



Personal Information

Plan Name: _____ Oklahoma City, OK _____ Plan ID: _____ 0038678001 _____

Name: _____

SSN: _____ Date of Birth: _____ Primary Phone: _____

Street Address: _____

City: _____ State: _____ ZIP: _____

Email: _____

How would you like to be contacted if additional information is required? Phone 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.

Deferral Election & Payroll Frequency

457(b) Pre-Tax \$ _____ OR _____ % **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.

Payroll Frequency: _____ **Bi-Weekly** _____

Start Contribution On (Pay Period): _____

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 (Service Class)
 ____ % Conservative Fund (Service Class)

Asset Allocation - Nationwide® Target Destination Series

- ____ % Nationwide® Destination 2015 Fund (Inst Service Class)
 ____ % Nationwide® Destination 2020 Fund (Inst Service Class)
 ____ % Nationwide® Destination 2025 Fund (Inst Service Class)
 ____ % Nationwide® Destination 2030 Fund (Inst Service Class)
 ____ % Nationwide® Destination 2035 Fund (Inst Service Class)
 ____ % Nationwide® Destination 2040 Fund (Inst Service Class)
 ____ % Nationwide® Destination 2045 Fund (Inst Service Class)
 ____ % Nationwide® Destination 2050 Fund (Inst Service Class)
 ____ % Nationwide® Destination 2060 Fund (Inst Service Class)

International

- ____ % AllianceBernstein International Value Fund (Class K)
 ____ % American Funds - EuroPacific Growth Fund (Class R4)
 ____ % Invesco International Growth Fund (Institutional Class)
 ____ % JP Morgan International Equity Fund (Class A)
 ____ % MFS International Value Fund (R3)
 ____ % Nationwide® International Index Fund (Class A)
 ____ % Oakmark International Fund (Class I)
 ____ % Oppenheimer Global Fund (Class A)
 ____ % Templeton Foreign Fund

Small Cap

- ____ % Allianz NFJ ISmall Cap Value Fund (Class A)
 ____ % Nationwide® Variable Insurance Trust: Nationwide®
 Multi-Manager NVIT Small Company Fund (Class I)
 ____ % Nationwide® Small Cap Index Fund (Class A)
 ____ % Nationwide Small Company Growth Fund
 ____ % Nationwide® U.S. Small Cap Value Fund (Inst Service Class)
 ____ % Neuberger Berman Equity Trust - Genesis Fund

Mid Cap

- ____ % American Century Heritage Fund (Investor Class)
 ____ % Franklin Value Investors Trust: Franklin Balance Sheet
 Investment Fund (Class A)
 ____ % JP Morgan Mid Cap Value Fund (Class A)
 ____ % Nationwide® Mid Cap Market Index Fund (Class A)

Large Cap

- ____ % American Funds - The Growth Fund of America
 ____ % Davis New York Venture Fund
 ____ % Dreyfus S&P 500 Index Fund
 ____ % Fidelity Contrafund
 ____ % Invesco Growth & Income Fund (Class A)
 ____ % Nationwide® Fund (Inst Service Class)
 ____ % Nationwide® Large Cap Growth Portfolio
 ____ % Nationwide® S&P 500 Index Fund (Inst Service Class)
 ____ % Neuberger Berman Equity Funds - Socially Responsive Fund
 ____ % T. Rowe Price Growth Stock Fund (Advisor Class)

Specialty

- ____ % Cohen & Steers Real Estate Intl Securities Fund Inc (Class A)

Balanced

- ____ % American Funds - The Income Fund of America

Bonds

- ____ % Lord Abbett High Yield Fund (Class R5)
 ____ % Nationwide® Bond Index Fund (Class A)
 ____ % NW Loomis Bond Fund (Inst Service Class)
 ____ % PIMCO Foreign Bond Fund (Class A)

Fixed/Cash

- ____ % Federated U.S. Government Securities Fund: 2-5 Years
 (Institutional Class)
 ____ % Morley Stable Value Retirement Fund
 ____ % Nationwide® Government Money Market Fund
 (Investor Class)
 ____ % Nationwide Fixed Account

100% Total for both columns must equal 100%¹

1. If the total investment option allocation percentage equals less than 100%, the remainder will be allocated to the Plan's default option, the Nationwide® Government Money Market Fund. If the total investment option percentage exceeds 100%, 100% of your contributions will be allocated to the Nationwide® Government Money Market Fund.

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 #: _____

Form Return

By mail: Nationwide Retirement Solutions
 P.O. Box 182797
 Columbus, OH 43218-2797

By fax: 877-677-4329

By email: rpublic@nationwide.com

DC-4729 (08/2021)

For help, please call 877-NRS-FORU

okcdeferredcomp.com



Oklahoma City, OK Deferred Compensation Plan Memorandum of Understanding

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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 okcdeferredcomp.com or by calling 877-NRS-FORU.
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 in the Plan if (1) I will attain age 50 or older during the current calendar year, or (2) I am within three years of the Plan's Normal Retirement Age and did not contribute the maximum amount to the 457 Plan in prior years. The Plan Document provides additional details about contribution limits. Contributions in excess of maximum amounts are not permitted and will be reported as taxable income when refunded. It is my responsibility to ensure my contributions to all 457(b) plans in which I participate regardless of employer do not exceed the annual limit.
3. I may withdraw funds from the Plan only upon severance from employment; at age 70½ (if deferrals have stopped); 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. 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 have a severance from employment or retire. All distributions are taxable as ordinary income and subject to income tax in the year received. Generally, my distributions must be made in a manner that satisfies the minimum distribution requirements of IRC Sec. 401(a)(9), which generally 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, Roth 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 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.
7. I understand that all products are optional.
8. I understand I must defer a minimum of \$20 per month into the Plan to satisfy minimum plan requirements.
9. 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 the 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-NRS-FORU (877-677-3678) or logging on to okcdeferredcomp.com
10. I understand that no changes will be effective until they are processed in the Deferred Compensation Service Center.
11. I understand that when enrolling or electing to increase 457 deferrals, I must provide includible compensation data acceptable to NRS and notify NRS of any subsequent decrease in includible compensation.

Nationwide Life Fixed Account

1. A guaranteed interest rate is declared quarterly and credited daily which is not lower than the minimum annual rate.
2. Exchanges or transfers may be made based upon one of the following options as chosen by your entity (employer).
 - 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 defer, exchange, or transfer into my Fixed Account for the 5-year term without canceling the Provision.

OR

 - b) Exchanges and/or transfers from the Fixed Annuity
- Exchange** - An exchange is the movement of money between the Nationwide Life Fixed Account 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.
3. Nationwide may earn a spread on assets held in the Nationwide Fixed Account, which is reflected in the crediting rate.

Variable Option

1. I understand that a Variable Account Charge is deducted daily from the Variable Account. The Variable Account Annual Charge is deducted daily in an amount not to exceed the following schedule:

Maximum Variable Account Charge

- 0.35% Passage Funds per year
- 0.00% Select Spectrum per year
- 0.00% Destination Funds per year

2. I understand that retirement income payments and termination values (if any), provided by the contract are variable, based on the investment experience of a separate account and are not guaranteed as to the dollar amount.

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 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.

Mutual Fund 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 okcdeferredcomp.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 1-877-NRS-FORU 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 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 US Mail delivery.

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 okcdeferredcomp.com. Nationwide Retirement Solutions, Inc. and Nationwide Life Insurance Company have 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 okcdeferredcomp.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.