



**Personal Information**

Name:	SSN:
Address:	City, State, & ZIP:
Date of Birth:	Home Phone Number:
Department:	Work Phone Number:
Date of Hire:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Email Address:	

**Asset Rebalancing**

**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 NRS Service Center.

**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.**

**Beneficiary Designation**

**Check here if this is a change of beneficiary.** (Beneficiaries listed below replace any prior designation)

**PLEASE 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%):**

Name:	Relationship:	SSN:	Phone #:
Address:		Date of Birth:	% Split:
Name:	Relationship:	SSN:	Phone #:
Address:		Date of Birth:	% Split:

**Contingent Beneficiary(ies) (must total 100%):**

Name:	Relationship:	SSN:	Phone #:
Address:		Date of Birth:	% Split:
Name:	Relationship:	SSN:	Phone #:
Address:		Date of Birth:	% Split:

## Funding Options

### Asset Allocation Funds

- \_\_\_\_\_ % Dreyfus Balanced Opportunity Fund - Class Z
- \_\_\_\_\_ % Nationwide Investor Destinations Aggressive Fund - R6 Class
- \_\_\_\_\_ % Nationwide Investor Destinations Conservative Fund - R6 Class
- \_\_\_\_\_ % Nationwide Investor Destinations Moderate Fund - R6 Class
- \_\_\_\_\_ % Nationwide Investor Destinations Moderately Aggressive Fund - R6 Class
- \_\_\_\_\_ % Nationwide Investor Destinations Moderately Conservative Fund - R6 Class
- \_\_\_\_\_ % T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2020 Fund
- \_\_\_\_\_ % T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2025 Fund
- \_\_\_\_\_ % T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2030 Fund
- \_\_\_\_\_ % T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2035 Fund
- \_\_\_\_\_ % T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2040 Fund
- \_\_\_\_\_ % T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2045 Fund
- \_\_\_\_\_ % T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2050 Fund
- \_\_\_\_\_ % T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2055 Fund

### Specialty

- \_\_\_\_\_ % Fidelity Real Estate Income Fund

### International Stocks

- \_\_\_\_\_ % American Century International Growth Fund - Investor Class
- \_\_\_\_\_ % Janus Henderson Global Research Fund - Class T
- \_\_\_\_\_ % Oppenheimer Global Fund - Class I
- \_\_\_\_\_ % Oppenheimer International Growth I
- \_\_\_\_\_ % Templeton Foreign Fund - Class R6

### Small Cap Stocks

- \_\_\_\_\_ % Van Eck Funds, Inc. - Global Hard Assets Fund - Class A
- \_\_\_\_\_ % Nationwide Variable Insurance Trust: Nationwide Multi-Manager NVIT Small Company Fund

### Mid Cap Stocks

- \_\_\_\_\_ % PGIM Jennison Mid-Cap Growth Fund, Inc. - Class R6
- \_\_\_\_\_ % Wells Fargo Discovery Fund - Administrative Class
- \_\_\_\_\_ % Wells Fargo Opportunity Fund - Class A

### Large Cap Stocks

- \_\_\_\_\_ % Aberdeen U.S. Multi-Cap Equity Fund - Institutional Service Class
- \_\_\_\_\_ % American Century Growth Fund - Class R6
- \_\_\_\_\_ % American Century Income & Growth Fund
- \_\_\_\_\_ % American Century Ultra Fund
- \_\_\_\_\_ % Fidelity 500 Index Fund
- \_\_\_\_\_ % Fidelity Advisor Balanced Fund - Class T
- \_\_\_\_\_ % Fidelity Advisor Equity Income Fund - Class M
- \_\_\_\_\_ % Fidelity Advisor Growth Opportunities Fund - Class M
- \_\_\_\_\_ % Fidelity Contrafund K
- \_\_\_\_\_ % Franklin Mutual Series Funds - Mutual Shares Fund - Class A
- \_\_\_\_\_ % Invesco Comstock Fund - Class R5
- \_\_\_\_\_ % Janus Henderson Forty Fund - Class T
- \_\_\_\_\_ % Nationwide Dynamic U.S. Growth Fund - Class R6
- \_\_\_\_\_ % Nationwide Fund - Institutional Service Class
- \_\_\_\_\_ % Neuberger Berman Large Cap Value Fund: Trust Class
- \_\_\_\_\_ % Neuberger Berman Sustainable Equity Fund - Class R6
- \_\_\_\_\_ % The Dreyfus Third Century Fund Inc - Class Z
- \_\_\_\_\_ % The Investment Company of America(R) - Class R5
- \_\_\_\_\_ % Wells Fargo Large Cap Growth Fund - Class A

### Balanced

- \_\_\_\_\_ % Fidelity Asset Manager™
- \_\_\_\_\_ % Fidelity Puritan® Fund
- \_\_\_\_\_ % T. Rowe Price Retirement Balanced Fund

### Bonds

- \_\_\_\_\_ % Aberdeen Global Fixed Income Fund - Institutional Service Class
- \_\_\_\_\_ % BNY Mellon Insight Core Plus Fund - Class A
- \_\_\_\_\_ % Federated High Yield Trust - Service Shares
- \_\_\_\_\_ % Federated Investment Series Funds, Inc. - Federated Bond Fund
- \_\_\_\_\_ % Nationwide Bond Fund - Institutional Service Class
- \_\_\_\_\_ % Nationwide Inflation-Protected Securities Fund - Institutional Service Class
- \_\_\_\_\_ % Pioneer High Yield Fund - Class A

### Short-Term Investments

- \_\_\_\_\_ % American Century Short-Term Government Fund - Investor Class
- \_\_\_\_\_ % Nationwide Fixed Account
- \_\_\_\_\_ % Nationwide Government Money Market Fund - R6 Class
- \_\_\_\_\_ % Neuberger Berman Short Duration Bond Fund - Trust Class

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

1. If the total investment option allocation percentage equals less than 100%, the difference will be invested in the default option, the Nationwide Fixed Fund. If the total investment option percentage is greater than 100%, my application will be returned to me and my 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.

