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Retirement Solutions | [Sample Quarterly Plan Checkup](#)

Helping you monitor your company's retirement plan

[Sample Quarterly Plan Checkup](#)



Welcome to your Quarterly Plan Checkup

Your Quarterly Plan Checkup is a consolidated package of plan statements, reports and industry best practices.

This kit is designed to help you address issues such as investment performance analysis, plan processes and your fiduciary responsibilities, and to help you and your employees get the most out of your retirement plan.

We appreciate the opportunity you have given Nationwide® in choosing us as your retirement plan provider. Together with your financial professional and plan administrator, we hope that your Quarterly Plan Checkup simplifies the review of your plan and allows you to get back to what you do best: running your business.

SAMPLE

Plan statement

This section contains your plan statement for this past quarter.

Key questions to focus on in this section include:

- ✓ Are employees deferring more or less than they have in the past?
- ✓ What are the rates of return for the investment options in your plan?
- ✓ Was there extensive withdrawal activity that you weren't aware of?
- ✓ Did your employer contributions, if applicable, get into the plan as expected?



R & D SALES, INC.
 R & D SALES, INC.
 5100 RINGS RD.
 PALM HARBOR , FL 34685

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Plan Level

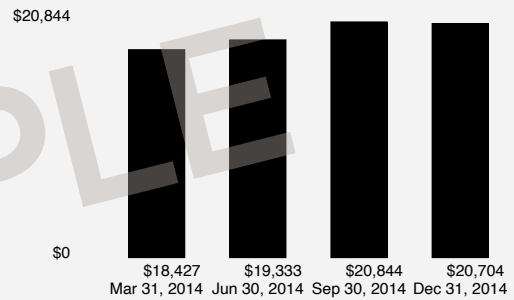
R & D Sales
001 – 80002
 sample header

TOTAL ASSETS:
\$20,756.38 AS OF 02/07/2015

COMPANY RETIREMENT PORTFOLIO FROM 01/01/2015 TO 02/07/2015

Plan Values At A Glance	
Opening Value on 01/01/2015	\$18,517.74
Contributions	\$0.00
Investment Gain/(Loss)	\$52.59
Outstanding Loan Balance	\$2,186.05
Total Account Value on 02/07/2015	\$20,756.38

Recent Retirement Account History*

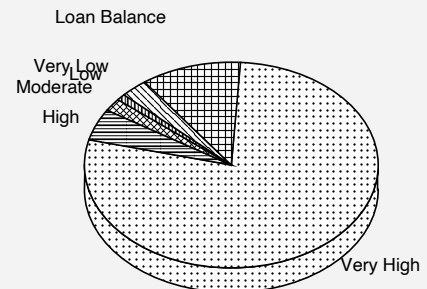


*Corrections made after the close of past periods are not reflected in this representation.

05010

Investment Volatility	% of Total	Investment Volatility Category Balance
Very High	80.63 %	\$16,735.22
High	4.86 %	\$1,008.60
Moderate	1.62 %	\$335.44
Low	0.27 %	\$55.43
Very Low	2.10 %	\$435.64
Account Value		\$18,570.33
Outstanding Loan Balance	10.53 %	\$2,186.05
Total Account Value	100%	\$20,756.38

05010





ADDITIONAL PLAN DATA

Plan Information for current reporting period		Web & Voice Response Unit (VRU) statistics		
		Participants with activity	Web	VRU
Participants with a balance	5	System access	8	0
Number of participants terminating	0	Established login/PIN	0	0
Number of participants new to plan	2	Mix change	1	0
Loan originations	0	Exchange/Restructure	1	0
Number of models	32	Fund evaluator tool	0	N/A
Number of participants in models	0			

ACCOUNT ACTIVITY SUMMARY BY INVESTMENT AND SOURCE

Details of your activity can be reviewed by visiting nationwide.com/login

EMPLOYER DISCRETIONARY

Fund Option	Beginning Balance	Contributions	Exchanges	Withdrawals	Gain/Loss	Adjustments	Closing Balance	Units
Very High								
Aicf Cambiar Aggr Val Inv *	\$0.00	\$0.00	\$0.48	\$0.00	(\$0.48)	\$0.00	\$0.00	0.0000
Aicf Cambiar Smcap Inv *	\$59.59	\$0.00	(\$57.72)	\$0.00	(\$1.87)	\$0.00	\$0.00	0.0000
Alps Clough China I *	\$59.62	\$0.00	(\$0.61)	\$0.00	\$0.26	\$0.00	\$59.27	52.1368
Alps Crcommgcpitcomstrat I *	\$0.00	\$0.00	\$60.18	\$0.00	\$0.07	\$0.00	\$60.25	78.9224
Opp Devl Mkt A *	\$0.00	\$0.00	(\$0.12)	\$0.00	\$0.12	\$0.00	\$0.00	0.0000
Sub Total	\$119.21	\$0.00	\$2.21	\$0.00	(\$1.90)	\$0.00	\$119.52	
Moderate								
Amg Fq Gbl Rskbal Inv *	\$0.00	\$0.00	\$0.18	\$0.00	(\$0.18)	\$0.00	\$0.00	0.0000
Nw S P 500 Indx Svc *	\$0.00	\$0.00	(\$0.31)	\$0.00	\$0.31	\$0.00	\$0.00	0.0000
Sub Total	\$0.00	\$0.00	(\$0.13)	\$0.00	\$0.13	\$0.00	\$0.00	
Low								
Abnden Dynmc Alloc A	\$0.00	\$0.00	(\$0.16)	\$0.00	\$0.16	\$0.00	\$0.00	0.0000
Ambcn Bal Adv *	\$0.00	\$0.00	(\$0.14)	\$0.00	\$0.14	\$0.00	\$0.00	0.0000
Amfids Inc Fd Am R6	\$0.00	\$0.00	(\$0.29)	\$0.00	\$0.29	\$0.00	\$0.00	0.0000
Bikrk Gbl Alloc Inv A *	\$0.00	\$0.00	(\$0.29)	\$0.00	\$0.29	\$0.00	\$0.00	0.0000
Dfa Gbl Alloc 60 40 Inst *	\$0.00	\$0.00	(\$0.74)	\$0.00	\$0.74	\$0.00	\$0.00	0.0000
Opp Intl Bd A *	\$0.00	\$0.00	(\$0.14)	\$0.00	\$0.14	\$0.00	\$0.00	0.0000
Sub Total	\$0.00	\$0.00	(\$1.76)	\$0.00	\$1.76	\$0.00	\$0.00	
Very Low								
Dfa Gbl Alloc 25 75 Inst *	\$0.00	\$0.00	(\$0.33)	\$0.00	\$0.33	\$0.00	\$0.00	0.0000
Nw Hm St Bd A	\$0.00	\$0.00	\$0.01	\$0.00	(\$0.01)	\$0.00	\$0.00	0.0000
Sub Total	\$0.00	\$0.00	(\$0.32)	\$0.00	\$0.32	\$0.00	\$0.00	
Total	\$119.21	\$0.00	\$0.00	\$0.00	\$0.31	\$0.00	\$119.52	

