



Personal Information

Plan Name: City of Philadelphia	Plan ID #: 0056136001
Name:	SSN:
Address:	
City, State, & ZIP:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth:	Home Phone Number:
Payroll Number:	Work Phone Number:
Email Address:	

Paperless Delivery Consent

Paperless Delivery: By providing your email address you are consenting to receive statements, confirmations, terms, agreements and other information provided in connection with your retirement plan electronically. Unless you choose to have statements, account documents and other documents sent in connection with your retirement plan delivered via US Mail to the mailing address of record by checking the box below, these documents will be made available to you electronically.
 I wish to receive my statements and account documents via US Mail.

Contribution Summary

Plan Type	Dollar Amount	Payroll Frequency: Bi-Weekly
457(b) Pre-Tax	\$	

Beneficiary Designation

Check here if this is a change of beneficiary. (Beneficiaries listed below replace any prior designation)
NOTE: Percentage split must total 100% for each category of beneficiary. If you select "Equal Percentage" for your beneficiaries, there may be some minor variance based upon the number of beneficiaries you have listed. For example: if you list three beneficiaries, the oldest beneficiary will be designated 33.34% and the other two will be 33.33%.
 If additional space for beneficiaries is required, attach additional sheets and mark this box:

Equal Percentage

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

Name:	Relationship:	SSN:	Phone #:
Address:		Date of Birth:	% Split:
Name:	Relationship:	SSN:	Phone #:
Address:		Date of Birth:	% Split:

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

Name:	Relationship:	SSN:	Phone #:
Address:		Date of Birth:	% Split:
Name:	Relationship:	SSN:	Phone #:
Address:		Date of Birth:	% Split:

Funding Options

Asset Allocation - Target Retirement Series

- _____ % Vanguard Target Retirement 2020 Fund (Institutional Shares)
- _____ % Vanguard Target Retirement 2030 Fund (Institutional Shares)
- _____ % Vanguard Target Retirement 2040 Fund (Institutional Shares)
- _____ % Vanguard Target Retirement 2050 Fund (Institutional Shares)
- _____ % Vanguard Target Retirement 2060 Fund (Institutional Shares)
- _____ % Vanguard Target Retirement Income Fund (Institutional Shares)

Asset Allocation

- _____ % Vanguard Wellesley Income Fund (Admiral Shares)

International

- _____ % American Funds - Europacific Growth Fund (Class R6)
- _____ % Dodge & Cox International Stock Fund
- _____ % Vanguard Total International Stock Index Fund (Class I)

Small Cap

- _____ % Goldman Sachs Small Cap Value R6
- _____ % Prudential Jennison Small Company Fund (Class Z)
- _____ % Vanguard Small Cap Index Fund (Class I)

Mid Cap

- _____ % Ariel Appreciation Fund (Investor Class)
- _____ % MassMutual Select Mid Cap Growth Equity II Fund (Class I)
- _____ % MFS Mid Cap Value Fund (Class R6)
- _____ % Vanguard Mid Cap Index Fund (Class I)

Large Cap

- _____ % Harbor Capital Appreciation Fund (Institutional Class)
- _____ % Vanguard Institutional Index Fund (Class I)
- _____ % Vanguard Windsor II Fund (Admiral Shares)

Real Estate

- _____ % T. Rowe Price Real Estate Fund

Bonds

- _____ % Loomis Sayles Core Plus Bond Fund (Class N)
- _____ % Vanguard Total Bond Market Index Fund (Admiral Shares)

Fixed/Cash

- _____ % Natiowide Guaranteed Fund

100 % Total for both columns must equal 100%¹

¹ 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 Vanguard Target Retirement Fund closes to the participant's retirement date. I understand that if the total investment option allocation percentage equals less than 100%, the difference will be invested in the default option, the Vanguard Target Retirement Fund closes to the participant's retirement date. 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.

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; however, the elective deferral will not be effective prior to the first pay period of the month subsequent to the month in which I make my election to defer. The reduction is to be allocated to the funding options in the percentages indicated above. Some mutual funds may impose a short-term trading 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.

Participant Signature:	Date:
Retirement Specialist Name (Print):	Agent #:

Form Return

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

By fax: 877-677-4329

Overnight Address: Nationwide Retirement Solutions
DSPF-F2
3400 Southpark Pl Ste A
Grove City, OH 43123-4856



I understand that my participation in the Plan is governed by the terms and conditions of the Plan Document.

