Times Change. So Can the Way You Invest.

Savings Plus Fund Redesign and Reselection Initiative

See inside for important information and dates.
Times change.
So can the way you invest.

Retirement planning today is not like it was for our grandparents, whose pensions covered the majority of their financial needs in retirement. Today, more responsibility rests with employees, so we take very seriously our goal of providing you the best opportunity to build a portfolio that meets your needs throughout each stage of your life.

To help you meet these needs, we are:

1. **Customizing and redesigning Core Investment and Target Date Funds (TDFs).** Starting April 1, 2020, we are simplifying the fund lineup to make it even easier to invest in a way that meets your personal goals and we are excited to share our new investment fund lineup with you. Of course, no approach is guaranteed and cannot assure a profit or protect from a loss in a down market. As in the past, plan fiduciaries are not liable for any loss that results from an individual investment choice made by a participant.

2. **Opening a Reselection Window, which is your opportunity to make investment selections from our new investment fund lineup.** You can also choose to do nothing and we will transfer your current account balance and future contributions into the TDF that most closely aligns with the year you turn age 65. The Reselection Window will open on April 1, 2020 at 12 a.m. PT and will close on May 22, 2020 at 1 p.m. PT.

Please review the contents of this brochure so that you are aware of important timelines that will impact your account and the choices available to you.

**Important dates and opportunities for action.**

**Wednesday, April 1, 2020 at 12 a.m. PT**
**Reelection Window opens.** You can select from our new investment fund lineup until May 22, 2020.

**Friday, May 22, 2020 at 1 p.m. PT**
**Reelection Window closes and Blackout Period begins.** You should review your account for any changes you might want to make before the Blackout Period. During this period, you won’t be able to update your account, take a distribution or a loan, or perform any other transactions. Refer to the Blackout Period section for more information on page 10.

**Thursday, May 28, 2020 at 1 p.m. PT**
**Blackout Period is anticipated to end.** You will once again have full access to your Savings Plus account, including moving your assets in or out of your current investments and making changes to your account as you normally would. The date listed for the end of the Blackout Period is an estimate only and should not be considered a guarantee for any purpose.
Our new Core Investment Fund Lineup.

We are changing our core investment fund lineup to make it easier to build a diversified portfolio. Currently, we offer both an actively managed and an index investment fund in each of the five major asset classes: Bonds, Large Cap, Mid Cap, International, and Small Cap. Going forward, we will offer either an actively managed or an index fund option in four of the asset classes to balance expected returns, risk, and investment management fees. Reducing our core investment fund lineup to one fund option per asset class streamlines the selection process and provides an opportunity to build a portfolio that meets your needs throughout each stage of your life.

Additionally, we are removing the underutilized Diversified Real Return (DRR) Fund and introducing a new Small-Mid Cap Fund to replace the current Small Cap and Mid Cap funds. The Small-Mid Cap fund features the benefits of both the small and mid cap asset categories. Both small and mid cap funds are designed to invest in companies that are in earlier growth stages and can focus on longer-term sustainability.

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Current Lineup</th>
<th>New Lineup</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-Term Investments</td>
<td>Short-Term Investment Fund - Cash (A)</td>
<td>Short-Term Investment Fund - Cash (A)</td>
</tr>
<tr>
<td></td>
<td>Short-Term Investment Fund (A)</td>
<td></td>
</tr>
<tr>
<td>Bond Fund (A)</td>
<td>Bond Fund (A)</td>
<td>Bond Fund (A)</td>
</tr>
<tr>
<td>Bond Index Fund (P)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diversified Real Return</td>
<td>Diversified Real Return (A)</td>
<td></td>
</tr>
<tr>
<td>Balanced</td>
<td>Socially Responsible Fund (A)</td>
<td>Socially Responsible Fund (A)</td>
</tr>
<tr>
<td>Large Cap Stocks</td>
<td>Large Cap Fund (A)</td>
<td>Large Cap Index Fund (P)</td>
</tr>
<tr>
<td></td>
<td>Large Cap Index Fund (P)</td>
<td></td>
</tr>
<tr>
<td>Mid Cap Stocks</td>
<td>Mid Cap Fund (A)</td>
<td>Mid Cap Index Fund (P)</td>
</tr>
<tr>
<td></td>
<td>Mid Cap Index Fund (P)</td>
<td></td>
</tr>
<tr>
<td>Small-Mid Cap Stocks</td>
<td>Small-Mid Cap Fund (A)</td>
<td>Small-Mid Cap Fund (A)</td>
</tr>
<tr>
<td>International Stocks</td>
<td>International Fund (A)</td>
<td>International Fund (A)</td>
</tr>
<tr>
<td></td>
<td>International Index Fund (P)</td>
<td></td>
</tr>
<tr>
<td>Small Cap Stocks</td>
<td>Small Cap Fund (A)</td>
<td>Small Cap Index Fund (P)</td>
</tr>
<tr>
<td></td>
<td>Small Cap Index Fund (P)</td>
<td></td>
</tr>
</tbody>
</table>