EMPLOYEE PRE-TAX DEFERRAL

Fund Option	Beginning Balance	Contributions	Exchanges	Withdrawals	Gain/Loss	Adjustments	Closing Balance	Units
Very High								
Ab Intl Val K	\$13.44	\$0.00	\$0.00	\$0.00	\$0.31	\$0.00	\$13.75	18.4463

* This fund was selected by a participant through Fund Window or is part of an asset allocation model for your plan.



ACCOUNT ACTIVITY SUMMARY BY INVESTMENT AND SOURCE

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EMPLOYEE PRE-TAX DEFERRAL

Fund Option	Beginning Balance	Contributions	Exchanges	Withdrawals	Gain/Loss	Adjustments	Closing Balance	Units
Aicf Cambiar Aggr Val Inv *	\$0.00	\$0.00	\$59.96	\$0.00	(\$59.96)	\$0.00	\$0.00	0.0000
Aicf Cambiar Smcap Inv *	\$7,476.06	\$0.00	(\$7,242.53)	\$0.00	(\$233.53)	\$0.00	\$0.00	0.0000
Alps Clough China I *	\$7,482.34	\$0.00	(\$68.89)	\$0.00	\$33.22	\$0.00	\$7,446.67	6,550.2365
Alps Crcommgpcplcomstrat I *	\$0.00	\$0.00	\$7,558.29	\$0.00	\$8.85	\$0.00	\$7,567.14	9,912.2346
Dfa Emrg Mkt Cor Inst *	\$17.14	\$0.00	\$0.00	\$0.00	\$0.35	\$0.00	\$17.49	17.4949
Drey Grtr China A	\$433.12	\$0.00	\$0.00	\$0.00	(\$14.20)	\$0.00	\$418.92	384.4808
Drey Natrl Rsrc A *	\$2.49	\$0.00	\$0.00	\$0.00	\$0.05	\$0.00	\$2.54	2.5590
Harbor Intl Inst	\$29.00	\$0.00	\$0.00	\$0.00	\$0.51	\$0.00	\$29.51	22.9085
Jpm Smcap Val A *	\$19.96	\$0.00	\$0.00	\$0.00	(\$0.02)	\$0.00	\$19.94	6.5678
Nw Smcap Indx A	\$505.16	\$0.00	\$0.00	\$0.00	(\$0.12)	\$0.00	\$505.04	202.0185
Opp Devl Mkt A *	\$0.00	\$0.00	(\$14.92)	\$0.00	\$14.92	\$0.00	\$0.00	0.0000
Opp Intl Gr A *	\$29.90	\$0.00	\$0.00	\$0.00	\$0.58	\$0.00	\$30.48	17.4519
Prudntl Gbl Realest A *	\$32.64	\$0.00	\$0.00	\$0.00	\$1.43	\$0.00	\$34.07	17.9202
Vngrd Explr Inv *	\$25.92	\$0.00	\$0.00	\$0.00	\$0.17	\$0.00	\$26.09	13.5092
Sub Total	\$16,067.17	\$0.00	\$291.91	\$0.00	(\$247.44)	\$0.00	\$16,111.64	
High								
Abrden Gbl Eq A *	\$28.95	\$0.00	\$0.00	\$0.00	\$0.28	\$0.00	\$29.23	25.5449
Nw Mdcap Mkt Indx A	\$513.82	\$0.00	\$0.00	\$0.00	\$8.35	\$0.00	\$522.17	186.3572
Pnc Smcap A	\$288.51	\$0.00	\$0.00	\$0.00	\$4.79	\$0.00	\$293.30	154.7009
Prncpl Lgcap Gr Inst *	\$25.35	\$0.00	\$0.00	\$0.00	\$0.30	\$0.00	\$25.65	12.0141
Prudntl Jnism Gr A *	\$38.17	\$0.00	\$0.00	\$0.00	\$0.83	\$0.00	\$39.00	17.6705
Sub Total	\$894.80	\$0.00	\$0.00	\$0.00	\$14.55	\$0.00	\$909.35	
Moderate								
Amg Fq Gbl Rskbal Inv *	\$0.00	\$0.00	\$22.60	\$0.00	(\$22.60)	\$0.00	\$0.00	0.0000
Blkrk Eq Divd Inv A	\$209.26	\$0.00	\$0.00	\$0.00	(\$2.46)	\$0.00	\$206.80	113.4006
Dfa Us Lg Co *	\$64.09	\$0.00	\$0.00	\$0.00	(\$0.07)	\$0.00	\$64.02	34.1153
Jpm Eq Inc A *	\$39.02	\$0.00	\$0.00	\$0.00	(\$0.18)	\$0.00	\$38.84	25.9180
Mfs Val A *	\$25.84	\$0.00	\$0.00	\$0.00	(\$0.06)	\$0.00	\$25.78	10.7629
Nw S P 500 Indx Svc *	\$0.00	\$0.00	(\$52.14)	\$0.00	\$52.14	\$0.00	\$0.00	0.0000
Sub Total	\$338.21	\$0.00	(\$29.54)	\$0.00	\$26.77	\$0.00	\$335.44	
Low								
Abrden Dynmc Alloc A	\$0.00	\$0.00	(\$19.86)	\$0.00	\$19.86	\$0.00	\$0.00	0.0000
Ambcn Bal Adv *	\$0.00	\$0.00	(\$18.17)	\$0.00	\$18.17	\$0.00	\$0.00	0.0000
Amfids Inc Fd Am R6	\$0.00	\$0.00	(\$36.83)	\$0.00	\$36.83	\$0.00	\$0.00	0.0000
Blkrk Gbl Alloc Inv A *	\$0.00	\$0.00	(\$36.91)	\$0.00	\$36.91	\$0.00	\$0.00	0.0000
Dfa Gbl Alloc 60 40 Inst *	\$0.00	\$0.00	(\$93.35)	\$0.00	\$93.35	\$0.00	\$0.00	0.0000
Neuber Hi Inc A *	\$30.11	\$0.00	\$0.00	\$0.00	\$0.58	\$0.00	\$30.69	23.1845
Opp Intl Bd A *	\$0.00	\$0.00	(\$17.32)	\$0.00	\$17.32	\$0.00	\$0.00	0.0000
Pimco Real Rtn Inst	\$24.27	\$0.00	\$0.00	\$0.00	\$0.47	\$0.00	\$24.74	17.4184
Sub Total	\$54.38	\$0.00	(\$222.44)	\$0.00	\$223.49	\$0.00	\$55.43	
Very Low								
Amcent Shtdrinflprtbd Inst	\$36.22	\$0.00	\$0.00	\$0.00	\$0.25	\$0.00	\$36.47	33.0732
Dfa Gbl Alloc 25 75 Inst *	\$0.00	\$0.00	(\$41.40)	\$0.00	\$41.40	\$0.00	\$0.00	0.0000
Nw Hm St Bd A	\$0.00	\$0.00	\$1.47	\$0.00	(\$1.47)	\$0.00	\$0.00	0.0000
Nw Mny Mkt Inst	\$118.03	\$0.00	\$0.00	\$0.00	(\$0.10)	\$0.00	\$117.93	112.2763
Pimco Ttl Rtn Inst	\$49.68	\$0.00	\$0.00	\$0.00	\$0.75	\$0.00	\$50.43	31.5642
Prudntl Ttl Rtn Bd A *	\$75.00	\$0.00	\$0.00	\$0.00	\$0.99	\$0.00	\$75.99	60.0499
Sub Total	\$278.93	\$0.00	(\$39.93)	\$0.00	\$41.82	\$0.00	\$280.82	
Total	\$17,633.49	\$0.00	\$0.00	\$0.00	\$59.19	\$0.00	\$17,692.68	

