



Personal Information

Plan Name: City of Fort Lauderdale Plan Number: 0036813001
 Name: _____
 Date of Birth: _____ SSN: _____
 Street Address: _____
 City: _____ State: _____ ZIP: _____
 Primary Phone: _____ Email: _____
 How would you like to be contacted if additional information is required? Telephone 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.

Contribution Summary

457(b) Pre-Tax \$ _____ OR _____ % Payroll Frequency: Bi-Weekly
 457(b) Roth* \$ _____ OR _____ % Start Contribution On (Pay Period): _____
 Total \$ _____ OR _____ %

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

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 Series

- _____ % Aggressive Fund (Service Class)
 _____ % Moderately Aggressive Fund (Service Class)
 _____ % Moderate Fund (Service Class)
 _____ % Moderately Conservative Fund (Service Class)
 _____ % Conservative Fund (Service Class)

Asset Allocation - Nationwide® Target Destination Series

- _____ % Nationwide® Destination 2015 Fund (Inst'l Service Class)
 _____ % Nationwide® Destination 2020 Fund (Inst'l Service Class)
 _____ % Nationwide® Destination 2025 Fund (Inst'l Service Class)
 _____ % Nationwide® Destination 2030 Fund (Inst'l Service Class)
 _____ % Nationwide® Destination 2035 Fund (Inst'l Service Class)
 _____ % Nationwide® Destination 2040 Fund (Inst'l Service Class)
 _____ % Nationwide® Destination 2045 Fund (Inst'l Service Class)
 _____ % Nationwide® Destination 2050 Fund (Inst'l Service Class)
 _____ % Nationwide® Destination 2055 Fund (Inst'l Service Class)

International

- _____ % Invesco International Growth Fund (Class R5)
 _____ % Nationwide® International Index Fund
 _____ % Oppenheimer Global Fund (Class A)

Small Cap

- _____ % Brown Capital Management Small Company Fund (Investor Class)
 _____ % Nationwide® Small Cap Index Fund
 _____ % Nationwide® U.S. Small Cap Value Fund (Inst'l Service Class)
 _____ % Nationwide Variable Insurance Trust:
 Nationwide Multi-Manager NVIT Small Company Fund
 _____ % Neuberger Berman Equity Trust(R) - Genesis Fund
 _____ % Vanguard Small-Cap Index Fund - Admiral Shares

Mid Cap

- _____ % JP Morgan Mid Cap Value Fund (Class A)
 _____ % Nationwide® Mid Cap Market Index Fund
 _____ % Vanguard Mid-Cap Index Fund - Admiral Shares
 _____ % Wells Fargo Advantage Discovery Fund Admin Cl

Large Cap

- _____ % American Century Value Fund (Investor Class)
 _____ % Dreyfus Appreciation Fund, Inc.
 _____ % Dreyfus S&P 500 Index Fund
 _____ % Fidelity Contrafund
 _____ % Invesco Growth and Income Fund (Class A)
 _____ % Janus Fund Class T
 _____ % Nationwide® Fund (Inst'l Service Class)
 _____ % Nationwide Loomis All Cap Growth Fund (Eagle Class Shares)
 _____ % Nationwide® Large Cap Portfolio
 _____ % Nationwide S & P 500 Index Fund
 _____ % Neuberger Berman Equity Trust® - Socially Responsive Fund (Investor Class)
 _____ % T. Rowe Price Growth Stock Fund (Advisor Class)
 _____ % The Growth Fund of America(R), Inc.
 _____ % Vanguard 500 Index Fund - Admiral Shares

Balanced

- _____ % The Income Fund of America®, Inc. Fund

Bonds

- _____ % Lord Abbett High Yield Fund - Class R5
 _____ % Nationwide® Bond Index Fund
 _____ % Nationwide Loomis Core Bond Fund (Institutional Service Class)

Fixed/Cash

- _____ % Federated U.S. Government Securities: 2-5 Year Trust (Inst'l Class)
 _____ % Morley Stable Value Retirement Fund
 _____ % Nationwide® Fixed Account
 _____ % Nationwide® Money Market Fund (Prime Shares)

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, the Nationwide Money Market Fund. If the total investment option percentage is greater than 100%, my application will be returned to me and my allocations will not be processed.

