



City of Las Vegas 457(b) and 401(a) Plans Participation Agreement and Service Request

Personal Information

Plan Name and ID: City of Las Vegas 457(b) - 0037262001 City of Las Vegas 401(a) - 0037262002

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

*Nationwide strives to provide excellent customer service to our Members. By providing your phone number, you authorize Nationwide associates to contact you using automated dialing technology to assist you with your account.

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

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.

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.

Automatic Contribution Increase

NOTE: This election is voluntary and is only available if permitted by your plan.

I elect to participate in an annual automatic contribution increase.

If selected, this increase will automatically occur annually as soon as administratively feasible for the date selected below. Increases can only occur for money source(s) (Pre-Tax and Roth) and mode(s) (\$ or %) that you are currently contributing. Please do not select a date of 02/29; if selected, Nationwide will process on 02/28.

457(b) Pre-Tax Increase \$ _____

457(b) Roth Increase \$ _____

Increase Contribution Annually on: _____ (MM/DD)

Additional information regarding the automatic contribution increase option can be found in the attached Memorandum of Understanding.

I elect to stop my annual automatic contribution increase.

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: _____

3. Full Name: _____ Allocation: _____%

Relationship: _____ SSN: _____ Date of Birth: _____

Address: _____ Phone: _____

4. 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: _____

3. Full Name: _____ Allocation: _____%

Relationship: _____ SSN: _____ Date of Birth: _____

Address: _____ Phone: _____

4. Full Name: _____ Allocation: _____%

Relationship: _____ SSN: _____ Date of Birth: _____

Address: _____ Phone: _____

Funding Options

Pre-tax and Roth contributions will use the same investment options and allocation. If you wish to have different selections, contact a Customer Service Representative at 1-877-677-3678.

Asset Allocation

- _____% American Funds 2010 Target Date Retirement Fund - R6
- _____% American Funds 2015 Target Date Retirement Fund - R6
- _____% American Funds 2020 Target Date Retirement Fund - R6
- _____% American Funds 2025 Target Date Retirement Fund - R6
- _____% American Funds 2030 Target Date Retirement Fund - R6
- _____% American Funds 2035 Target Date Retirement Fund - R6
- _____% American Funds 2040 Target Date Retirement Fund - R6
- _____% American Funds 2045 Target Date Retirement Fund - R6
- _____% American Funds 2050 Target Date Retirement Fund - R6
- _____% American Funds 2055 Target Date Retirement Fund - R6
- _____% American Funds 2060 Target Date Retirement Fund - R6
- _____% American Funds 2065 Target Date Retirement Fund - R6

Specialty

- _____% Cohen & Steers Real Estate Securities - Z
- _____% Vanguard Energy Index - Admiral
- _____% Vanguard Health Care Index Fund - Admiral
- _____% Vanguard Utilities Index Fund - Admiral

International

- _____% Fidelity Total International Index Fund
- _____% MFS Research International - R6
- _____% T. Rowe Price Global Stock - I

Small Cap

- _____% AB Small Cap Growth - K
- _____% Fidelity Small Cap Index Fund
- _____% JPMorgan Undiscovered Mgrs Behavioral Value - R6

Mid Cap

- _____% Allspring Special Mid Cap Value Fund - Institutional Class
- _____% BlackRock Mid-Cap Growth Equity - Institutional
- _____% Fidelity Mid Cap Index

Large Cap

- _____% Fidelity 500 Index
- _____% Hartford Core Equity Fund Class - R6
- _____% JPMorgan Equity Income - R6
- _____% JPMorgan Large Cap Growth - R6

Bonds

- _____% DFA Inflation Protected Securities Portfolio - Institutional
- _____% PGIM High Yield - R6
- _____% Western Asset Core Plus Bond Fund - I

Balanced

- _____% Janus Henderson Balanced Fund - I

Fixed/Cash

- _____% Nationwide Fixed Account
- _____% Vanguard Federal Money Market Fund - Investor

100 % Total for both columns must equal 100%¹

¹ If the total investment option exceeds 100%, 100% of your contributions will be allocated to the American Funds Target Date Retirement Fund based upon your birth year. If the total investment option allocation percentage equals less than 100%, The remainder will be allocated to the Plan's default option, the American Funds Target Date Retirement Fund based upon your birth year:

DOB	Fund	DOB	Fund
1993 or after	Retirement 2060 Fund	1963-1967	Retirement 2030 Fund
1988-1992	Retirement 2055 Fund	1958-1962	Retirement 2025 Fund
1983-1987	Retirement 2050 Fund	1953-1957	Retirement 2020 Fund
1978-1982	Retirement 2045 Fund	1948-1952	Retirement 2015 Fund
1973-1977	Retirement 2040 Fund	1947 and before	Retirement 2010 Fund
1968-1972	Retirement 2035 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



City of Las Vegas 457(b) and 401(a) Plans 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:

457(b) Plans

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 contribution limits, they can be found at irs.gov. Under certain circumstances, additional amounts above the limit may be contributed to 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.