You can make your reselection decision online or by contacting our Service Center at (855) 616-4776.

Fund Fact Sheets
To obtain more information about our new funds, view the Fund Fact Sheets on savingsplusnow.com or contact the Service Center at (855) 616-4776 to request a copy.

Fund Fact Sheets provide the overall objective and strategy of the fund, the underlying investment managers, performance data, including benchmarks, as well as the fees and expenses associated with each investment option. The fees noted on the interim Fact Sheets are estimates.

The interim Fund Fact Sheets are located in the Times Change. So Can the Way You Invest. web page at savingsplusnow.com.

See Understanding Fees (page 5) to learn how fees are determined.
Want more options?

Personal Choice Retirement Account (PCRA)

This is an option for investors who may want to direct investments to a wider variety of options other than those available in our core investment lineup, such as mutual funds, individual stocks, bonds, ETFs, and a variety of other options, including index funds. While certain fees associated with the PCRA were eliminated as of October 1, 2019, additional transaction fees may apply to investments made through the PCRA. Go to savingsplusnow.com for more information.

Assets in the PCRA are not impacted by our Redesign and Reselection Initiative. If you have a PCRA account, you will be able to complete trades in your PCRA account through the Schwab website throughout the Reselection Window and the Blackout Period.

Please refer to the Schwab Personal Choice Retirement Account (PCRA) for a summary of your plan-specific fees for trade orders placed in your Schwab PCRA or contact PCRA Schwab at 888-393-7272.

Our Target Date Funds have a new look, too.

Our TDFs are custom-built investment portfolios that are designed and managed by investment professionals to meet the needs of Savings Plus participants. Each TDF aims to stay appropriately invested, and is intended to provide you with a well-diversified investment portfolio that keeps pace with you in every stage of life. The fund rebalances to maintain the target allocation to the underlying investment strategies.

Currently, TDFs align with your date of birth, based upon the assumption you will begin taking distributions at age 62. We are redesigning the TDFs to align with the year you turn age 65. They are adjusted for longer-term growth potential and gradually become more conservative until you reach your mid 70s. Assets are then moved into the most conservative TDF, the TDF-Income Fund, where the allocations to stocks, bonds, and short-term investments remain steady. Additionally, we are adding exposure to a Global Tactical Asset Allocation (GTAA) strategy. The GTAA manager has flexibility to invest in diversified investments such as U.S. and non-U.S. equities, fixed income, and alternatives. Additionally, the GTAA manager has the flexibility to change investments and their relative exposure in the portfolio as world-wide economic conditions present new opportunities.

Savings Plus’s TDFs are custom-built investment portfolios that are designed and managed by investment professionals to maintain a well-diversified investment portfolio that appropriately keeps pace with each stage of life. The fund aligns with the year you turn 65, and automatically rebalances to maintain the target allocation to the underlying investment strategies. The fund gradually shifts to become more conservative when you reach your mid 70s. The “Steady State Allocation” maintains a conservative portfolio with higher allocations to bonds and short-term investments and lower allocations to stocks to provide lower volatility in your retirement years.

See the important Qualified Default Investment Alternative notice on page 11 for more information about the construction of the TDFs.
The following chart illustrates which TDF your assets will be invested in based upon the year you were born.

