



# Find your path to Retirement Readiness

Use this guide to get started



# I'm ready to enroll

Go to [nationwide.com/REALtirement](https://nationwide.com/REALtirement) and select "Enroll in my plan." To get started with online enrollment, you will need your Plan ID at the bottom of the following page.

1

## GATHER

**Gather or locate the following information you may need**

- Your personal contact information
- Your Plan ID number from the following page
- Your age when you plan to retire
- Your beneficiary information

2

## GO

**Go to [nationwide.com/REALtirement](https://nationwide.com/REALtirement)**

- Click on Enroll in my plan
- Enter some personal information to create an account
- Once you've created an account, you're ready to enroll

3

## DIG IN

**Start the online enrollment process:**

- Choose between Quick Path and Full Path enrollment
- Determine how much you will contribute out of each paycheck
- Choose which investment(s) you will invest in
- Confirm and submit your enrollment



Go to [nationwide.com/REALtirement](https://nationwide.com/REALtirement) to enroll now.  
Questions? Contact us at **1-800-772-2182**.

# Welcome!

You have an opportunity right now to make a real difference for your long-term financial wellness. How? By joining the REHMANN, LLC 401(K) PLAN, a valuable benefit REHMANN, LLC provides to make saving for retirement easier.

Using this guidebook makes getting started easy. Turn the page and let's take the first step toward a more confident financial future.

## **Use this booklet to start toward long-term Financial Wellness and Retirement Readiness.**

### **What's Inside**

<b>Reasons to Enroll</b> How we help you plan and prepare for retirement	5
<b>Plan Highlights</b> Eligibility, contribution types and limits, and access to your money	9
<b>Investment Paths</b> Available through the Plan	11
<b>Plan Resource Page</b> Retirement education, tools and calculators	19

Use the following Plan Identification number to login to your account: **10850**

THIS PAGE INTENTIONALLY LEFT BLANK



# Why should I join the Plan?

You will probably need more retirement income than Social Security can provide.

Contributing regularly can help you accumulate additional savings to retire on your terms.

## Will you **outlive your savings**?

**90** Age that an estimated one in four 65-year-olds today will reach. One in ten are expected to live past 95.<sup>1</sup>



## How will you pay your **health care expenses**?

**\$325,000** The amount a 65-year-old couple can expect in total out-of-pocket health care expenses through retirement.<sup>2</sup>

**49%** of households are “at risk” of **not having enough** to maintain their living standards in retirement.<sup>3</sup>