05020

* 05020 *

* This fund was selected by a participant through Fund Window or is part of an asset allocation model for your plan.



ACCOUNT ACTIVITY SUMMARY BY INVESTMENT AND SOURCE

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EMPLOYER MATCHING

Fund Option	Beginning Balance	Contributions	Exchanges	Withdrawals	Gain/Loss	Adjustments	Closing Balance	Units
Very High								
Ab Intl Val K	\$1.72	\$0.00	\$0.00	\$0.00	\$0.04	\$0.00	\$1.76	2.3668
Aicf Cambiar Aggr Val Inv *	\$0.00	\$0.00	\$0.57	\$0.00	(\$0.57)	\$0.00	\$0.00	0.0000
Aicf Cambiar Smcap Inv *	\$71.07	\$0.00	(\$68.85)	\$0.00	(\$2.22)	\$0.00	\$0.00	0.0000
Alps Clough China I *	\$71.11	\$0.00	(\$0.66)	\$0.00	\$0.31	\$0.00	\$70.76	62.2417
Alps Crcommgcpitcomstrat I *	\$0.00	\$0.00	\$71.86	\$0.00	\$0.08	\$0.00	\$71.94	94.2400
Drey Grtr China A	\$191.88	\$0.00	\$0.00	\$0.00	(\$6.29)	\$0.00	\$185.59	170.3307
Nw Smcap Indx A	\$90.88	\$0.00	\$0.00	\$0.00	(\$0.02)	\$0.00	\$90.86	36.3429
Opp Devl Mkt A *	\$0.00	\$0.00	(\$0.14)	\$0.00	\$0.14	\$0.00	\$0.00	0.0000
Sub Total	\$426.66	\$0.00	\$2.78	\$0.00	(\$8.53)	\$0.00	\$420.91	
High								
Nw Mdcap Mkt Indx A	\$97.66	\$0.00	\$0.00	\$0.00	\$1.59	\$0.00	\$99.25	35.4214
Moderate								
Amg Fq Gbl Rskbal Inv *	\$0.00	\$0.00	\$0.21	\$0.00	(\$0.21)	\$0.00	\$0.00	0.0000
Nw S P 500 Indx Svc *	\$0.00	\$0.00	(\$0.50)	\$0.00	\$0.50	\$0.00	\$0.00	0.0000
Sub Total	\$0.00	\$0.00	(\$0.29)	\$0.00	\$0.29	\$0.00	\$0.00	
Low								
Abrcdn Dynmc Alloc A	\$0.00	\$0.00	(\$0.19)	\$0.00	\$0.19	\$0.00	\$0.00	0.0000
Amcbn Bal Adv *	\$0.00	\$0.00	(\$0.17)	\$0.00	\$0.17	\$0.00	\$0.00	0.0000
Amfds Inc Fd Am R6	\$0.00	\$0.00	(\$0.35)	\$0.00	\$0.35	\$0.00	\$0.00	0.0000
Bikrk Gbl Alloc Inv A *	\$0.00	\$0.00	(\$0.35)	\$0.00	\$0.35	\$0.00	\$0.00	0.0000
Dfa Gbl Alloc 60 40 Inst *	\$0.00	\$0.00	(\$0.89)	\$0.00	\$0.89	\$0.00	\$0.00	0.0000
Opp Intl Bd A *	\$0.00	\$0.00	(\$0.16)	\$0.00	\$0.16	\$0.00	\$0.00	0.0000
Sub Total	\$0.00	\$0.00	(\$2.11)	\$0.00	\$2.11	\$0.00	\$0.00	
Very Low								
Dfa Gbl Alloc 25 75 Inst *	\$0.00	\$0.00	(\$0.39)	\$0.00	\$0.39	\$0.00	\$0.00	0.0000
Nw Hm St Bd A	\$0.00	\$0.00	\$0.01	\$0.00	(\$0.01)	\$0.00	\$0.00	0.0000
Nw Inv Dest Mod Cnsvr Svc	\$21.86	\$0.00	\$0.00	\$0.00	\$0.19	\$0.00	\$22.05	13.6211
Nw Mny Mkt Inst	\$132.89	\$0.00	\$0.00	\$0.00	(\$0.12)	\$0.00	\$132.77	126.4091
Sub Total	\$154.75	\$0.00	(\$0.38)	\$0.00	\$0.45	\$0.00	\$154.82	
Total	\$679.07	\$0.00	\$0.00	\$0.00	(\$4.09)	\$0.00	\$674.98	

FOR DAUGHTERS BENEFIT

Fund Option	Beginning Balance	Contributions	Exchanges	Withdrawals	Gain/Loss	Adjustments	Closing Balance	Units
Very High								
Drey Grtr China A	\$85.97	\$0.00	\$0.00	\$0.00	(\$2.82)	\$0.00	\$83.15	76.3154
Total	\$85.97	\$0.00	\$0.00	\$0.00	(\$2.82)	\$0.00	\$83.15	

* This fund was selected by a participant through Fund Window or is part of an asset allocation model for your plan.