<table>
<thead>
<tr>
<th>If you were born between...</th>
<th>Corresponding Target Date Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to 1948</td>
<td>Target Date Fund–Income</td>
</tr>
<tr>
<td>1948 – 1952</td>
<td>Target Date Fund–2015</td>
</tr>
<tr>
<td>1953 – 1957</td>
<td>Target Date Fund–2020</td>
</tr>
<tr>
<td>1958 – 1962</td>
<td>Target Date Fund–2025</td>
</tr>
<tr>
<td>1963 – 1967</td>
<td>Target Date Fund–2030</td>
</tr>
<tr>
<td>1968 – 1972</td>
<td>Target Date Fund–2035</td>
</tr>
<tr>
<td>1973 – 1977</td>
<td>Target Date Fund–2040</td>
</tr>
<tr>
<td>1978 – 1982</td>
<td>Target Date Fund–2045</td>
</tr>
<tr>
<td>1983 – 1987</td>
<td>Target Date Fund–2050</td>
</tr>
<tr>
<td>1988 – 1992</td>
<td>Target Date Fund–2055</td>
</tr>
<tr>
<td>1993 – 1997</td>
<td>Target Date Fund–2060</td>
</tr>
<tr>
<td>1998 – 2002</td>
<td>Target Date Fund–2065</td>
</tr>
</tbody>
</table>

Understanding fees.

Savings Plus investment funds are constructed using one or more underlying investment strategies to achieve optimal diversification. These details are available in the Strategy and Investment Manager sections of each Fund Fact Sheet. Investment managers are selected through a competitive bid process that results in a contracted fee structure. The fee structure for each manager listed on the Fund Fact Sheet is combined to calculate the estimated fee for the fund.

Investment manager fees can be a flat rate, but more often consist of a tiered fee structure based on the amount of Plan assets that are invested with the manager. Under a tiered fee structure, the fee rate becomes lower when the amount of total Plan assets invested reaches a certain amount. For investment options with this type of fee structure, the actual fees that will apply cannot be determined until participants have made their investment selections and the Redesign and Reselection process is complete. Because actual fees for the new funds cannot be determined yet, expense ratio information on the interim fact sheets is based on the highest fee rate that could apply under the contracted fee structure for each fund, although Savings Plus anticipates that actual fee rates will be lower.

The actual fee rates for the new investment fund lineup will be included in the second quarter 2020 (Q2-20) Fund Fact Sheets available online in July 2020. At that time, participants will also have access to each investment option’s performance history and the associated benchmarks for each investment fund in the new lineup. Each Savings Plus investment option’s performance is measured on a net-of-fee basis. This means that earnings and losses are reported after fees have been deducted. The interim Fund Fact Sheets are located on the Times Change. So Can the Way You Invest. webpage at savingsplusnow.com.

You can make your reselection decision online or by contacting our Service Center at (855) 616-4776.
What do you need to do? The choice is yours.

In keeping with our purpose, we want you to get the most out of your participation in Savings Plus and empower you to live your desired lifestyle in retirement.

Option 1: Choose to do nothing
If you choose not to make a selection during the Reselection Window, your current account balance and future contributions for all money sources (such as Pre-tax and Roth assets) will be invested in the redesigned TDF that aligns closest to the year you turn 65 (the new qualified default investment alternative) (see page 5). This transaction will take place after the close of market on May 22, 2020 and will be reflected in your account on May 23, 2020. You can make changes to your account when the blackout period ends, which is anticipated to be on May 28, 2020 at 1 p.m. PT.

Option 2: Choose to select your investment funds
If you choose to select your investment funds, you must take action during the Reselection Window (opens April 1, 2020 at 12 a.m. and closes May 22, 2020 at 1 p.m. PT). You must make a selection for each plan type, for example 401(k) and 457(b). You can reselect online or contact the Service Center at (855) 616-4776.

Reselect online

Step 1 Log into your account at savingsplusnow.com.

Step 2 Select the plan, 401(k) or 457(b), for which your desired changes will apply. Changes made in one plan will not be reflected in the other plan.

Step 3 Go to Manage My Funds from the left navigation bar. Note: if you use a mobile device or tablet, you will find the dropdown of options at the top left of the page.

