Objective
The goal of the Short Term Investment Fund - Cash (STIF-Cash) is to provide safety and stability with savings account-like returns or better through a diversified combination of money market funds and Federal Deposit Insurance Corporation (FDIC) insured savings accounts. The STIF-Cash managers include Government Money Market funds that invest primarily in U.S. Government related securities, and FDIC insured* accounts which have guarantees on deposits backed by the full faith and credit of the U.S. Government.

Strategy
The STIF-Cash is a blend of traditional savings accounts and Government Money Market funds. Effective November 2010, there are two Government Money Market mutual fund managers and three depositories for the FDIC insured component.* The Government Money Market fund managers are RBC Global Asset Management (U.S.) Inc. and BlackRock Advisors, LLC (BALLC), and the Depositories are Nationwide Bank, Bank of Oklahoma, NA (BOKF) and MUFG Union Bank, N.A. As of March 1, 2017, Nationwide Bank pays a rate based on the 3 Month Treasury Bill rate plus 0.25% with a minimum rate of 0.50%. BOKF pays a rate based on the 3 Month LIBOR minus 0.20% with a minimum rate of 0.10%. MUFG Union Bank pays a rate based on the 3 Month LIBOR minus 0.15% with a minimum rate of 0.20%. The Government Money Market funds invest in U.S. Government related securities which are managed to a consistent $1.00 net asset value (NAV) while seeking to provide short-term market rates for yield. The Government Money Market funds invest to provide a yield intended to exceed the 30 Day T-Bill. The assets are divided between the five providers in a manner intended to balance yield and safety.

Effective November 2010, the performance of the Fund is measured against the performance of the 90-day Treasury Bill Index (see Additional Disclosures for definition).

* Up to $250,000 per individual per financial institution. Additionally, the depositories provide collateral for amounts in excess of the FDIC limit.

** LIBOR is the base interest rate paid on deposits traded between banks in London. LIBOR’s cost of money is a widely monitored international interest indicator.

Portfolio Managers
Investment Option Inception Date: 1-01-2001
BlackRock Advisors, LLC (BALLC)
100 Bellevue Pkwy.
Wilmington DE 19809
Team Managed
www.blackrock.com

RBC Global Asset Management (U.S.) Inc.
50 South 6th St., Ste 2350
Minneapolis MN 55402
Team Managed
www.rbcgam.us

FDIC Providers:
BOKF
Bank of Oklahoma Tower
9520 N. May Ave., Ste. 110
Oklahoma City OK 73120
Team Managed
www.bokf.com

Nationwide Bank
One Nationwide Plaza, 2-14-05
Columbus OH 43215
www.nationwide.com

Union Bank
445 S. Figueroa St. 5th Floor
Los Angeles, CA 90071
www.unionbank.com

Estimated Fees
No transaction fees are charged. Instead, the funds indirectly incur management fees that are charged by the underlying investment funds in which the funds invest. The estimated expense ratio consists of operating expenses, including management fees and nominal trustee services fees, and an administrative expense of five basis points expense reimbursement. Fees are netted out of the performance of the funds. For the STIF-Cash, approximately 0.025% of this expense is reimbursed to Savings Plus from the Fund’s underlying Investment Managers.

<table>
<thead>
<tr>
<th>Expenses per $1000 investment</th>
<th>Gross expense</th>
<th>Net expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1.30</td>
<td>$1.30</td>
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| Total expense ratio           | 0.13%        | 0.13%       |
| Operating expenses            | 0.10%        | 0.10%       |
| Administrative expenses       | 0.025%       | 0.025%      |

Gross expense: $1.30
Net expense: $1.30
Federal Deposit Insurance Corporation, Securities Investor Protection Corporation, or any other government agency or instrumentality.

