



Nationwide®

City of Tampa
Deferred Compensation Plan
Participation Agreement & Service Request

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Personal Information

Plan Name: City of Tampa Deferred Compensation Plan Plan ID: 0039350001

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 \$ _____ Payroll Frequency: Bi-Weekly

457(b) Roth \$ _____ Start Contribution On (Pay Period): _____

Total \$ _____

Contributions to Roth are made on a post-tax basis. Your plan only allows whole dollars to be contributed. For example, \$423.08 should be written as \$423.

☐ **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 (will replace any prior 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

_____ % Vanguard Target Retirement 2020 Fund (Investor Shares)
 _____ % Vanguard Target Retirement 2025 Fund (Investor Shares)
 _____ % Vanguard Target Retirement 2030 Fund (Investor Shares)
 _____ % Vanguard Target Retirement 2035 Fund (Investor Shares)
 _____ % Vanguard Target Retirement 2040 Fund (Investor Shares)
 _____ % Vanguard Target Retirement 2045 Fund (Investor Shares)
 _____ % Vanguard Target Retirement 2050 Fund (Investor Shares)
 _____ % Vanguard Target Retirement 2055 Fund (Investor Shares)
 _____ % Vanguard Target Retirement 2060 Fund (Investor Shares)
 _____ % Vanguard Target Retirement 2065 Fund (Investor Shares)
 _____ % Vanguard Target Retirement 2070 Fund (Investor Shares)
 _____ % Vanguard^(R) Target Retirement Income Fund

Asset Allocation Funds

_____ % Bowen Hanes Total Return Fund (R1)
International
 _____ % Fidelity International Index Fund
 _____ % MFS International Growth Fund (R6)
 _____ % New Perspective Fund^(R) (Class R6)

Small Cap

_____ % AB Small Cap Growth Portfolio (Class Z)
 _____ % Allspring Special Small Cap Value Fund (Class R6)
 _____ % Vanguard^(R) Small-Cap Index Fund (Admiral^(TM) Shares)

Mid Cap

_____ % MFS Mid Cap Growth Fund (R6)
 _____ % Vanguard Mid-Cap Value Index Fund (Admiral Shares)
 _____ % Vanguard^(R) Mid-Cap Index Fund (Admiral^(TM) Shares)
 _____ % Virtus Ceredex Mid-Cap Value Equity Fund (Class R6)

Large Cap

_____ % Fidelity 500 Index Fund
 _____ % iShares Russell 1000 Large-Cap Index Fund (Institutional Shares)
 _____ % JPMorgan Equity Income Fund (Class R6)
 _____ % T. Rowe Price Blue Chip Growth Fund (I Class)
 _____ % Vanguard FTSE Social Index Fund (Admiral Shares)

Balanced

_____ % MFS Growth Allocation Fund (R4)

Specialty

_____ % Principal Real Estate Securities Fund (Class R6)

Bonds

_____ % BlackRock High Yield Bond Portfolio Fund (Class K)
 _____ % Fidelity U.S. Bond Index Fund
 _____ % Metropolitan West Funds Total Return Bond Fund (Class I Shares)
 _____ % Vanguard^(R) Inflation-Protected Securities Fund (Admiral^(TM) Shares)

Fixed Index Annuity

_____ % NW Indexed Principal Protection

Fixed/Cash

_____ % Nationwide Fixed Fund

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. Vanguard Target Retirement Fund (Investor Shares) is your plan default fund and your age-appropriate Target date fund will be selected. If the total investment option percentage exceeds 100%, 100% of your contributions will be allocated to the Vanguard Target Retirement Fund (Investor Shares).

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 as early as administratively practicable following the execution 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
 PO Box 182797
 Columbus, OH 43218-2797

By fax: 1-877-677-4329

By email: rpublic@nationwide.com

DC-4477 (04/2024)

For help, please call 1-877-677-3678

tampadeferredcomp.com



1. I understand that my participation in the Plan is governed by the terms and conditions of the Plan Document(s). Any product informational brochures, fund prospectuses, and/or other information are available by calling 1-877-677-3678 or logging on to tampadeferredcomp.com.
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 includable 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(b) 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 an 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, you must begin taking distributions from the Plan no later than April 1 following the year you reach age 73. If you continue to work for this employer beyond age 73, (75 for an individual who attains age 74 after December 31, 2032), generally, your distributions must begin no later than April 1 following the year you separate from service or retire. Please consult the Plan Document for additional information. All distributions are taxable as ordinary income and subject to income tax in the year received. You must take distributions in a manner that satisfies the minimum distribution requirements of Section 401(a)(9) of the Code, which currently requires benefits to be paid at least annually over a period not to extend beyond your life expectancy. Failure to meet minimum distribution requirements may result in the payment of a 25% 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 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 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 Administrator, the investment provider, and/or as may be required by law. Changes may be made by calling 1-877-677-3678 or logging on to tampadeferredcomp.com.
9. I understand I must defer a minimum of \$20 per month into the Plan to satisfy minimum plan requirements.
10. I understand that no changes will be effective until they are processed in the Deferred Compensation Service Center.
11. Participants enrolling or electing to increase 457(b) deferrals must provide includable compensation data acceptable to NRS and notify NRS of any subsequent decrease in includable compensation.
12. I understand that if an allocation is made to a closed or unavailable investment option, the allocation will be made to the default option, Vanguard Target Retirement Fund - Investor Shares. If the total investment option allocation percentage equals less than 100%, the remainder will be allocated to the Plan's default option, Vanguard Target Retirement Fund - Investor Shares. If the total investment option percentage exceeds 100%, 100% of your contributions will be allocated to Vanguard Target Retirement Fund - Investor Shares.

Mutual fund options

1. An explicit asset fee of 0.09% is deducted in an amount equivalent to 0.09% annually for all investment options.
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.

Nationwide Fixed Account

1. A guaranteed interest rate is declared quarterly and credited daily, which is not lower than the minimum annual rate.
2. Nationwide may earn a spread on assets held in the Nationwide Fixed Account, which is reflected in the crediting rate. The spread represents the difference between what Nationwide earns on investments and what it credits to the Fixed Account as interest.
3. Exchanges and/or transfers may be made as follows.

Exchanges and/or transfers from the Fixed Account may be requested up to 100% of my Nationwide Fixed account balance, up to 4 transactions per calendar year. Once 4 transactions Exchanges and/or transfers from the Nationwide Fixed Account, no further exchanges or transfers will be permitted out of my Nationwide Fixed Account for the remainder of the calendar 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.

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.

Nationwide Indexed Principal Protection

Nationwide Indexed Principal Protection is a group fixed indexed annuity that tracks the performance of the S&P 500® Daily Risk Control 5% Excess Return Index (Index). Contributions are not directly invested in the Index, but its performance is used to credit interest earnings, subject to a specific limit called a "cap rate." At the beginning of each quarter, all the money in the Interest Account is automatically swept in to a new Index Account. It is possible to have up to four Index Accounts at any given time, and each Index Account has its own cap rate and maturity of one year. Interest Earnings credited are dependent on the cap and the annual performance of the Index. Guarantees are subject to the claims paying ability of the issuing insurance company. This fund is subject to Equity Wash restrictions, which may limit exchanges into a competing fund. Please note that assets must remain invested in the Index Accounts for the entire one year Index Term in order to capture Index Account Interest Earning.

Mutual fund payments disclosure

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 tampadeferredcomp.com.

Enrollment disclosure

Your enrollment or contribution change can start based on the first available date 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 tampadeferredcomp.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 tampadeferredcomp.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 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 1-877-677-3678 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 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.