Step 4 Choose your funds from the three methods featured on the following page. Screenshots are also provided.
  A. Pick your own investment funds with online guidance.
  B. Pick your own investment funds without online guidance.
  C. Select professional fund management.

Learn more at savingsplusnow.com.
A. To pick your own investment funds with online guidance, select **Want help choosing funds?** This will take you to My Investment Planner, our free online asset allocation tool. Based on the information you provide, the tool provides guidance on investment options. You can then select those investment options or modify them and choose different investments.

B. To pick your own investment funds without the online guidance, select **Reallocate Your Account Balance** and follow the prompts to make your selections.

C. For professional fund management, select **Let Nationwide ProAccount Manage Your Money.**

ProAccount is a fee-based, professionally managed account service. This must be selected by 1 p.m. PT on May 20, 2020 to count as a reselection.

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**Step 5** Submit your selections. **Completion of any of the three methods featured in Step 4 counts as a reselection decision.**

**IMPORTANT REMINDER:** You must make a selection for each plan type, for example 401(k) and 457(b).

If you process your transaction prior to 1 p.m. PT on a business day, it will be reflected in your account the next business day. **Once your reselection decision is reflected in your account, you can make additional changes to your account in any manner you choose, including selecting different investment fund choices for each money source. You will receive a confirmation for each change that you make.**

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You can make your reselection decision online or by contacting our Service Center at (855) 616-4776.
Instructions for remaining in ProAccount.

If you are currently enrolled in ProAccount, you have the following options:

A. Choose to do nothing, and your current account balance and future contributions will automatically be invested into the redesigned TDF that most closely aligns with the year you turn age 65, which is the plan’s default investment option. This will automatically terminate your ProAccount agreement. (See page 6, option 1.)

B. To select from our new lineup, follow the Reselect Online process described on previous pages. This will automatically terminate your ProAccount agreement on the day you make your selections. (See pages 6–7, option 2.)

C. To stay in ProAccount, select I want to stay in the Nationwide ProAccount managed account service from the Manage My Funds screen or contact the Service Center.

Reselection examples.

1. Chris Smith’s current account balance is invested in the TDF-2040. Based on the new TDFs, the TDF that most closely aligns with the year Chris turns age 65 is the TDF-2035. If Chris wants to keep the account balance invested in the TDF-2040, Chris must make that investment choice during the April 1 through May 22, 2020 Reselection Window. If Chris does not take action by the close of the Reselection Window, Chris’s current account balance and future contributions will automatically be invested into the new TDF-2035.

2. Morgan Johnson’s current account balance is invested in the Large Cap Index Fund, International Fund, and the Socially Responsible Fund but Morgan’s future contributions are 100% invested in the Socially Responsible Fund. If Morgan wants to continue future contributions to the Socially Responsible Fund and maintain the current investment mixture of funds, Morgan must first make changes to the current account balance and future contributions for all money sources using step 4 found on page 6 during the Reselection Window, Reallocate Your Account Balance. Once Morgan’s account is reflected with the updated changes, Morgan may choose a separate selection for future contributions. As Morgan has more than one plan type, Morgan must complete the desired changes separately for each plan type, for example 401(k) and 457(b). This ensures Morgan continues to manage the money and it will not be invested in the TDF that most closely aligns with the year Morgan turns 65.

Learn more at savingsplusnow.com.
Things to keep in mind during the Reselection Window.

Any investment changes made prior to April 1, 2020 will not count as a reselection.

If you process your transaction prior to 1 p.m. PT on a business day, it will be reflected in your account the next business day. Once the change is reflected in your account, you can make additional changes to your account in any manner you choose, including selecting different investment fund choices for each money source (Pre-tax or Roth), and different investment fund choices for your current account balance and future contributions.

You will receive a confirmation for each change that you make.

You can change your contributions during the Reselection Window; however, this change will not count as a reselection decision.

If you have not yet made your reselection decision, your contributions, loan repayments, and rollover-in assets will be invested into your current contribution investment choices.

Once you make your reselection decision, your contributions, loan repayments, and rollover-in assets will be invested into your new investment selection.

If you are currently in Automatic Asset Rebalancing (AAR) and you make new investment choices during the Reselection Window, you will remain in AAR.