ACCOUNT ACTIVITY SUMMARY BY INVESTMENT AND SOURCE

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ROTH ROLLOVER

Fund Option	Beginning Balance	Contributions	Exchanges	Withdrawals	Gain/Loss	Adjustments	Closing Balance	Units
Outstanding Loan Balance							\$2,186.05	
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,186.05	

TOTAL OF ALL FUNDS

Fund Option	Beginning Balance	Contributions	Exchanges	Withdrawals	Gain/Loss	Adjustments	Closing Balance	Units
Very High								
Ab Intl Val K	\$15.16	\$0.00	\$0.00	\$0.00	\$0.35	\$0.00	\$15.51	20.8131
Aicf Cambiar Aggr Val Inv *	\$0.00	\$0.00	\$61.01	\$0.00	(\$61.01)	\$0.00	\$0.00	0.0000
Aicf Cambiar Smcap Inv *	\$7,606.72	\$0.00	(\$7,369.10)	\$0.00	(\$237.62)	\$0.00	\$0.00	0.0000
Alps Clough China I *	\$7,613.07	\$0.00	(\$70.16)	\$0.00	\$33.79	\$0.00	\$7,576.70	6,664.6150
Alps Crcommgcpitcomstrat I *	\$0.00	\$0.00	\$7,690.33	\$0.00	\$9.00	\$0.00	\$7,699.33	10,085.3970
Dfa Emrg Mkt Cor Inst *	\$17.14	\$0.00	\$0.00	\$0.00	\$0.35	\$0.00	\$17.49	17.4949
Drey Grtr China A	\$710.97	\$0.00	\$0.00	\$0.00	(\$23.31)	\$0.00	\$687.66	631.1269
Drey Natrl Rsrc A *	\$2.49	\$0.00	\$0.00	\$0.00	\$0.05	\$0.00	\$2.54	2.5590
Harbor Intl Inst	\$29.00	\$0.00	\$0.00	\$0.00	\$0.51	\$0.00	\$29.51	22.9085
Jpm Smcap Val A *	\$19.96	\$0.00	\$0.00	\$0.00	(\$0.02)	\$0.00	\$19.94	6.5678
Nw Smcap Indx A	\$596.04	\$0.00	\$0.00	\$0.00	(\$0.14)	\$0.00	\$595.90	238.3614
Opp Devl Mkt A *	\$0.00	\$0.00	(\$15.18)	\$0.00	\$15.18	\$0.00	\$0.00	0.0000
Opp Intl Gr A *	\$29.90	\$0.00	\$0.00	\$0.00	\$0.58	\$0.00	\$30.48	17.4519
Prudntl Gbl Realest A *	\$32.64	\$0.00	\$0.00	\$0.00	\$1.43	\$0.00	\$34.07	17.9202
Vnrgd Explr Inv *	\$25.92	\$0.00	\$0.00	\$0.00	\$0.17	\$0.00	\$26.09	13.5092
Sub Total	\$16,699.01	\$0.00	\$296.90	\$0.00	(\$260.69)	\$0.00	\$16,735.22	
High								
Abrden Gbl Eq A *	\$28.95	\$0.00	\$0.00	\$0.00	\$0.28	\$0.00	\$29.23	25.5449
Nw Mdcap Mkt Indx A	\$611.48	\$0.00	\$0.00	\$0.00	\$9.94	\$0.00	\$621.42	221.7786
Pnc Smcap A	\$288.51	\$0.00	\$0.00	\$0.00	\$4.79	\$0.00	\$293.30	154.7009
Prncpl Lgcap Gr Inst *	\$25.35	\$0.00	\$0.00	\$0.00	\$0.30	\$0.00	\$25.65	12.0141
Prudntl Jnison Gr A *	\$38.17	\$0.00	\$0.00	\$0.00	\$0.83	\$0.00	\$39.00	17.6705
Sub Total	\$992.46	\$0.00	\$0.00	\$0.00	\$16.14	\$0.00	\$1,008.60	
Moderate								
Amg Fq Gbl Rskbal Inv *	\$0.00	\$0.00	\$22.99	\$0.00	(\$22.99)	\$0.00	\$0.00	0.0000
Blkrk Eq Divd Inv A	\$209.26	\$0.00	\$0.00	\$0.00	(\$2.46)	\$0.00	\$206.80	113.4006
Dfa Us Lg Co *	\$64.09	\$0.00	\$0.00	\$0.00	(\$0.07)	\$0.00	\$64.02	34.1153
Jpm Eq Inc A *	\$39.02	\$0.00	\$0.00	\$0.00	(\$0.18)	\$0.00	\$38.84	25.9180
Mfs Val A *	\$25.84	\$0.00	\$0.00	\$0.00	(\$0.06)	\$0.00	\$25.78	10.7629
Nw S P 500 Indx Svc *	\$0.00	\$0.00	(\$52.95)	\$0.00	\$52.95	\$0.00	\$0.00	0.0000
Sub Total	\$338.21	\$0.00	(\$29.96)	\$0.00	\$27.19	\$0.00	\$335.44	
Low								
Abrden Dynmc Alloc A	\$0.00	\$0.00	(\$20.21)	\$0.00	\$20.21	\$0.00	\$0.00	0.0000
Ambcn Bal Adv *	\$0.00	\$0.00	(\$18.48)	\$0.00	\$18.48	\$0.00	\$0.00	0.0000
Amfids Inc Fd Am R6	\$0.00	\$0.00	(\$37.47)	\$0.00	\$37.47	\$0.00	\$0.00	0.0000
Blkrk Gbl Alloc Inv A *	\$0.00	\$0.00	(\$37.55)	\$0.00	\$37.55	\$0.00	\$0.00	0.0000

05030

* 05030 *

* This fund was selected by a participant through Fund Window or is part of an asset allocation model for your plan.