Risks of Investing in Fixed Income Securities.
To the extent that a Fund invests in fixed income securities, it will be subject to the risks associated with investments in fixed income securities. These risks include interest rate risk, credit risk and call/extension risk. In general, interest rate risk involves the risk that when interest rates decline, the market value of fixed income securities tends to increase (although many Mortgage-Backed Securities will have less potential than other debt securities for capital appreciation during periods of declining rates). Conversely, when interest rates increase, the market value of fixed income securities tends to decline. Credit risk involves the risk that the issuer could default on its obligations, and a Fund will not recover its investment. For example, increases in interest rates and/or a weakening of economic conditions caused by another recession or otherwise could adversely impact the ability of homeowners to repay mortgages or the value of the housing securing these mortgages. Call risk and extension risk are normally present in Mortgage-Backed Securities and asset-backed securities. For example, homeowners have the option to prepay their mortgages. Therefore, the duration of a security backed by home mortgages can either shorten (call risk) or lengthen (extension risk). In general, if interest rates on new mortgage loans fall sufficiently below the interest rates on exiting outstanding mortgage loans, the rate of prepayment would be expected to increase. Conversely, if mortgage loan interest rates rise above the interest rates on existing outstanding mortgage loans, the rate of prepayment would be expected to decrease. In either case, a change in the prepayment rate can result in losses to Participating Trusts.

Interest Rate Changes.
Debt and money market securities have varying levels of sensitivity to changes in interest rates. In general, the price of a debt or money market security can fall when interest rates rise and can rise when interest rates fall. Securities with longer maturities, mortgage securities, and the securities of issuers in the financial services sector can be more sensitive to interest rate changes. In other words, the longer the maturity of a security, the greater the impact a change in interest rates could have on the security’s price. In addition, short-term and long-term interest rates do not necessarily move in the same amount or the same direction. Short-term securities tend to react to changes in short-term interest rates, and long-term securities tend to react to changes in long-term interest rates.

Geographic Concentration.
Political and economic conditions and changes in regulatory, tax, or economic policy in a country could significantly affect the market in that country and in surrounding or related countries.

Conflicts of Interest.
The involvement of the Trustee and/or the investment Adviser and their affiliates in the management of, or their interest in, other accounts may present conflicts of interest with respect to each Fund or limit its investment activities. The Trustee and the Investment Adviser and their other advisory affiliates, may engage in proprietary trading and advise accounts and funds which have investment objectives similar to those of the Funds and/or which engage in and compete for transactions in the
same types of securities, currencies and instruments as the Funds. The Investment Adviser will not have any obligation to make available any information regarding their proprietary activities or strategies, or the activities or strategies used for other accounts managed by them, for the benefit of the management of the Funds. Therefore, it is possible that a Fund could sustain losses during periods in which the Investment Adviser and its affiliates and other accounts achieve significant profits on their trading for proprietary or other accounts. In addition, the Funds may, from time to time, enter into transactions in which other clients of Investment Adviser have an adverse interest.

**Financial Services Exposure.**

Financial services companies are highly dependent on the supply of short-term financing. The value of securities of issuers in the financial services sector can be sensitive to changes in government regulation and interest rates and to economic downturns in the United States and abroad.

**Industry Concentration.**

Market conditions, interest rates, and economic, regulatory, or financial developments could significantly affect a group of related industries, and the securities of companies in that group of related industries could react similarly to these or other developments.

The technology industries can be significantly affected by obsolescence of existing technology, short product cycles, falling prices and profits, and competition from new market entrants.

**Prepayment.**

Many types of debt securities, including mortgage securities, are subject to prepayment risk. Prepayment occurs when the issuer of a security can repay principal prior to the security’s maturity. Securities subject to prepayment can offer less potential for gains during a declining interest rate environment and similar or greater potential for loss in a rising interest rate environment. In addition, the potential impact of prepayment features on the price of a debt security can be difficult to predict and result in greater volatility.