1. 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 to any 457(b), 403(b), and/or 401(k) Plan, including designated Roth contributions, fall within the specified limits. A Nationwide Retirement Solutions, Inc. ("Nationwide") representative can provide assistance in determining my contribution limits.
2. Earnings from designated Roth contributions may be subject to income taxes and penalties unless the distribution is a qualified distribution. A qualified distribution is one that meets the following requirements: (1) the contributions have been held in the Plan's designated Roth account for a 5-year holding period, and (2) the participant is at least age 59½, has become disabled or has died. An individual's 5-year holding period under the Plan generally begins with the first tax year for which a contribution is made to an individual's designated Roth account. Designated Roth contributions are generally subject to income taxes when contributed to the Plan's designated Roth account. Please note that once made, contributions and/or rollovers to a Roth account may not be reversed. In the event you wish to make changes, only future contributions and/or rollovers can be redirected.
3. I may withdraw funds from the Plan only upon separation from service or at age 70½. If I am still working, withdrawals from the Plan are also permitted for an unforeseeable emergency approved by the Plan; when taking a loan, if permitted by the Plan; or, I may take a one-time in-service withdrawal if my account value is \$5,000 or less (as adjusted) and I have not contributed to the Plan for two or more years. If permitted by the Plan, withdrawal for purchase 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 (the "Code") and applicable regulations as expressed in the Plan Document.
4. I must contribute a minimum of \$20 per pay into the Plan to satisfy minimum Plan contribution requirements.
5. Contributions, in the form of salary reductions, will be made until I notify Nationwide or my Plan Sponsor otherwise. Once notification is received, salary reductions will be changed as soon as administratively feasible.
6. Contributions will be invested as soon as administratively feasible upon receipt from the Plan Sponsor.

401(a) Plans

1. The annual defined contribution limit to all 401(a) plans is the lesser of the IRS maximum 415 limit, or 100% of my eligible compensation. This amount may be adjusted annually. If you have questions about these limits they can be found at irs.gov. I understand that current or future participation in additional benefit plans, such as 403(b) and/or 401(a) plans, may affect my maximum annual contribution limit under the 401(a) plan, in accordance with the Code.
2. I may withdraw vested funds from the Plan only upon severance from employment; upon reaching my normal retirement age as defined in the Plan Document; upon a financial hardship approved by my Plan, as applicable; disability, when taking a loan, if permitted by my Plan Sponsor and the Plan Document. 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 Code and applicable regulations, as expressed in the Plan Document. An early withdrawal penalty of 10% may apply in some circumstances. Please consult your tax advisor prior to requesting a distribution.

All Plans

1. My participation in the Plan is governed by the terms and conditions of the Plan Document. Fund prospectuses are available upon request at nrsforu.com or by calling 1-877-677-3678.
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 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 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 to 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. Nationwide 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 1-877-677-3678 or logging on to nrsforu.com. Options for investments may vary by the source of the money invested.

7. 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 1-877-677-3678.
8. 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, 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 Nationwide, I understand my beneficiary designations made on this form will apply to both plans unless I have indicated otherwise.
9. I must notify Nationwide of any address changes, beneficiary changes, contribution changes, allocation changes or errors on my account statement.
10. I will receive a statement of my account quarterly.
11. All telephone exchange requests will be recorded for the participant's protection.
12. 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 limitations or restrictions as they apply to the Plan may be obtained from the Plan Administrator.
13. If applicable, I understand that no changes will be effective until they are processed by Nationwide.
14. 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.

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 trading fee. Please read the underlying prospectuses carefully.

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.

Auto Increase

I understand that the participant elected automatic contribution increase option is only available if offered by the Plan and, if offered, will not take place until I elect this option. By selecting the participant elected automatic contribution increase option, my payroll contributions will automatically increase annually for the money source(s), the date and by the dollar or percentage amount selected. I may stop the participant elected automatic contribution increase at any time by calling 1-877-677-3678 completing a new Participation Agreement, or accessing frontlineplan.com. Increase requests that do not match the current source and mode as I am currently contributing will not be processed. A selected date of 02/29 will not be processed, and will be changed to 02/28.

Mutual Fund Payments 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.

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 Retirement Solutions, Inc. and Nationwide Life Insurance Company have 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 agree and consent to receive and view plan benefit statements, correspondence, confirmations, and other communications electronically. Nationwide will notify you via email that electronic documents are available online for you to view, save, and print. Electronic delivery replaces all hard-copy communication associated with your Retirement Plan(s) serviced by Nationwide; you will no longer receive these documents via U.S. Mail. By consenting to electronic delivery, you acknowledge and confirm that you have access to view, save, and print your documents from the website. If you would like to receive hard-copy versions of the above-referenced documents via U.S. Mail, you can request them by contacting Customer Solutions at 1-877-677-3678. You may opt out of electronic 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 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.