ACCOUNT ACTIVITY SUMMARY BY INVESTMENT AND SOURCE

Details of your activity can be reviewed by visiting nationwide.com/login

TOTAL OF ALL FUNDS

Fund Option	Beginning Balance	Contributions	Exchanges	Withdrawals	Gain/Loss	Adjustments	Closing Balance	Units
Dfa Gbl Alloc 60 40 Inst *	\$0.00	\$0.00	(\$94.98)	\$0.00	\$94.98	\$0.00	\$0.00	0.0000
Neuber Hi Inc A *	\$30.11	\$0.00	\$0.00	\$0.00	\$0.58	\$0.00	\$30.69	23.1845
Opp Intl Bd A *	\$0.00	\$0.00	(\$17.62)	\$0.00	\$17.62	\$0.00	\$0.00	0.0000
Pimco Real Rtn Inst	\$24.27	\$0.00	\$0.00	\$0.00	\$0.47	\$0.00	\$24.74	17.4184
Sub Total	\$54.38	\$0.00	(\$226.31)	\$0.00	\$227.36	\$0.00	\$55.43	
Very Low								
Amcent Shtdrinflprtbd Inst	\$36.22	\$0.00	\$0.00	\$0.00	\$0.25	\$0.00	\$36.47	33.0732
Dfa Gbl Alloc 25 75 Inst *	\$0.00	\$0.00	(\$42.12)	\$0.00	\$42.12	\$0.00	\$0.00	0.0000
Nw Hm St Bd A	\$0.00	\$0.00	\$1.49	\$0.00	(\$1.49)	\$0.00	\$0.00	0.0000
Nw Inv Dest Mod Cnsv Svc	\$21.86	\$0.00	\$0.00	\$0.00	\$0.19	\$0.00	\$22.05	13.6211
Nw Mny Mkt Inst	\$250.92	\$0.00	\$0.00	\$0.00	(\$0.22)	\$0.00	\$250.70	238.6854
Pimco Ttl Rtn Inst	\$49.68	\$0.00	\$0.00	\$0.00	\$0.75	\$0.00	\$50.43	31.5642
Prudntl Ttl Rtn Bd A *	\$75.00	\$0.00	\$0.00	\$0.00	\$0.99	\$0.00	\$75.99	60.0499
Sub Total	\$433.68	\$0.00	(\$40.63)	\$0.00	\$42.59	\$0.00	\$435.64	
Outstanding Loan Balance							\$2,186.05	
Total	\$18,517.74	\$0.00	\$0.00	\$0.00	\$52.59	\$0.00	\$20,756.38	

* This fund was selected by a participant through Fund Window or is part of an asset allocation model for your plan.

INVESTMENT PERFORMANCE SUMMARY

The plan's performance for the quarter is (0.38 %).

This rate is calculated by considering investment gain/(loss) for the period, which is reduced by any fees that are included as part of the unit value calculation or withdrawn from the account. Such fees may include administrative or service provider fees. The plan performance rate is for the entire portfolio and takes into account the beginning balance and the amount and timing of any deposits or withdrawals. Changes in the account value made after the close of the period may not be reflected in the performance calculation. For more information on personal rate of return go to nationwide.com/login.

The plan's performance for this year-to-date is (0.55 %).

This rate is calculated by considering investment gain/(loss) for the period, which is reduced by any fees that are included as part of the unit value calculation or withdrawn from the account. Such fees may include administrative or service provider fees. The plan performance rate is for the entire portfolio and takes into account the beginning balance and the amount and timing of any deposits or withdrawals. Changes in the account value made after the close of the period may not be reflected in the performance calculation. For more information on personal rate of return go to nationwide.com/login.



Below is the past investment performance for each of the fund alternatives in your plan. Past performance may be of help for future planning. Please note that past performance is not a guarantee of future performance.

