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**Orange County Fire Authority
(OCFA) Deferred Compensation Plan**
Participation Agreement and Service Request

Personal Information

Plan Name: _____ OCFA Deferred Compensation Plan _____ Plan ID: _____ 0038488001 _____
 Name: _____
 Date of Birth: _____ SSN: _____ Gender: Male Female
 Street Address: _____
 City: _____ State: _____ ZIP: _____
 Home Phone: _____ Work Phone: _____
 Email: _____

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

457(b) Pre-Tax \$ _____ OR _____% Payroll Frequency: _____ Bi-Weekly _____
 457(b) Roth After-Tax \$ _____ OR _____% Start Contribution On (Pay Period): _____
Total \$ _____ 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.

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 designate a single primary or contingent beneficiary and do not list a percentage, it will be designated as 100%.

If additional space for beneficiaries is required, attach additional sheets and mark this box:

Primary Beneficiary(ies) (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) (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- T. Rowe Price Retirement Funds

_____ % T. Rowe Price Retirement 2010
_____ % T. Rowe Price Retirement 2015
_____ % T. Rowe Price Retirement 2020
_____ % T. Rowe Price Retirement 2025
_____ % T. Rowe Price Retirement 2030
_____ % T. Rowe Price Retirement 2035
_____ % T. Rowe Price Retirement 2040
_____ % T. Rowe Price Retirement 2045
_____ % T. Rowe Price Retirement 2050
_____ % T. Rowe Price Retirement 2055
_____ % T. Rowe Price Retirement 2060
_____ % T. Rowe Price Retirement Balanced

International

_____ % Dodge & Cox International Stock Fund
_____ % Fidelity Global ex U.S. Index Fund
_____ % MFS International New Discovery Fund (Class A)
_____ % Oppenheimer Global Fund (Class A)
_____ % Vanguard International Growth Fund
(Investor Class)

Small Cap

_____ % Fidelity Small Cap Index Fund
_____ % Janus Venture Fund (Class S Shares)
_____ % Westwood Small Cap Value Fund (Inst'l Class)

Mid Cap

_____ % Fidelity Mid Cap Index Fund
_____ % MFS Mid Cap Growth Fund Class R4
_____ % Victory Sycamore Established Value Fund
(Class R6)

Large Cap

_____ % American Beacon Large Cap Value Fund
(Investor Class)
_____ % Fidelity 500 Index Fund
_____ % Fidelity Contrafund
_____ % Neuberger Berman Socially Responsive Fund
(Investor Class)
_____ % T. Rowe Price Dividend Growth Fund
_____ % T. Rowe Price Growth Stock Fund

Specialty

_____ % Cohen & Steers Real Estate Securities I

Bonds

_____ % Fidelity U.S. Bond Index Fund
_____ % Metropolitan West Total Return Bond Fund
(Class M)
_____ % PIMCO Total Return Fund (Inst'l Class)
_____ % T. Rowe Price High Yield Fund

Fixed/Cash

_____ % OCFA Stable Value Option
_____ % Nationwide® Money Market Fund (Prime Shares)

_____ % **Total for both columns must equal 100%¹**

¹If the total investment option allocation percentage equals less than 100% or is made to a closed or unavailable investment option, the difference will be invested in the default option, the T. Rowe Price Retirement asset allocation fund. The selected T. Rowe Price Retirement asset allocation fund will be age-based appropriate as noted in the Memorandum of Understanding. If the total investment option percentage is greater than 100%, your application will be rejected and your 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. 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 email: rpublic@nationwide.com
By fax: 877-677-4329



Nationwide[®]
is on your side



Orange County Fire Authority (OCFA) Deferred Compensation Plan Memorandum of Understanding

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 ocfa457.com or by calling 888-225-6042.

