



# City of Tampa Deferred Compensation Plan Participation Agreement & Service Request

## 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 \$ \_\_\_\_\_ 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. Your plan only allows whole dollars or percentages to be contributed. For example, \$423.08 should be written as \$423 or 4.93% should be as written as 5%.

**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 2015 Investor  
 \_\_\_\_\_ % Vanguard Target Retirement 2020 Investor  
 \_\_\_\_\_ % Vanguard Target Retirement 2025 Investor  
 \_\_\_\_\_ % Vanguard Target Retirement 2030 Investor  
 \_\_\_\_\_ % Vanguard Target Retirement 2035 Investor  
 \_\_\_\_\_ % Vanguard Target Retirement 2040 Investor  
 \_\_\_\_\_ % Vanguard Target Retirement 2045 Investor  
 \_\_\_\_\_ % Vanguard Target Retirement 2050 Investor  
 \_\_\_\_\_ % Vanguard Target Retirement 2055 Investor  
 \_\_\_\_\_ % Vanguard Target Retirement 2060 Investor  
 \_\_\_\_\_ % Vanguard Target Retirement 2065 Investor

International

\_\_\_\_\_ % American Funds New Perspective R6  
 \_\_\_\_\_ % Fidelity International Index  
 \_\_\_\_\_ % MFS International Growth R6

Small Cap

\_\_\_\_\_ % Vanguard Small Cap Index I  
 \_\_\_\_\_ % AB Small Cap Growth Z  
 \_\_\_\_\_ % Wells Fargo Special Small Cap Value Fund R6

Mid Cap

\_\_\_\_\_ % MFS Mid Cap Growth R6  
 \_\_\_\_\_ % Vanguard Mid Cap Value Index Admiral  
 \_\_\_\_\_ % Virtus Ceredex Mid-Cap Value Eq R6

Large Cap

\_\_\_\_\_ % BlackRock iShares Russell 1000 Large-Cap Index Fund Inst  
 \_\_\_\_\_ % Vanguard FTSE Social Index Admiral  
 \_\_\_\_\_ % Fidelity 500 Index  
 \_\_\_\_\_ % T. Rowe Price Blue Chip Growth I  
 \_\_\_\_\_ % JPMorgan Equity Income R6

Balanced

\_\_\_\_\_ % MFS Growth Allocation R4

Bonds

\_\_\_\_\_ % BlackRock High Yield Bond K  
 \_\_\_\_\_ % Fidelity U.S. Bond Index  
 \_\_\_\_\_ % Metropolitan West Total Return Bond I

Fixed/Cash

\_\_\_\_\_ % Nationwide Fixed Account

**100 % Total for both columns must equal 100%<sup>1</sup>**

<sup>1</sup> 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 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  
 PO Box 182797  
 Columbus, OH 43218-2797

**By fax:** 1-877-677-4329

**By email:** rpublic@nationwide.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 [tampadeferedcomp.com](http://tampadeferedcomp.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](http://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 70½ (or age 72 if born after June 30, 1949). If you continue to work for this employer beyond age 70½ (or age 72 if born after June 30, 1949), generally, your distributions must begin no later than April 1 following the year you separate from service or retire. 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 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 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 [tampadeferedcomp.com](http://tampadeferedcomp.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 or transfers may be made based upon one of the following options as chosen by your employer:

Exchanges and/or transfers of money from the Fixed Account may be made no more than twice a year and may not exceed 40% of the participant's Fixed Account value. Once the 40% limit has been reached, no further exchanges/transfers will be permitted out of the participant's Fixed Account during the remainder of the calendar year. If the Fixed Account value is less than or equal to \$1,000, the participant can exchange/transfer up to the entire account value. Each exchange/transfer will count toward the limitation of two exchanges/transfers out of the Fixed Account per year. Additionally, a five-year exchange/transfer election allows for the systematic movement of 100% of the participant's account value out of the Fixed Account on a monthly basis over a five-year period. If elected, the participant cannot defer, exchange, or transfer into his/her Fixed Account during the five-year term without canceling this election.

**Exchange:** An exchange is the movement of money between the Nationwide Life Fixed Account and Variable Annuity options and/or between funds in the Variable Annuity option.

**Transfer:** A transfer is the movement of money between product providers within the same plan

**Default Target Date Funds**

Age Range	Fund Name	Ticker
70 or older	Vanguard Target Retirement 2015 Investor	VTXVX
65 to 69	Vanguard Target Retirement 2020 Investor	VTWNX
60 to 64	Vanguard Target Retirement 2025 Investor	VTTVX
55 to 59	Vanguard Target Retirement 2030 Investor	VTHRX
50 to 54	Vanguard Target Retirement 2035 Investor	VTTHX
45 to 49	Vanguard Target Retirement 2040 Investor	VFORX
40 to 44	Vanguard Target Retirement 2045 Investor	VTIVX
35 to 39	Vanguard Target Retirement 2050 Investor	VFIFX
30 to 34	Vanguard Target Retirement 2055 Investor	VFFVX
24 to 29	Vanguard Target Retirement 2060 Investor	VTTSX
Under 24	Vanguard Target Retirement 2065 Investor	VLXVX

**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](http://tampadeferredcomp.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 [tampadeferredcomp.com](http://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](http://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.