If your quarterly AAR happens during the Reselection Window and you have not yet made a reselection, your funds will be rebalanced into your existing investments.

If your AAR happens after you have selected new funds, you will be rebalanced according to your new selection.

**Changes made during Reselection Window do not incur redemption fees.** If you do not change your investments during the Reselection Window and you are automatically transferred to a TDF, then you will have the opportunity to make an initial transfer out of the TDF and not incur a redemption fee. Additional transfers will be subject to the Excessive Trading Policy. Redemption fees will be assessed based on activity that occurs on or after Friday, May 29, 2020, in accordance with the Excessive Trading Policy.

You can make your reselection decision online or by contacting our Service Center at (855) 616-4776.
Blackout Period.

You should review your account for any changes you might want to make before the Blackout Period, a time during which no changes can be made.

The Blackout Period will begin on Friday, May 22, 2020, at 1 p.m. PT and is anticipated to end on Thursday, May 28, 2020* at 1 p.m. PT. The Blackout Period is necessary to implement the changes resulting from the Fund Redesign and Reselection Initiative. The Blackout Period end date is an estimate and should not be treated as a guarantee for any purpose. During this period, you will be able to view your account; however, you will not be able to update your account, take a distribution or a loan, or perform any other transactions.

Transactions must be initiated prior to May 22, 2020 at 1 p.m. PT. If you have a PCRA account, you will be able to complete trades in your PCRA account through the Schwab website. Any requests to move funds from your PCRA to your core account must be made by May 21, 2020 at 1 p.m. PT. Any request to move funds from your core to your PCRA must be made by May 22, 2020 at 1 p.m. PT.

Blackout details for specific account transactions

Periodic payments that are scheduled during the Blackout Period: These will be generated on May 20, 2020 to ensure you receive your payment before the Blackout Period. You will receive a letter detailing this information.

ACH loan repayments that are scheduled to be deducted during the Blackout Period: These will be pulled from your bank account as they are today. On May 29, 2020, your loan repayment will be applied to your account and backdated to the scheduled repayment date to ensure you are credited with any interest accrued during the Blackout Period.

Automatic Asset Rebalancing (AAR) that is scheduled during the Blackout Period: These will be processed on May 29, 2020.

Purchase of Service Credit: Requests received in good order by May 20, 2020 at 1 p.m. PT will be processed before the Blackout Period starts. Requests received after May 20, 2020 through May 28, 2020* will be held, reviewed to determine if they are in good order, and will be processed beginning May 29, 2020.

New loans: The ability to model and initiate a loan, online or through a customer service representative, will be unavailable beginning May 22, 2020 at 1 p.m. PT and will resume on May 29, 2020. Loans that were modeled on or before May 22, 2020 but not initiated prior to the Blackout Period can be initiated beginning May 29, 2020.

Hardship and unforeseeable emergency withdrawals: Requests received in good order by May 20, 2020 at 1 p.m. PT will be processed before the blackout starts. Requests received after May 20, 2020 through May 28, 2020* will be held, reviewed to determine if they are in good order, and will be processed beginning May 29, 2020.

Rollovers in and out: Requests received in good order by May 20, 2020 at 1 p.m. PT will be processed before the Blackout Period begins. Requests received after May 20, 2020 through May 28, 2020* will be held, reviewed to determine if they are in good order, and processed beginning May 29, 2020.

Partial (one-time) payments: Requests received in good order by May 20, 2020 at 1 p.m. PT will be processed before the Blackout Period begins. Requests received after May 20, 2020 through May 28, 2020* will be held, reviewed to determine if they are in good order, and processed beginning May 29, 2020.

Roth conversion: Requests received in good order by May 20, 2020 at 1 p.m. PT will be processed before the Blackout Period begins. Requests received after May 20, 2020 through May 28, 2020* will be held, reviewed to determine if they are in good order, and will be processed beginning May 29, 2020.

Traditional Catch-Up contributions: Requests received in good order by May 20, 2020 at 1 p.m. PT will be processed before the Blackout Period begins. Requests received after May 20, 2020 through May 28, 2020* will be held, reviewed to determine if they are in good order, and will be processed beginning May 29, 2020.

IMPORTANT NOTE: After the Blackout Period, you can log into your account to initiate all transactions including changes to your investment selections.