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 Code: _____

Form Return

Mail: Nationwide Retirement Solutions
 PO box 182797
 Columbus OH 43218-2797

Email: rpublic@nationwide.com
 Fax: 1-877-677-4329



City of Fort Lauderdale Deferred Compensation Plan Memorandum of Understanding

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The purpose of the Memorandum of Understanding is to make you aware of the highlights, restrictions and cost of the City of Fort Lauderdale Deferred Compensation Plan. However it does not cover all the details of the Plan. You should refer to the Plan Document for specific details and the prospectuses and other documentation for the Plan's underlying investment options.

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 upon request at nrsforu.com or by calling 877-677-3678.
2. 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 into the Plan if (1) I will attain age 50 or older during the current calendar year, or (2) I am within three years of Normal Retirement Age and did not contribute the maximum amount in prior years. The Plan Document provides additional details about contribution limitations. 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.
3. I may withdraw funds from the Plan only upon severance from employment; at age 70½; upon an unforeseeable emergency approved by the Plan; 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 deferred into the Plan for two or more years, and have not taken this type of distribution before. 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 and applicable regulations, some of which are expressed in the Plan Document.
4. Generally, my distributions must begin no later than April 1st following the year I reach age 72. If I work beyond age 72, generally, my distributions must begin no later than April 1st following the year I sever from employment or retire. Please consult your plan document for additional information. All 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 IRC Sec. 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 the payment of a 50% federal excise tax.
5. The funds in my account may be eligible for rollover to a traditional 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 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 Plan Administrator shall be responsible for those tax consequences.
6. I understand that all products are optional.
7. No more than 25% of deferrals can be used to purchase life insurance.
8. I understand that retirement income payments and termination values (if any), provided by the variable annuity contract are variable when based on the investment experience of a separate account and are not guaranteed as the to the dollar amount. This statement is not applicable to the fixed account.
9. I understand that all amounts deferred into the plan and earnings on the amounts deferred are held in a trust, custodial account or annuity contract for the exclusive benefit of the participants and their beneficiaries until such time as the deferred amount is made available to the participant or beneficiary.
10. I understand that I may make changes among the investment options within my account as frequently as daily, but any change may be subject to the restrictions of the Plan and/or investment provider. Some mutual funds may impose a short term trade fee. Please read the underlying prospectuses carefully. Changes may be made by calling 877-677-3678 or logging on to nrsforu.com.
11. Availability of life insurance options and other investment options may vary by plan. I understand that if an allocation is made to a closed or unavailable investment option, the allocation will be made to the default option, the Nationwide® Money Market Fund. I understand that if the total investment option allocation percentage equals less than 100%, the difference will be invested in the default option, the Nationwide® Money Market Fund. I understand that if the total investment option allocation is greater than 100%, my application will be rejected and my allocations will not be processed

Morley Stable Value Retirement Fund

1. The Morley Stable Value Retirement Fund is not a mutual fund.
2. I understand that an administrative fee is deducted daily from this short term investment option, not to exceed the Maximum Variable Account Annual Expense Fee above.
3. 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.

City of Fort Lauderdale Memorandum of Understanding

Nationwide Fixed Account

(a) Exchanges and/or transfers of money from the Fixed Account may be made no more than twice per year and may not exceed 20% of my Fixed Account value. Once the 20% limit has been reached, no further exchanges/ transfers will be permitted out of my Fixed Account during the remainder of the calendar year. If my Fixed Account value is less than or equal to \$1,000, I can exchange/transfer out up to my entire account value. Each exchange/transfer will count toward the limitation of two exchanges/transfers out of the Fixed Account per year. Additionally, a 5 year Exchange/Transfer provision allows for the systematic movement of 100% of my account value out of the Fixed Account on a monthly basis over a five-year period. If elected, I cannot contribute, exchange, or transfer into my Fixed Account for the 5 year term without canceling the provision.

Exchange: An exchange is the movement of money between the Nationwide Life Fixed 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.

Mutual fund options

1. The Variable Account Charge is deducted daily in an amount not to exceed the following schedule:

Plan Assets Variable	Account Charge
For Sub-Accounts Identified as Investor Destinations on the Application	0.00%
For Sub-Accounts Identified as Select Spectrum on the Application	0.20%
For Sub-Accounts Identified as Passage on the Application	0.50%

2. The value of amounts allocated to mutual funds options will vary depending upon the value of the chosen mutual funds and could result in either a gain or loss. The fund prospectuses were made available to me and can be obtained upon request.

Mutual funds 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 nrsforu.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.

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 nrsforu.com. 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 nrsforu.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 877-677-3678 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 e-mail 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.