Performance as of 12/31/2014

Number of Partic. Invested	Fund Option	Actual		Annualized			Annualized			
		YTD	12 mos.	3 Yr.	5 Yr.	10 Yr.	Since Fund Inception	Fund Incep. Date	Gross Expense Ratio	Net Asset Fee
Models										
0	AMR Friday									
	+ Blkrk Gbl Alloc Inv A	0.96 %	0.96 %	7.67 %	5.34 %	5.99 %	8.43 %	10/21/1994	1.14 %	0.90 %
	OAmfids Inc Fd Am R6	7.55 %	7.55 %	11.87 %	10.25 %	5.97 %	10.44 %	11/30/1973	0.29 %	1.10 %
0	Demo Moderate									
	+ Opp Devl Mkt A	(5.66 %)	(5.66 %)	6.66 %	4.39 %	10.23 %	12.23 %	11/18/1996	1.33 %	0.90 %
	+ Nw S P 500 Indx Svc	12.04 %	12.04 %	18.66 %	13.76 %	6.08 %	4.01 %	07/24/1998	0.57 %	0.90 %
	+ Ambcn Bal Adv	7.82 %	7.82 %	13.15 %	9.90 %	5.30 %	7.38 %	07/17/1987	1.08 %	0.90 %
	ODfa Gbl Alloc 60 40 Inst	2.58 %	2.58 %	9.57 %	7.45 %	4.93 %	5.46 %	12/23/2003	0.52 %	1.10 %
	+ Abrden Dyncm Alloc A	5.04 %	5.04 %	8.40 %	6.51 %	4.86 %	5.54 %	06/29/2004	1.89 %	0.90 %
	+ Opp Intl Bd A	(0.58 %)	(0.58 %)	1.20 %	1.83 %	4.12 %	7.02 %	06/15/1995	1.00 %	0.90 %
	+ Nw Hm St Bd A	(0.31 %)	(0.31 %)	0.25 %	0.63 %	1.70 %	1.65 %	11/02/2004	0.77 %	0.90 %
	ODfa Gbl Alloc 25 75 Inst	1.47 %	1.47 %	3.98 %	3.86 %	3.46 %	3.58 %	12/24/2003	0.44 %	1.10 %
Individual Investments										
2	+ Ab Intl Val K	(7.26 %)	(7.26 %)	8.36 %	0.64 %	0.19 %	3.95 %	03/29/2001	1.30 %	0.90 %
0	+ Invsco Gbl Realest A	13.12 %	13.12 %	13.26 %	9.17 %	N/A	5.48 %	04/29/2005	1.46 %	0.90 %
3	+ Drey Grtr China A	(12.07 %)	(12.07 %)	7.71 %	(2.90 %)	9.38 %	10.65 %	05/12/1998	1.82 %	0.90 %
1	OHarbor Intl Inst	(7.83 %)	(7.83 %)	8.39 %	4.39 %	6.18 %	10.17 %	12/31/1987	0.76 %	1.10 %
2	+ Nw Smcap Indx A	3.53 %	3.53 %	17.67 %	14.04 %	6.24 %	7.15 %	04/09/1997	0.78 %	0.90 %
1	+ Pnc Smcap A	2.33 %	2.33 %	20.18 %	17.27 %	6.97 %	7.41 %	04/02/2004	1.48 %	0.90 %
0	ONw Mdcap Mkt Indx Inst	8.32 %	8.32 %	18.44 %	14.93 %	8.18 %	8.21 %	12/29/1999	0.29 %	1.10 %
2	+ Nw Mdcap Mkt Indx A	8.10 %	8.10 %	18.20 %	14.69 %	7.97 %	7.98 %	12/29/1999	0.71 %	0.90 %
0	+ Wlmttrbr Eq Indx 46 #	12.40 %	12.40 %	18.74 %	13.97 %	N/A	6.63 %	11/22/2005	0.54 %	0.90 %
1	+ Blkrk Eq Divd Inv A	8.08 %	8.08 %	13.89 %	11.59 %	7.56 %	9.25 %	10/21/1994	0.95 %	0.90 %
0	+ Nw Fd A	10.96 %	10.96 %	17.44 %	12.39 %	5.10 %	8.63 %	05/11/1933	1.05 %	0.90 %
1	OPimco Real Rtn Inst	2.28 %	2.28 %	(0.20 %)	3.19 %	3.53 %	5.41 %	01/29/1997	0.47 %	1.10 %
1	OAmcent Shtdrinflprtbd Inst	(2.59 %)	(2.59 %)	(1.15 %)	1.75 %	N/A	2.63 %	05/31/2005	0.37 %	1.10 %
0	+ Nw Hm St Bd A	(0.31 %)	(0.31 %)	0.25 %	0.63 %	1.70 %	1.65 %	11/02/2004	0.77 %	0.90 %
1	+ Nw Inv Dest Mod Cnsv Svc	2.98 %	2.98 %	6.17 %	5.38 %	3.76 %	3.20 %	03/30/2000	0.90 %	0.90 %
1	OPimco Ttl Rtn Inst	3.53 %	3.53 %	3.11 %	3.98 %	4.82 %	6.65 %	05/11/1987	0.46 %	1.10 %

This is a Collective Investment Fund and is therefore not subject to the same legal requirements as a mutual fund. Collective Investment Funds are available to individuals only through their participation in a qualified retirement plan.

05040

* 05040 *



Fund performance is calculated by Nationwide Financial Services, Inc. The fund performance calculates changes in net assets assuming the reinvestment of capital gains and income dividends, and reflects the underlying fund expenses and the deduction of Nationwide's asset fee of 1.10% for optional(O), 0.90% for primary plus(+) for the mutual funds listed above. Performance for the funds is based on the current charges being applied to all historical time periods and does not include any other fees or expenses including termination charges, plan or participant fees, or trust fees, if applicable. Any such fees and charges, if applicable and reflected, would lower the performance described above. PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS. Investment returns and principal are not guaranteed and the value at the time of redemption may be worth more or less than its original cost. Nationwide is not making any recommendations regarding these funds. Although data is gathered from reliable sources, Nationwide cannot guarantee its completeness and accuracy. Performance results for the time periods this investment option has been offered in the program are reflected in the figures without "*" to the right of the number. Results that have an "*" to the right of the number are for the underlying fund prior to it being offered within this program. When there is market volatility, current returns may be less than the performance shown. **Before investing, understand that mutual funds, collective investment funds and annuities are not insured by the FDIC, NCUSIF, or any other Federal government agency and are not deposits or obligations of, guaranteed by, or insured by, the depository institution where offered or any of its affiliates. Mutual funds, collective investment funds and annuities involve investment risk and may lose value.** Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. The use of an asset allocation model does not guarantee returns or insulate you from potential losses. For more complete information, including fees, charges and expenses, please refer to additional information, investment profiles and underlying fund prospectuses, if applicable, from your pension representative. Please note your plan may include Collective Investment Funds for which prospectuses are not applicable. Please read the information carefully before investing any money. Certain of the funds are only available as investment options in variable life insurance or variable annuity contracts issued by life insurance companies. They are NOT offered or made available to the general public directly. Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank. The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA.

TRANSACTION SUMMARY FROM 01/01/2015 TO 02/07/2015

Transaction Date	Transactions	Amount
01/05/2015	Employee Pre-Tax Deferral Exchange In	\$4,466.45
01/05/2015	Employee Pre-Tax Deferral Exchange Out	(\$4,466.45)
01/05/2015	Employer Discretionary Exchange In	\$35.60
01/05/2015	Employer Discretionary Exchange Out	(\$35.60)
01/05/2015	Employer Matching Exchange In	\$42.45
01/05/2015	Employer Matching Exchange Out	(\$42.45)
01/07/2015	Employee Pre-Tax Deferral Exchange In	\$14,855.65
01/07/2015	Employee Pre-Tax Deferral Exchange Out	(\$14,855.65)
01/07/2015	Employer Discretionary Exchange In	\$118.38
01/07/2015	Employer Discretionary Exchange Out	(\$118.38)
01/07/2015	Employer Matching Exchange In	\$141.20
01/07/2015	Employer Matching Exchange Out	(\$141.20)
01/13/2015	Employee Pre-Tax Deferral Exchange In	\$14,929.39
01/13/2015	Employee Pre-Tax Deferral Exchange Out	(\$14,929.39)
01/13/2015	Employer Discretionary Exchange In	\$118.96
01/13/2015	Employer Discretionary Exchange Out	(\$118.96)
01/13/2015	Employer Matching Exchange In	\$141.90
01/13/2015	Employer Matching Exchange Out	(\$141.90)
01/14/2015	Employee Pre-Tax Deferral Exchange In	\$14,906.79
01/14/2015	Employee Pre-Tax Deferral Exchange Out	(\$14,906.79)
01/14/2015	Employer Discretionary Exchange In	\$118.78
01/14/2015	Employer Discretionary Exchange Out	(\$118.78)
01/14/2015	Employer Matching Exchange In	\$141.69
01/14/2015	Employer Matching Exchange Out	(\$141.69)
01/15/2015	Employee Pre-Tax Deferral Exchange In	\$14,860.84
01/15/2015	Employee Pre-Tax Deferral Exchange Out	(\$14,860.84)
01/15/2015	Employer Discretionary Exchange In	\$118.41
01/15/2015	Employer Discretionary Exchange Out	(\$118.41)
01/15/2015	Employer Matching Exchange In	\$141.25
01/15/2015	Employer Matching Exchange Out	(\$141.25)
02/05/2015	Employee Pre-Tax Deferral Exchange In	\$15,116.53
02/05/2015	Employee Pre-Tax Deferral Exchange Out	(\$15,116.53)
02/05/2015	Employer Discretionary Exchange In	\$120.34
02/05/2015	Employer Discretionary Exchange Out	(\$120.34)
02/05/2015	Employer Matching Exchange In	\$143.68
02/05/2015	Employer Matching Exchange Out	(\$143.68)

