



Date prepared March 11, 2020
Questions? Call 888-540-2896
Visit us online www.retirewithbmore.com

City of Baltimore Deferred Compensation Plan
 7 East Redwood St 11th Floor
 Baltimore, MD 21202

We're reducing your fees

We've reduced the Advice Program Fees for participants enrolled in Nationwide ProAccount®.

Access your information online
 Register for the online service center at www.retirewithbmore.com

Plan details

Plan name: City of Baltimore Deferred Compensation Plan
 Plan number: 00-56984001

Additional information

In the Plan Sponsor Agreement you signed with Nationwide Investment Advisors, LLC (NIA) when you authorized NIA to provide ProAccount, the Advice Program Fee was outlined in Section V as follows:

| Account Balance | Annual Program Fee |
|-------------------------------|--------------------|
| The first \$99,999.99 | 0.55% |
| The next \$150,000 | 0.50% |
| The next \$150,000 | 0.45% |
| The next \$100,000 | 0.40% |
| Assets of \$500,000 and above | 0.35% |

The new Advice Program Fee is outlined below and replaces the schedule noted above in Section V of your Plan Sponsor Agreement. The Advice Program Fee has been reduced to:

| Account Balance | Annual Program Fee |
|-------------------------------|--------------------|
| The first \$99,999.99 | 0.50% |
| The next \$150,000 | 0.45% |
| The next \$150,000 | 0.40% |
| The next \$100,000 | 0.35% |
| Assets of \$500,000 and above | 0.30% |

The changes become effective on April 1, 2020 and will reflect on your Plan participants' next quarterly statements. All other aspects of your Plan Sponsor Agreement will remain the same. Please retain this notice for your records.

See reverse side for additional information

We're here to help

If you have any questions or need additional information, contact our service center at 888-540-2896. Our specialists are available Monday through Friday, 8:30 a.m. to 5 p.m. Eastern time.

Nationwide ProAccount PO Box 182797, Columbus OH 43218-2797

Nationwide Investment Advisors, LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser.

NIA assesses participants an asset-based fee for the managed account services.

Retirement products are offered by Nationwide Trust Company, FSB or Nationwide Life Insurance Company.

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City of Baltimore Retirement Savings Plan
 7 East Redwood St 11th Floor
 Baltimore, MD 21202

We're reducing your fees

We've reduced the Advice Program Fees for participants enrolled in Nationwide ProAccount®.

Access your information online
 Register for the online service center at www.retirewithbmore.com

Plan details

Plan name: City of Baltimore Retirement Savings Plan
 Plan number: 00-56984002

Additional information

In the Plan Sponsor Agreement you signed with Nationwide Investment Advisors, LLC (NIA) when you authorized NIA to provide ProAccount, the Advice Program Fee was outlined in Section V as follows:

| Account Balance | Annual Program Fee |
|-------------------------------|--------------------|
| The first \$99,999.99 | 0.55% |
| The next \$150,000 | 0.50% |
| The next \$150,000 | 0.45% |
| The next \$100,000 | 0.40% |
| Assets of \$500,000 and above | 0.35% |

The new Advice Program Fee is outlined below and replaces the schedule noted above in Section V of your Plan Sponsor Agreement. The Advice Program Fee has been reduced to:

| Account Balance | Annual Program Fee |
|-------------------------------|--------------------|
| The first \$99,999.99 | 0.50% |
| The next \$150,000 | 0.45% |
| The next \$150,000 | 0.40% |
| The next \$100,000 | 0.35% |
| Assets of \$500,000 and above | 0.30% |

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