* The Blackout Period is anticipated to end on Thursday, May 28, 2020 at 1 p.m. PT. Refer to the Blue Box at savingsplusnow.com for Blackout Period updates.
Qualified Default Investment Alternative notice.

If you take no action during the Reselection Window, your current account balance and future contributions will automatically be invested into the redesigned TDF that most closely aligns with the year you turn age 65 (the new default investment alternative). You have the right to direct the investments of your Plan accounts to any of the new Funds, as described in this brochure. The TDFs are created from the following underlying investment funds. There is no guarantee the funds will accomplish their objective and the investments can lose money. The underlying investment options that comprise the TDFs have expenses for investment management and administration of the options. This is shown below as the Expense Ratio. As noted in Understanding Fees on page 5, the Expense Ratios currently shown are only estimates based on the highest expense ratio allowed in each contract. The Expense Ratios will be calculated at the end of the 2nd Quarter based on the balances in the portfolios.

### TDF Target Allocation Percentages

<table>
<thead>
<tr>
<th>Fund</th>
<th>2065</th>
<th>2060</th>
<th>2055</th>
<th>2050</th>
<th>2045</th>
<th>2040</th>
<th>2035</th>
<th>2030</th>
<th>2025</th>
<th>2020</th>
<th>2015</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voya Short Duration Fixed Income¹</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>1.00%</td>
<td>2.26%</td>
<td>4.02%</td>
<td>5.29%</td>
<td>6.14%</td>
<td>6.74%</td>
<td>0.20%</td>
</tr>
<tr>
<td>Wells Capital Management Taxable 1-3 Year Fixed Income¹</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>1.00%</td>
<td>2.26%</td>
<td>4.02%</td>
<td>5.29%</td>
<td>6.14%</td>
<td>6.74%</td>
<td>0.10%</td>
</tr>
<tr>
<td>BlackRock Barclays US Aggregate Bond Index¹ Bond Fund</td>
<td>1.45%</td>
<td>1.45%</td>
<td>1.45%</td>
<td>1.45%</td>
<td>2.45%</td>
<td>3.98%</td>
<td>5.00%</td>
<td>6.49%</td>
<td>7.63%</td>
<td>9.09%</td>
<td>10.42%</td>
<td>11.39%</td>
</tr>
<tr>
<td>Rhumbline Advisers Bloomberg Barclays US TIPS Index¹</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>2.50%</td>
<td>5.00%</td>
<td>7.50%</td>
<td>10.00%</td>
<td>11.00%</td>
<td>11.00%</td>
</tr>
<tr>
<td>Cohen &amp; Steers Real Assets Multi-Strategy¹ Large Cap Index Fund</td>
<td>3.00%</td>
<td>3.00%</td>
<td>3.00%</td>
<td>3.00%</td>
<td>4.00%</td>
<td>5.00%</td>
<td>6.00%</td>
<td>5.00%</td>
<td>4.50%</td>
<td>3.50%</td>
<td>3.00%</td>
<td>3.00%</td>
</tr>
<tr>
<td>Small-Mid Cap Fund</td>
<td>15.25%</td>
<td>15.25%</td>
<td>15.25%</td>
<td>15.25%</td>
<td>11.00%</td>
<td>9.76%</td>
<td>8.71%</td>
<td>7.44%</td>
<td>5.48%</td>
<td>3.75%</td>
<td>2.51%</td>
<td>2.18%</td>
</tr>
<tr>
<td>International Fund</td>
<td>35.28%</td>
<td>35.28%</td>
<td>35.28%</td>
<td>35.28%</td>
<td>31.20%</td>
<td>26.29%</td>
<td>20.96%</td>
<td>16.35%</td>
<td>12.24%</td>
<td>8.62%</td>
<td>6.07%</td>
<td>4.40%</td>
</tr>
<tr>
<td>PineBridge Global Dynamic Asset Allocation Portfolio¹</td>
<td>3.00%</td>
<td>3.00%</td>
<td>3.00%</td>
<td>3.00%</td>
<td>3.00%</td>
<td>4.00%</td>
<td>5.00%</td>
<td>5.00%</td>
<td>5.00%</td>
<td>5.00%</td>
<td>5.00%</td>
<td>0.46%</td>
</tr>
<tr>
<td>(Highest potential expense ratio for the TDF)</td>
<td>0.37%</td>
<td>0.37%</td>
<td>0.37%</td>
<td>0.37%</td>
<td>0.32%</td>
<td>0.30%</td>
<td>0.27%</td>
<td>0.24%</td>
<td>0.21%</td>
<td>0.21%</td>
<td>0.18%</td>
<td></td>
</tr>
</tbody>
</table>