Fiduciary investment review

This section details the quarterly reports made available through the Nationwide Fiduciary Series®. They provide both plan- and fund-level views of the appropriateness and market standing of the investment options you make available to your employees. Make sure that you review these reports with your financial professional. The Fiduciary Series has many tools to help you understand this analysis, take appropriate action and recognize your additional fiduciary responsibilities.

Key questions to focus on in this section include:



Is your portfolio as diversified as it needs to be? As you'd like it to be?



How are your participants using the investment options in your plan?



What are the rates of return for the investment options in your plan?

Please note:

The "Total Balance" found on the Plan Overview report will not match the balance found on the Plan Statement section of this package. This is because Fiduciary Series balance information is updated periodically throughout the quarter. Your complete Fiduciary Series reports and disclosure can be found on the Fiduciary Series website at fiduciaryseries.com. If you need help with the Fiduciary Series website, contact your financial professional. The Nationwide Fiduciary Series is general in nature and is not intended to constitute legal or investment advice on any particular matter. Neither Nationwide nor any of its representatives provide tax, financial or legal advice. The Nationwide Fiduciary Series is not for participant use.

Diversification does not assure to make a profit and does not guarantee against loss in a declining market.

An index is unmanaged, and one cannot invest directly in an index.



Example Plan Overview

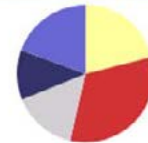
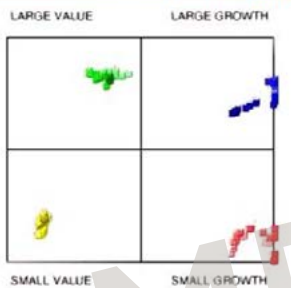
DISCLOSURES

Fund status is based on the fund's overall batting average versus its peer group. See **Methodology**. A fund rated below average for three or more quarters as of the annual asset review date will normally be replaced. Fund status, overall batting average, and all graphical data is shown as of the most recent quarter end. Plan assets and accounts will be updated every two weeks.

Fund Name	Asset Class	Morningstar Peer Group (# of Funds)	Plan		Overall Batting	
			Assets	Accounts	Average	Status
Intermediate Government Fund	Bonds	Intermediate Government (311 funds)	\$893,947	215	0.246	✘
Large Value Fund	Large Cap	Large Value (1228 funds)	\$758,231	190	0.296	✔
Large Growth Fund	Large Cap	Large Growth (1663 funds)	\$623,450	172	0.194	✘
Mid-Cap Blend Fund	Mid Cap	Mid-Cap Blend (440 funds)	\$223,998	114	0.211	✘
Mid-Cap Growth Fund	Mid Cap	Mid-Cap Growth (740 funds)	\$425,332	178	0.300	✔
Small Growth Fund	Small Cap	Small Growth (753 funds)	\$496,892	185	0.316	✔
World Stock Fund	Intl Stocks	World Stock (978 funds)	\$495,263	183	0.280	✔
Foreign Large Value Fund	Intl Stocks	Foreign Large Value (375 funds)	\$315,267	157	0.285	✔
Total Assets			\$4,232,300			

How have the asset classes performed?
 How diversified are fund styles (IIS equity)?
 How diversified are the plan assets?

Total Return 1 Year



■ Bonds 21.1% ■ Large Cap 32.6%
■ Mid Cap 15.3% ■ Small Cap 11.7%
■ Intl Stocks 19.2%

KEY for Fiduciary Series website symbols and abbreviations

★	"Parent share class" - Indicates a fund in which the share class offered in the Nationwide product is different than the share class displayed. This is typically an indication of a fund share class with less than 3 years of performance history, in which case the history for the parent share class with the same fund name has been substituted. The two funds have identical investment objectives and holdings but may have different fund expenses, which would affect the performance. Please consult your other Nationwide materials and a prospectus for information on the true share class.
⊛	"Blocked fund" - Specific to individual plans : Fund is no longer available for new investment by participants but assets remain in the fund.
✔	"Pass" : - Above Average batting average against peers (greater than .250) - Meets minimum fund analysis criteria outlined in Investment Policy Statement
✘	"Fail" : - Below Average batting average against peers (less than .250) - Does Not Meet minimum fund analysis criteria outlined in Investment Policy Statement
⚠	"Warning Sign" indicator - secondary fund analysis : - On Available Investments, Quarterly Status Summary, Plan Overview reports : indicates fund has at least one Warning Sign - Detailed Analysis report details quantity and characteristics of Warning Sign(s)
SIR	Since Inception Return (fund performance)
GFR	Gross Prospectus Expense Ratio : Annual operating expense ratio, gross of any fee waivers, as found in the fee table of the fund's prospectus
Total Assets	Assets and Accounts (number of Participants with assets currently in each investment) are updated twice a month, to reflect data near the middle and end of each month. Therefore, this information will not match back to the quarter-end date noted at the top of this report, but it is designed to provide the user with updates throughout the quarter.

For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. Your clients should read the prospectus carefully before investing. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your plan's representative or by calling 1-800-626-3112.