457(b) PLANS

1. The total annual contribution amount to all 457(b) plans is the lesser of the maximum annual 457(b) contribution limit or 100% of the participant's includible compensation. This amount may be adjusted annually. More information on the maximum contribution limits can be found at www.irs.gov and The Plan Document. Under certain circumstances, additional amounts above the limit may be contributed to the Plan if (1) the participant attains age 50 or older during the current calendar year, or (2) the participant is within three years of the Plan's Normal Retirement Age and did not contribute the maximum amount to the 457(b) Plan in prior years. Contributions in excess of maximum amounts are not permitted and will be reported as taxable income when refunded. It is the participant's responsibility to ensure contributions to all 457(b) plans in which he participates, regardless of employer, do not exceed the annual limit.
2. Enrollment or contribution changes cannot be effective prior to the first day of the next month 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.
3. The Plan Document governs when distributions may be made from the Plan. In general, distributions may be made from a 457(b) plan only upon separation from service, upon attainment of age 70½, or upon the death of the participant. Section 457(b) plans can also permit withdrawals from the Plan (even if the participant is still employed) in cases of an unforeseeable emergency approved by the Plan; when taking a loan, or for a one-time in-service withdrawal if the participant's account value is \$5,000 or less and the participant has not contributed to the Plan for two or more years. All withdrawals of funds must be in compliance with the Internal Revenue Code (the "Code"), any applicable regulations, and the Plan Document. The participant should consult the Plan Document to confirm which distribution types are available to him or required of him.
4. Contributions, in the form of salary reductions, will be made until I notify NRS or my Plan Sponsor otherwise. Once notification is received, salary reductions will be changed as soon as administratively feasible. NRS will invest contributions received from the Plan Sponsor as soon as administratively feasible.
5. Nationwide will assess a \$3.30 quarterly Administration Fee to your 457(b) account on the last business day of each quarter.
6. Participation in any of the employer's plans is governed by the terms and conditions of the Plan Document which should be consulted for plan details. Fund prospectuses are available upon request at Philly457.com or by calling 855-550-1777.
7. Generally, distributions from the Plans must begin no later than the 1st of April following the later of the year the participant reaches age 70½ or separates from service. The Plan Document should be consulted for further details. Generally, all pre-tax distributions are taxable as ordinary income and are subject to income tax in the year received. Plan distributions must be made in a manner that satisfies the minimum distribution requirements of Code section 401(a)(9), which currently requires benefits to be paid at least annually over a period not to extend beyond the participant's life expectancy. Failure to meet minimum distribution requirements may result in the participant being subject to a 50% federal tax.
8. 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 Vanguard Target Retirement Fund closets to the participant's retirement date. I understand that if the total investment option allocation percentage equals less than 100%, the difference will be invested in the default option, the Vanguard Target Retirement Fund closets to the participant's retirement date. 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.
9. Any beneficiary designation I made on this form will supersede any prior beneficiary designation and shall become effective on the date accepted by the Plan, provided that this designation is accepted by the Plan prior to my death. Further, any benefits payable at my death shall be paid in substantially equal shares to my beneficiaries unless I specify otherwise. 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. If I participate in both a 457(b) plan and a 401(a) plan administered by NRS, I understand my beneficiary designations made on this form will apply to both plans unless I have indicated otherwise.
10. Participants must notify NRS of any address changes, beneficiary changes, contribution changes, allocation changes or errors on the participant's account statement.
11. Participants will receive a statement of their account quarterly.
12. All Plan transactions initiated using the telephone will be recorded for the participant's protection.



NATIONWIDE LIFE FIXED ANNUITY

A guaranteed interest rate is declared quarterly and credited daily which is not lower than the minimum annual rate.

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 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 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 U.S. Mail you can do so by contacting Customer Service at 855-550-1777 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 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 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 U.S. mail delivery.

MUTUAL FUND SERVICE FEE PAYMENTS

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 detail about the service fee payments Nationwide may receive, please visit Philly457.com.

ENDORSEMENT DISCLOSURE

Nationwide Retirement Solutions, Inc. and Nationwide Life Insurance Company have endorsement relationships with the National Association of Counties, United States Conference of Mayors, and the International Association of Firefighters Financial Corporation. More information about the endorsement relationships may be found online at Philly457.com.