Voya Short Duration Fixed Income investment strategy. The strategy seeks to maximize total return consistent with capital preservation. The strategy seeks to achieve this objective by investing in a diversified portfolio of fixed income securities including securities issued by the U.S. Government, U.S. Agencies, corporate bonds, residential and commercial mortgage-backed securities, and asset-backed securities. The highest potential expense ratio is 0.20%.

Wells Capital Management Taxable 1-3 Fixed Income investment strategy. The strategy seeks to maximize total return consistent with capital preservation. The strategy seeks to achieve this objective by investing in a diversified portfolio of fixed income securities including securities issued by the U.S. Government, U.S. Agencies, corporate bonds, residential and commercial mortgage-backed securities, and asset-backed securities. The highest potential expense ratio is 0.10%.

BlackRock Barclays US Aggregate Bond Index investment strategy. The strategy seeks investment results that correspond generally to the price and yield performance, before fees and expenses, of its underlying index. The Fund shall be invested and reinvested in a portfolio of equity securities with the objective of approximating the highest potential expense ratio is 0.08%.

Bond Fund. The Fund seeks to maximize total return through income and capital preservation. To achieve its objective, the Bond Fund will primarily invest in investment grade, U.S. fixed income securities while maintaining a portion of its portfolio in other sectors of the bond market including non-investment grade or non-U.S. bonds. The highest potential expense ratio is 0.15%.

Rhumbline Advisers Limited Partnership Bloomberg Barclays US TIPS Index investment strategy. The strategy seeks to track U.S. Treasury inflation-protected securities that have at least one year remaining to maturity, are rated investment grade, and have $250 million or more of outstanding face value. The portfolio tracks the risk and return characteristics of the Bloomberg Barclays U.S. Treasury Inflation Protected Securities Index. The highest potential expense ratio is 0.07%.

Cohen & Steers Real Assets Multi-Strategy investment strategy. The strategy seeks to achieve attractive total returns over the long-term and to maximize real returns during inflationary environments by investing in "real assets." The strategy defines real assets as investments in global real estate companies, commodities, natural resource companies, global infrastructure companies, gold and other precious metals. The highest potential expense ratio is 0.70%.

Large Cap Index Fund. The Fund is an index fund that seeks investment results that correspond generally to the price and yield performance, before fees and expenses, of its underlying index. The Fund shall be invested and reinvested in a portfolio of equity securities with the objective of approximating the highest potential expense ratio is 0.46%.

¹ These represent investment strategies that are incorporated into our TDFs but not offered as a stand-alone fund option in the Core Investment lineup.

² The highest potential expense ratio for the 2015 TDF is 0.79% until approximately 5/23/2020. Afterwards, the highest potential expense ratio is 0.46%.
Where to get additional information.

- Webinars/workshops: go to the website to view available dates and times
- Our Walk-In Center in Sacramento
- Website: savingsplusnow.com
- Video on savingsplusnow.com
- Email: AskSavingsPlus@nationwide.com

If you need additional details about this initiative, please view the FAQs on our website or contact our Customer Service Center to request a copy to be mailed to you.

How to Reach Us.

Website  
savingsplusnow.com

Savings Plus Service Center  
(855) 616-4776  
5 a.m. - 8 p.m. PT

Savings Plus Walk-In Center  
1810 16th Street, Room 108  
Sacramento, CA 95811  
8 a.m. - 5 p.m. PT

Please consider the fund’s investment objectives, risks, and charges and expenses carefully before investing. The Fund Fact Sheets contain this and other important information about the investment company. Fund Fact Sheets are available on the website or by calling (855) 616-4776. Read the Fund Fact Sheets carefully before investing.

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

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