SEC Registered Investment Advisor, offers a discretionary managed account service called Nationwide ProAccount® that provides professional management of assets in participant directed or plan sponsor/trustee directed defined contribution and deferred compensation retirement plans. Nationwide ProAccount offers individualized participant level investment advice, using an investment process developed and maintained by an Independent Financial Expert ("IFE"), which is designed to address the investment objectives of retirement plan participants. NIA offers Nationwide ProAccount to plan sponsors/trustees for the benefit of plan participants or directly to participants in private sector retirement plans and governmental deferred compensation plans. Wilshire Associates has been retained by NIA, as the IFE, to develop and maintain investment portfolios for Nationwide ProAccount. NIA charges an asset based

PARTICIPANT FEE DISCLOSURE

Description of cost/compensation	Description of services rendered and method of payment	Amount and/or location of additional disclosure information
ProAccount (continued)		fee to participants enrolled in Nationwide ProAccount. This fee is in addition to any underlying fund, trustee, custodial, asset, service, administrative or transactional fees that the retirement plan or participant may incur through the Nationwide Retirement Program. Additional details about ProAccount and the associated charges for this service may be found in the Nationwide ProAccount Participant Agreement & Questionnaire, available by calling (855) 463-4977.
Redemption Fee	A fee charged by fund houses to a Participant who trades in and out of certain funds within a specified time frame. The fee is paid to the applicable fund house. This fee is charged so that short term trading is not utilized to the detriment of other shareholders. Payments are made to the applicable fund house.	Please refer to the prospectus on the Participant Disclosure Fund Performance Tab.
Self Directed Option (SDO) Annual Fee	A fee deducted annually from the Participant's account to cover the cost of recordkeeping the outside assets.	The fee is \$50 per year. Additional information may be found in your Self Directed Option Custody Agreement.
Self Directed Option (SDO) Initial Fee	A fee deducted from the Participant's account at the time of the initial transfer to the SDO. SDO gives a participant the option of self directing his or her investments through Charles Schwab.	The fee is \$50 for opening the account. Additional information may be found in your Self Directed Option Custody Agreement.



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. Additionally, Nationwide may enter into arrangements to allocate all or a portion of these payments to plan sponsors for plan expenses. For more detail about the payments Nationwide receives, please visit www.chicagodeferrredcomp.com.

Certain underlying investment options are not publicly traded mutual funds and are not available directly for purchase by the general public. They are only available through variable annuity/variable life insurance policies issued by life insurance companies or in some cases, through participation in certain qualified pension or retirement plans.

Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2017 Nationwide.
NRM-13472IL-CH