The contribution(s) will be allocated to the funding options in the percentages indicated above. I understand some investment options may impose a short-term trade fee. I understand I should read the fund prospectuses carefully.

**I have read and understand the terms contained in this form, including the attached Memorandum of Understanding, which is incorporated therein. I accept these terms and understand that these terms do not cover all the details of the Plan or products.**

Participant 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](mailto:rpublic@nationwide.com)  
By fax: 877-677-4329

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# City of Santa Monica Money Purchase Plan Memorandum of Understanding

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 the details of the Plan and should not be relied upon in making decisions about Plan benefits. You should refer to the Plan Document for specific details about the Plan's provisions and the prospectuses and other documentation for the Plan's underlying investment options.

1. The annual defined contribution plan 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. More information on the maximum contribution limits can be found at [irs.gov](http://irs.gov). Current or future participation in additional retirement plans, such as 403(b) and/or 401(a) plans, may affect the maximum annual contribution limit under this 401(a) plan.
2. The Plan Document governs when distributions may be made from the Plan. In general, distributions may be made only upon separation from service or upon the death of the participant. Some plans may also permit distribution upon reaching normal retirement age as defined in the Plan Document, upon a financial hardship approved by the Plan, upon disability or when taking a loan. All withdrawals of funds must be in compliance with the Code and any applicable regulations as well as the Plan Document, which the participant should consult to confirm which distribution opportunities are available. An additional early withdrawal tax of 10% may apply in some circumstances. It is strongly recommended that the participant consult with his/her tax advisor prior to requesting a distribution.
3. 414(h) Mandatory Employee Contributions - Your employer will specify the amount of these contributions if they are required by the Plan. Generally, these contributions are expressed as a percentage of pay. If an amount is specified, all eligible employees are required, as a condition of employment, to make this contribution to the Plan. These contributions will not be included in your taxable gross income; however, they do come out of your paycheck. The tax on these contributions will be deferred until benefits are distributed. Other plans may permit the participant to make a one time irrevocable election to contribute a percentage of compensation to the Plan prior to his/her Plan entry that cannot be modified later. The participant should consult the Plan Document for specific contribution provisions.
4. Participation in any of the employer's plans is governed by the terms and conditions of the Plan Document which should be consulted for plan details. Fund prospectuses are available upon request at [nrsforu.com](http://nrsforu.com) or by calling 877-NRS-FORU (1-877-677-3678).
5. Generally, distributions from the Plans must begin no later than the 1st of April following the later of the year the participant reaches age 70½ or separates from service. The Plan Document should be consulted for further details. Generally, all pre-tax distributions are taxable as ordinary income and are subject to income tax in the year received. Plan distributions must be made in a manner that satisfies the minimum distribution requirements of Code section 401(a)(9), which currently requires benefits to be paid at least annually over a period not to extend beyond the participant's life expectancy. Failure to meet minimum distribution requirements may result in the participant being subject to a 50% federal excise tax.
6. 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 NRS, I understand my beneficiary designations made on this form will apply to both plans unless I have indicated otherwise.
7. Disclaimer for Community and Marital Property States: If the participant resides in a community or marital property state, the participant's spouse may have a property interest in the participant's Plan account and the right to dispose of the interest by will. Therefore, NRS disclaims any warranty as to the effectiveness of the participant's beneficiary designation or as to the ownership of the account after the death of the participant's spouse. For additional information, please consult your legal advisor to learn more about how your beneficiary designation may be affected by community or marital property state law.
8. Participants must notify NRS of any address changes, beneficiary changes, contribution changes, allocation changes or errors on the participant's account statement.
9. Participants will receive a statement of their account quarterly.
10. All Plan transactions initiated using the telephone will be recorded for the participant's protection.

## FIXED OPTION

1. The Nationwide Fixed Account is offered by Nationwide Life Insurance Company.
2. The interest yield will be declared each quarter and will be a blended rate based upon the interest yield provided by the companies and the assets in the fund.  
**Exchange** - An exchange is the movement of money between the Nationwide Life Fixed 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.
3. Nationwide may earn a spread on assets held in the Nationwide Fixed Account, which is reflected in the crediting rate.

# City of Santa Monica, CA 401(a) Memorandum of Understanding

## **VARIABLE OPTION**

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.

## **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 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 877-677-3678 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 US 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 US mail delivery.

## **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. For more detail about the payments Nationwide receives, please visit [nrsforu.com](http://nrsforu.com).

## **ENDORSEMENT DISCLOSURE**

Nationwide Retirement Solutions, Inc. and Nationwide Life Insurance Company have endorsement relationships with the National Association of Counties, the International Association of Firefighters Financial Corporation, and United States Conference of Mayors. More information about the endorsement relationships may be found online at [nrsforu.com](http://nrsforu.com).