Example Quarterly Status Summary

IMPORTANT DISCLOSURES

Fund Status: Click on an icon below to view Fund Evaluation

Fund Name	Morningstar Peer Group	Current Quarter		Prior Quarters					
		Bat Avg	Status	Bat Avg	Status	Bat Avg	Status	Bat Avg	Status
		Intermediate Government Fund	Intermediate Government	0.231	✗	0.228	✗	0.239	✗
Large Value Fund	Large Value	0.293	✓	0.327	✓	0.315	✓	0.325	✓
Large Growth Fund	Large Growth	0.201	✗	0.221	✗	0.219	✗	0.212	✗
Mid-Cap Blend Fund	Mid-Cap Blend	0.239	✗	0.243	✗	0.260	✓	0.268	✓
Mid-Cap Blend Fund	Mid-Cap Blend	0.192	✗	0.189	✗	0.177	✗	0.182	✗
Small Growth Fund	Small Growth	0.253	✓	0.263	✓	0.282	✓	0.324	✓
World Stock Fund	World Stock	0.323	✓	0.332	✓	0.314	✓	0.296	✓
Foreign Large Value Fund	Foreign Large Value	0.278	✓	0.297	✓	0.294	✓	0.299	✓

Fund status is based on the fund's overall batting average versus its peer group. See Methodology.

NOTE: Depending on your Investment Policy Statement, you will normally replace a fund that has been rated Below Average for at least three out of the last four quarters.

PNW-0276AO.3

KEY for Fiduciary Series website symbols and abbreviations

★	"Parent share class" - Indicates a fund in which the share class offered in the Nationwide product is different than the share class displayed. This is typically an indication of a fund share class with less than 3 years of performance history, in which case the history for the parent share class with the same fund name has been substituted. The two funds have identical investment objectives and holdings but may have different fund expenses, which would affect the performance. Please consult your other Nationwide materials and a prospectus for information on the true share class.
⚙	"Blocked fund" - Specific to individual plans : Fund is no longer available for new investment by participants but assets remain in the fund.
✓	"Pass" : - Above Average batting average against peers (greater than .250) - Meets minimum fund analysis criteria outlined in Investment Policy Statement
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⚠	"Warning Sign" indicator - secondary fund analysis : - On Available Investments, Quarterly Status Summary, Plan Overview reports : indicates fund has at least one Warning Sign - Detailed Analysis report details quantity and characteristics of Warning Sign(s)
SIR	Since Inception Return (fund performance)
GER	Gross Prospectus Expense Ratio : Annual operating expense ratio, gross of any fee waivers, as found in the fee table of the fund's prospectus
Total Assets	Assets and Accounts (number of Participants with assets currently in each investment) are updated twice a month, to reflect data near the middle and end of each month. Therefore, this information will not match back to the quarter-end date noted at the top of this report, but it is designed to provide the user with updates throughout the quarter.

For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. Your clients should read the prospectus carefully before investing. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your plan's representative or by calling 1-800-626-3112.

Evaluation and monitoring participant activity

Understanding how your employees use their retirement plan allows you to identify possible educational needs, along with ways to make the retirement plan even more attractive and productive for your workforce. This section contains participant activity reports that can be beneficial in understanding.

Short-term measures:



Are your participants aware of and using the website to access their accounts?



Are participants conducting a large number of transactions electronically?



Is there an opportunity for you to increase their awareness of specific tools and services you've made available to them?

Please note:

The "Participant Status" information on the page that follows is based upon typical plan activity and is intended to provide you with an estimate.

Make sure you take a look at the explanation page that follows your plan's statistics; it will provide additional details.

Participant Status

	Aggregate Count
Participants with a Balance	1
Participants with Deposits during Quarter	0
New Participants	1
Participants without a Balance	0

Web Account Activity

Activity Type	Number of Occurrences
Account Balance Inquiry	3
Current Allocation Inquiry	0
Future Allocation Change Completed	1
Exchange Completed	0
Rebalance Completed	1
Address Updated	0
Automated Asset Rebalancing - Quarterly	0
Automated Asset Rebalancing - Semi-Annual	0
Automated Asset Rebalancing - Annual	0

Voice Response Line Activity

Activity Type	Number of Occurrences
Transfer to Customer Service Representative	0
Current Allocation Inquiry	0
Future Allocation Change Completed	0
Exchange Completed	0
Rebalance Completed	0
Account Balance Inquiry	0
Automated Asset Rebalancing - Quarterly	0
Automated Asset Rebalancing - Semi-Annual	0
Automated Asset Rebalancing - Annual	0

Participants with a Balance: This includes participants who have a dollar balance greater than zero on the last day of the quarter.

Participants with Deposits during Quarter: This focuses on employee deferrals, employer matching and profit-sharing contributions. Rollover transfers from another plan or provider are also included.

New Participants: This includes any participant that now has a balance at the end of the quarter, but did not exist in our system prior to this quarter or existed with a zero balance.

Participants without a Balance: This includes participants that had a balance at any point during this quarter, but now have a zero balance. This is presumably due to termination. This can include other total withdrawals or administrative adjustments.

SAMPLE

Best practices

Now that you've had a chance to review your Quarterly Plan Checkup, what's your plan's diagnosis?

Here are some possible considerations:



Plan statement

Do you like what you see?

Review this section each quarter and compare it to previous quarters. This report may help identify trends such as contribution rates, exchanges, withdrawal activity and your plan's individual investment gain or loss.



Fiduciary investment review

How are your investment options performing?

For example, if your Quarterly Status Summary displays a fund(s) with three or four red X's, it may indicate a need to make a change in your plan's portfolio. Some ideas for taking action include:

- Notify and educate your participants in writing if any action is taken — this will give them time to review and make changes to their accounts
- Contact your financial professional — they can help you with the search for replacement investment(s)



Participant activity

Are your participants using the tools available to them? Use this section to monitor how your participants use the website and phone system.

Maybe your participants could use some system education? If so, contact your financial professional or account manager and ask about the "Managing Your Retirement Account" participant education module.



This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

The Nationwide Fiduciary Series is general in nature and not intended to constitute legal or investment advice on any particular matter. Neither Nationwide nor any of its representatives provide tax, financial or legal advice. The Nationwide Fiduciary Series is not for participant use.

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The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: Columbus, Ohio.

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PNM-0730AO.10 (06/23)