



Three ways to invest with KDC

1

Help me do it¹:

Target Date Retirement Funds from Vanguard

- Invest in the fund that's closest to the year in which you expect to retire or take a distribution
- The fund is managed, automatically rebalanced and designed to become gradually more conservative as the selected date approaches

2

Do it myself:

Your own strategy

- Define your investment goals and strategy
- Select funds from KDC's Investment Guide
- Use the My Investment PlannerSM tool for free investment recommendations that are right for you²
- Opt for automatic rebalancing to keep investments in line with your goals
- Spend the time and energy to manage your own investments

3

Do it for me³:

Nationwide ProAccount[®]

- Professional investment managers select funds from KDC's lineup based on your age, risk tolerance and investment goals
- These managers actively manage your account according to the information you provide
- Wilshire, a leading provider of investment products and services, actively manages your account, including periodic rebalancing, according to the information you provide
- Pay for this service through an additional asset management fee deducted from your account balance each quarter; please see the chart on the reverse side

Competitive fees

1

Help me do it
*Target Date Funds
from Vanguard*

2

Do it myself
Your own strategy

3

Do it for me
Your own strategy

Front-end load	0.00%	0.00%	0.00%	
Back-end load	0.00%	0.00%	0.00%	
Mortality and expense	0.00%	0.00%	0.00%	
Contingent deferred sales charge	0.00%	0.00%	0.00%	
Account administrative fee ⁴	0.32%		0.32%	
Flat fee per account (monthly) ⁵	\$1.00		\$1.00	
Fund operating expense/expense ratio	0.09%	0.02% to 0.99%	0.02% to 0.99%	
Advisor investment management fee	0.00%	0.00%	Account Balance	Fee
			The first \$99,999.99	0.45%
			The next \$150,000	0.40%
			The next \$150,000	0.35%
			Assets of \$500,000 and above	0.25%
Reimbursements from mutual funds ⁶	0.00%	+0.10% to 0.20%	+0.10% to 0.20%	

Please 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. Prospectuses are available by calling 1-800-542-2667. Read the prospectus carefully before investing.

¹ The Vanguard Target Retirement Funds invest in a wide variety of underlying funds to help reduce investment risk. Their expense ratio represents a weighted average of the expense ratios and any fees charged by the underlying mutual funds in which the Vanguard Target Retirement Funds invest. The Vanguard Target Retirement Funds do not charge any expenses or fees of their own. Like other funds, Vanguard Target Retirement Funds are subject to market risk and loss. Loss of principle 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.

² Nationwide Investment Advisors LLC (NIA) is not affiliated with Wilshire Associates or KDC.

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

⁴ The annual recordkeeping cost for your total mutual fund balance is 0.32% of first \$25,000, 0.26% of next \$25,000, 0.13% of next \$50,000, 0.06% of next \$25,000 and no additional cost for amounts over \$125,000. You will not incur these mutual fund costs until one year after the date of your first contribution in the 457(b) and 401(k) plans. The maximum annual amount is \$225. The annual recordkeeping cost for the Fixed Fund is a flat 0.32%. All applicable fees are deducted from your account on a monthly basis and are used to cover the cost of administering the Plans and future service enhancements.

⁵ Each participant is assessed a \$1 fee per month except for new participants who are in their first year of participation.

⁶ Reimbursements are reallocated monthly to the accounts of participants who are invested in the reimbursing fund. Not all mutual fund companies provide a reimbursement. Please refer to the fund prospectus for detailed fund information.

KDC Retirement Specialists cannot offer investment, tax or legal advice. Consult your own counsel before making decisions regarding participation in the KDC Plans. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide, Nationwide ProAccount and My Investment Planner are service marks of Nationwide Mutual Insurance Company.

© 2017 - 2022 Nationwide

NRM-15117KY-KY.5 (09/22)