



Volusia County, FL Deferred Compensation Plan Participation Agreement & Service Request

Personal Information

Plan Name and ID: Volusia County, FL - 0038882001 Volusia County Sheriffs Office - 0038882001

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 U.S. Mail to the address provided above.

I do NOT consent to Paperless Delivery. Please provide the documents related to my retirement plan via U.S. Mail.

Deferral Election & Payroll Frequency

457(b) Pre-Tax \$ _____ OR _____% Payroll Frequency: Weekly Bi-Weekly

Start Contribution On (Pay Period): _____

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 - NATIONWIDE® INVESTOR DESTINATIONS SERIES

- _____ % Aggressive Fund (Service Class)
- _____ % Moderately Aggressive Fund (Service Class)
- _____ % Moderate Fund (Service Class)
- _____ % Moderately Conservative Fund (Service Class)
- _____ % Conservative Fund (Service Class)

ASSET ALLOCATION- NATIONWIDE® TARGET DESTINATION SERIES

- _____ % Nationwide Destination 2025 (Inst'l Service Class)
- _____ % Nationwide Destination 2030 (Inst'l Service Class)
- _____ % Nationwide Destination 2035 (Inst'l Service Class)
- _____ % Nationwide Destination 2040 (Inst'l Service Class)
- _____ % Nationwide Destination 2045 (Inst'l Service Class)
- _____ % Nationwide Destination 2050 (Inst'l Service Class)
- _____ % Nationwide Destination 2055 (Inst'l Service Class)
- _____ % Nationwide Destination 2060 (Inst'l Service Class)
- _____ % Nationwide Destination Retirement Fund (Inst'l Service Class)

INTERNATIONAL

- _____ % Invesco Global Fund (Class A)
- _____ % MFS International Intrinsic Value Fund (Class R3)
- _____ % Nationwide AllianzGI International Growth Fund (Inst'l Service Class)
- _____ % Nationwide International Index Fund
- _____ % New World Fund^(SM) (Class R4)

SMALL CAP

- _____ % Nationwide American Century Small Cap Income Fund (Inst'l Service Class)
- _____ % Nationwide® Small Cap Index Fund (Class A)
- _____ % Nationwide Small Company Growth Fund (Inst'l Service Class)
- _____ % Nationwide® Variable Insurance Trust: Nationwide® Multi-Manager NVIT Small Company Fund (Class I)

MID CAP

- _____ % JP Morgan Mid Cap Value Fund (Class A)
- _____ % Nationwide® Mid Cap Mkt. Index Fund (Class A)
- _____ % Well Fargo Advantage Discovery Fund (Admin Class)

LARGE CAP

- _____ % American Century Value Fund (Investor Class)
- _____ % American Funds - The Investment Company of America
- _____ % Edgar Lomax Value Fund
- _____ % Fidelity Contrafund
- _____ % Fidelity OTC Portfolio
- _____ % Nationwide® Fund (Inst'l Service Class)
- _____ % Nationwide® Large Cap Growth Portfolio
- _____ % Nationwide® S&P 500 Index Fund (Inst'l Service Class)
- _____ % Neuberger Berman Sustainable Equity Fund(Investor Class)
- _____ % SEI Institutionally Managed - S&P 500 Index Portfolio (Class F)
- _____ % T. Rowe Price Growth Stock Fund (Advisor Class)
- _____ % Invesco Growth & Income Fund (Class A)

BALANCED

- _____ % Fidelity Puritan Fund

BONDS

- _____ % Invesco Quality Income Fund (Class Y)
- _____ % Lord Abbett High Yield Fund (Class R5)
- _____ % Nationwide® Bond Index Fund (Class A)
- _____ % Nationwide Loomis Core Bond Fund (Inst'l Service Class)
- _____ % PIMCO International Bond Fund (U.S. Dollar-Hedged) (Class A)

SPECIALTY

- _____ % Cohen & Steers Real Estate Securities Fund, Inc. (Class A)

FIXED/CASH

- _____ % Invesco STIC Treasury Portfolio (Inst'l Class)
- _____ % Nationwide® Fixed Account
- _____ % Nationwide® Government Money Market Fund (Investor Class)

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
PO Box 182797
Columbus, OH 43218-2797

By fax: 877-677-4329
By email: RPublic@nationwide.com



Volusia County, FL Deferred Compensation Plan Memorandum of Understanding

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The purpose of the Memorandum of Understanding is to make you aware of some of the highlights, restrictions and costs of your plan. It is not intended to cover all aspects of the plan and should not be relied upon in making decisions about plan benefits.