1. Under certain circumstances, additional amounts above the limit may be deferred into the Plan if (1) I will attain age 50 or older during the current calendar year, or (2) I am within three years of Normal Retirement Age and did not defer the maximum amount in prior years. The Plan Document provides additional details about deferral limits. Deferrals in excess of maximum amounts are not permitted and will be considered taxable income when refunded. It is my responsibility to ensure my deferrals do not exceed the annual limit.
2. It is my responsibility to adjust my contribution amount to comply with applicable limits. If my Plan Sponsor directs, excess deferrals will be returned to me and reported on IRS tax Form 1099-R. I acknowledge that it is my responsibility to make sure my total contributions, including any 457(b), 403(b), and/or 401(k) Plan, including designated Roth contributions, fall within the specified limits. A Nationwide Retirement Solutions, Inc. ("NRS") representative can provide assistance in determining my contribution limits.
3. As opposed to the withdrawal of earnings on pre-tax contributions, the earnings on designated Roth contributions are generally not subject to future taxes as long as the distribution from the Roth account satisfies the requirements to be a "qualified distribution." In order to be a qualified distribution, the distribution must be made five or more years after January 1 of the first year the participant made Roth contributions to the Plan and must be made on or after the attainment of age 59½, the participant's death, or the participant's disability. If the participant previously established another designated Roth account in another plan and is able to roll the funds from this Plan to the other plan, the five-year period would begin to run from January 1 of the year of the first contribution to a designated Roth account. A non-qualified Roth distribution may result in an additional 10% early withdrawal tax on that portion of the distribution that is includible in gross income, if made from rollovers to this Plan from a qualified plan like a 403(b) plan, unless a statutory exception applies. Please note that once made, contributions and/or rollovers to a designated Roth account may not be reversed. In the event the participant desires to make contribution changes, only future contributions and/or rollovers can be redirected (contributed as pre-tax funds).
4. 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.
5. Generally, my distributions must begin no later than April 1st following the year I reach age 70½. If I work beyond age 70½, generally, my distributions must begin no later than April 1st following the year I have a severance from employment or retire. Please consult your plan document for further details. 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.
6. The funds in my account may be eligible for rollover to a traditional IRA or Roth IRA 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.
7. 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.
8. I understand that all products are optional.
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 888-225-6042 or logging on to ocfa457.com.
10. I understand I must defer a minimum of \$20 per month into the Plan to satisfy minimum plan requirements.
11. I understand that no changes will be effective until they are processed in the Deferred Compensation Service Center.
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 as indicated below. I understand that if the total investment option allocation percentage equals less than 100%, the difference will be invested in the default option, as indicated below. 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.

Birth Date/Year Range Fund

1994 or after T. Rowe Price Retirement 2060 Fund
1988-1993 T. Rowe Price Retirement 2055 Fund
1983-1987 T. Rowe Price Retirement 2050 Fund
1978-1982 T. Rowe Price Retirement 2045 Fund
1973-1977 T. Rowe Price Retirement 2040 Fund
1968-1972 T. Rowe Price Retirement 2035 Fund
1963-1967 T. Rowe Price Retirement 2030 Fund
1958-1962 T. Rowe Price Retirement 2025 Fund
1953-1957 T. Rowe Price Retirement 2020 Fund
1948-1952 T. Rowe Price Retirement 2015 Fund
1947 or before T. Rowe Price Retirement Balanced Fund

Orange County Fire Authority Memorandum of Understanding

- Nationwide does not charge an explicit fee on participant accounts.
- 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.

Money Market Funds

Money market funds are not insured or guaranteed by the FDIC or any other government agency. Although the goal of a money market is to preserve the value of an investment at \$1 per share, it is still possible to lose money.

Nationwide Stable Value Fund

The Nationwide Stable Value Fund is a pooled, guaranteed separate account (GSA) that is held in a custodial account and not subject to Nationwide's general creditors. The interest rate is declared quarterly and is determined by a formula that takes into account the underlying portfolio yield and performance. There is a wrap fee and an investment management fee present with the GSA. There are no state minimum interest requirements for the GSA. Participants have full liquidity at book value for exchanges; a plan will receive the market value at termination. Participant exchanges out of the GSA will be subject to a 90 day equity wash when exchanged to a competing fund.

Mutual Fund Options

- I understand that the Net Asset Value of a mutual fund changes on a daily basis and that there is no guarantee of principal or investment return.
- The value of amounts allocated to mutual fund 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.
- The earnings credited to money market fund accounts, if available, change on a daily basis. Neither the interest rate nor the principal is guaranteed.
- I understand that pursuant to the Plan Document, deferred amounts will be invested per my selection of funding options specified on the Participation Agreement or as otherwise amended.

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, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. Additionally, Nationwide may enter into arrangements to allocate all or a portion of these payments to plan sponsors for plan expenses. For more detail about the payments Nationwide receives, please visit nrsforu.com.

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 nrsforu.com. Nationwide has endorsement relationships with the National Association of Counties, the United States Conference of Mayors, and the International Association of Firefighters-Financial Corporation. More information about the endorsement relationships may be found online at nrsforu.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 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 Paperless Delivery Preferences

You are able to update your e-mail 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.