**Issuer-Specific Changes.**

Change in the financial condition of an issuer, changes in specific economic or political conditions that affect a particular type of security or issuer, and changes in general economic or political conditions can affect the credit quality or value of an issuer’s securities. Entities providing credit support or a maturity-shortening structure also can be affected by these types of changes. If the structure of a security fails to function as intended, the security could decline in value. The value of securities of smaller, less well-known issuers can be more volatile than that of larger issuers. Smaller issuers can have more limited product lines, markets, or financial resources. Lower-quality debt securities (those of less than investment-grade quality) and certain types of other securities tend to be particularly sensitive to these changes.

Lower-quality debt securities and certain types of other securities involve greater risk of default or price changes due to changes in the credit quality of the issuer. The value of lower-quality debt securities and certain types of other securities often fluctuates in response to company, political, or economic developments and can decline significantly over short periods of time or during periods of general or regional economic difficulty. Lower-quality debt securities can be thinly traded or have restrictions on resale, making them difficult to sell at an acceptable price. The default rate for lower-quality debt securities is likely to be higher during economic recessions or periods of high interest rates.

**Risks of Illiquid Securities.**

Each Fund may invest in certain illiquid securities that cannot be readily disposed of in the ordinary course of business at fair value. Illiquid securities include:

- Both domestic and foreign securities that are not readily marketable.
- Certain participation interests.
- Repurchase agreements and time deposits with a notice or demand period of more than seven days.
- Certain over the counter options.
- Certain structured securities and all swap transactions.
- Certain restricted securities other than Rule 144A.

Securities for which a liquid institutional trading market is present.

Investing in Rule 144A Securities may decrease the liquidity of a Fund to the extent that qualified institutional buyers become for a time uninterested in purchasing these restricted securities. The purchase price and subsequent valuation of restricted and illiquid securities normally reflect a discount, which may be significant, from the market price of comparable securities for which a liquid market exists.

**Risks Related to Soundness of Financial Institutions.**

Routine funding or settlement transactions could be adversely affected by the actions and commercial soundness of domestic or foreign financial institutions. The operations of U.S. and global financial services institutions are highly interconnected and a decline in the financial condition of one or more financial services institutions may expose the Funds to credit losses or defaults, limit their access to liquidity or otherwise disrupt their operations.

**Operational Risks.**

Operation of the Funds may be subject to risk of loss resulting from human error, inadequate or failed internal processes and systems, or external events. Operational risks also include the risk of fraud by employees, clerical and record-keeping errors, nonperformance by vendors, threats to cybersecurity, and computer/telecommunications malfunctions.

**Important Facts**

**Price**

The unit value of the Fund changes daily, based upon the market value of the underlying securities. The Fund is subject to wide fluctuations in unit value because it holds virtually all assets in common stocks.

**Information Accessibility**

Since this is not a mutual fund, information is not available from a newspaper or other public information sources. The plan’s recordkeeper will provide your account information over the internet and through an automated telephone system.
Prospectus Information
The STIF–Cash is a portfolio of assets managed specifically for your plan. Unlike a mutual fund, only the participants of your plan can invest in the Fund. Therefore, because it is not a mutual fund, a prospectus is not available. This summary is designed to provide descriptive information.

Additional Disclosures
The 90-day Treasury Bill Index is based on the auction rates that the U.S. Treasury provides for 90-day Treasury Bills. No fees or commissions are subtracted from index returns and it is not possible to invest directly in a market index.

While the STIF-Cash trades are received by Nationwide Retirement Solutions on days on which the NYSE is open and the Federal Reserve Bank of Philadelphia is closed, the underlying BlackRock FedFund is closed. Therefore, trades received on days when the BlackRock FedFund is closed will be processed the next business day when the BlackRock FedFund is open. Therefore, your trade out of the STIF-Cash will be subject to a one day delay. Currently the only scheduled days on which the NYSE is open and the Federal Reserve Bank of Philadelphia is closed are Columbus Day and Veterans’ Day.