I understand and acknowledge the following:

1. My participation in the Plan is governed by the terms and conditions of the Plan Document. Fund prospectuses are available upon request at www.volusiadeferredcomp.com or by calling 877-NRS-FORU (877-677-3678).
2. 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. Please consult the Plan Document for further details. Generally, all pre-tax 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 the Code section 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 my being subject to a 50% federal excise tax.
3. The funds in my accounts may be eligible for rollover to a traditional or Roth IRA or to another 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 Administrative Services Provider shall be responsible for those tax consequences.
4. All amounts contributed into the Plan and earnings on the amounts contributed are held in a trust, custodial account or annuity contract for the exclusive benefit of the participants and their beneficiaries.
5. Underlying investment options may be periodically changed or restricted.
6. NRS will permit participants and beneficiaries to exchange amounts among the Variable and Fixed investment options as frequently as permitted by the Plan, subject to the limits and rules set by each Fund and the Contract. Changes may be made by calling 877-NRSFORU or logging on to www.volusiadeferredcomp.com. Options for investments may vary by the source of the money invested.
7. If I select an investment option that is closed or unavailable, I agree that the money will be placed into the Nationwide® Government Money Market Fund, which is the default investment option. 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.
8. The Plan may have a fee for Plan Administration and or investment management fees, depending on the mutual funds in which I invest. For more information, please call 877-NRS-FORU (877-677-3678).
9. Any beneficiary designation I made on this form will supersede any prior beneficiary designation and shall become effective on the date accepted by the Plan, provided that this designation is accepted by the Plan prior to my death. Further, that any benefits payable at my death shall be paid in substantially equal shares to my beneficiaries unless I specify otherwise. My death benefits will be paid first to my Primary beneficiaries. If any of my Primary Beneficiaries predecease me, then my death benefits will be paid to the remaining Primary Beneficiaries. Contingent Beneficiaries will only receive benefits if no Primary Beneficiary survives me. If no beneficiary designation is on file, benefits will be paid as set forth in the Plan Document. If I participate in both a 457(b) plan and a 401(a) plan administered by NRS, I understand my beneficiary designations made on this form will apply to both plans unless I have indicated otherwise.
10. I must notify NRS of any address changes, beneficiary changes, contribution changes, allocation changes or errors on my account statement.
11. I will receive a statement of my account quarterly.
12. All telephone exchange requests will be recorded for the participant's protection.
13. Transfers between investment options are provided for under the Plan subject to limitations or restrictions (including redemption fees), if any, as imposed by the investment providers. I understand that any information regarding limitation or restrictions as they apply to the Plan may be obtained from the Plan Administrator.
14. If applicable, I understand that no changes will be effective until they are processed by NRS.

Mutual Fund Options

1. 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.
2. I understand that pursuant to the Plan Document, contributed amounts will be invested per my selection of funding options specified on the Participation Agreement or as otherwise amended.
3. I understand some mutual funds may impose a short term trade fee. Please read the underlying prospectuses carefully.

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. 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 the entity (employer).

Exchanges and/or transfers from the Fixed Annuity may be made up to 100% of my account value. The total of all participant exchanges and/or transfers shall not exceed 12% of the total amount held in the Deposit Fund for the entity (employer) under the Fixed Account as of December 31 of the previous calendar year. Once this aggregate limit is met, no further exchanges or transfers will be permitted out of my Fixed Account for the remainder of the calendar year. I may elect up to four exchanges/transfers out of the Nationwide Fixed Annuity within a 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 contribute, exchange, or transfer into my Fixed Account for the year term without canceling the Provision.

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.

Nationwide Life Variable Annuity Contract

1. I understand that a variable Account Charge is deducted daily from the Variable Account. The Variable Account Charge is deducted daily in an amount of 0.00%, 0.15% or 0.35% depending upon your chosen investment option(s).
2. I understand that retirement income payments and termination values (if any), provided by the contract are variable when based on the investment experience of a separate account and are not guaranteed as to the dollar amount.

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 www.volusiadeferredcomp.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 www.volusiadeferredcomp.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.

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 E-mail Address and Your 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.