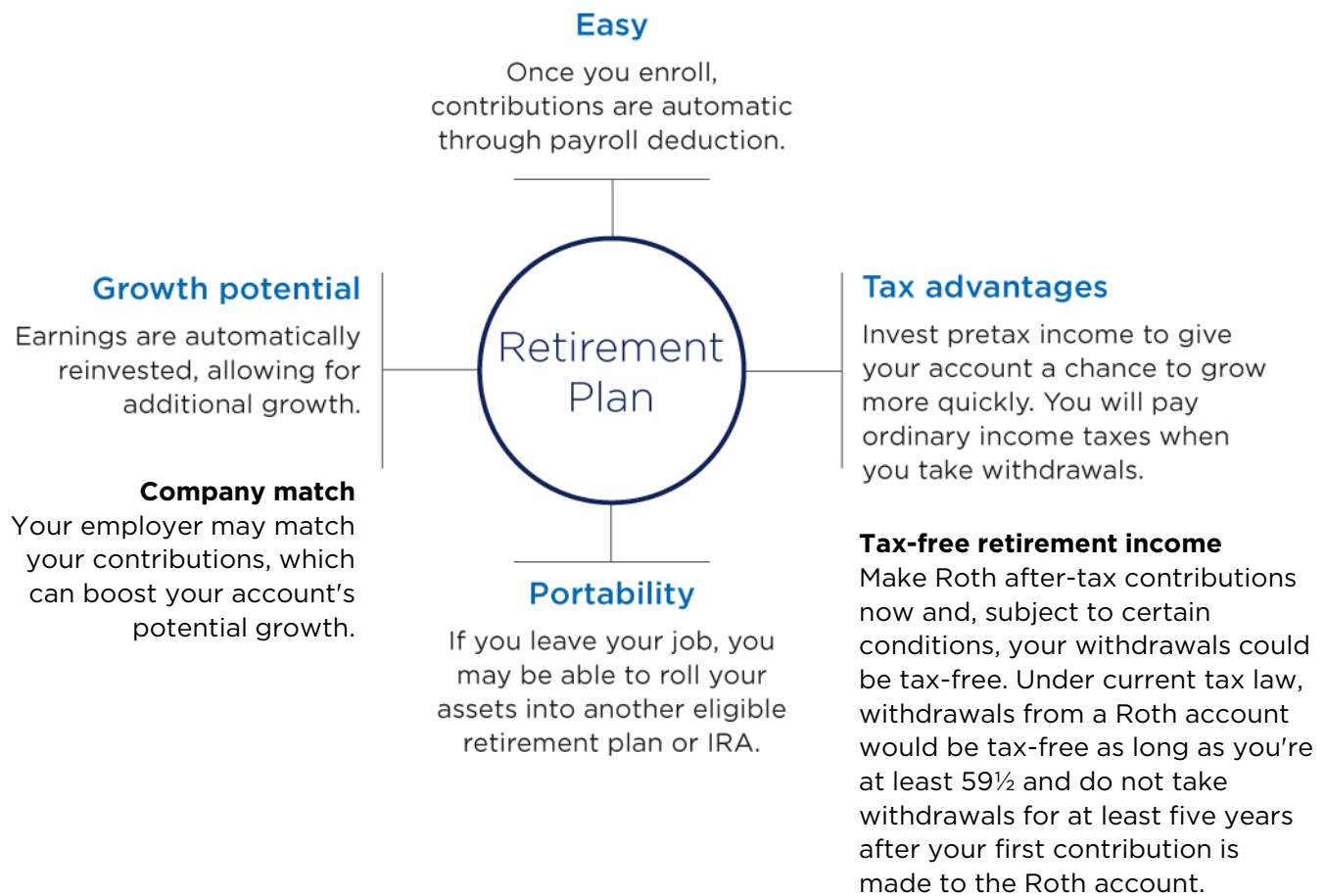


<sup>1</sup> “What’s Your Retirement Number? No, Not Savings — Life Expectancy,” research by Rate.com (July 19, 2019). The article cites data compiled by the Society of Actuaries.

<sup>2</sup> “A Bit of Good News During the Pandemic: Savings Medicare Beneficiaries Need for Health Expenses Decrease in 2020,” Paul Fronstin and Jack VanDerhei, EBRI (May 28, 2020). The estimate is based on a hypothetical couple retiring in 2015 at 65 years old with average average life expectancies of 85 for a male and 87 for a female.

<sup>3</sup> “The National Retirement Risk Index: An Update from the 2019 SCF,” Alicia H. Munnell, Anqi Chen and Robert L. Siliciano, Center for Retirement Research at Boston College (January 2021).

# What are the benefits of participation?



Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.



Learn more about the benefits of retirement plan participation at [nationwide.com/REALtirement](https://nationwide.com/REALtirement).

# Why start now?

The earlier you start saving, the less it may cost per pay period to reach your goal.

That's because per-pay period contributions combined with any earnings get continually reinvested. This process is called compounding, and it uses time to help your money make money for you. Like all investing strategies, compounding is not guaranteed to provide enough money through retirement. However, the longer the time until you want to start withdrawing your money, the greater the potential for your regular contributions and their earnings to grow.



**Michael**

Starts saving  
at age 35

Contributes  
for 32 years

\$57.69/week

7% hypothetical  
growth rate

Total contribution =  
\$96,000

Age 67

**\$342,306**



**Ashley**

Starts saving  
at age 21

Contributes  
for 14 years

\$57.69/week

7% hypothetical  
growth rate

Total contribution =  
\$42,000

Age 67

**\$610,377**



**Courtney**

Starts saving  
at age 21

Contributes  
for 46 years

\$57.69/week

7% hypothetical  
growth rate

Total contribution =  
\$138,000

Age 67

**\$952,682**

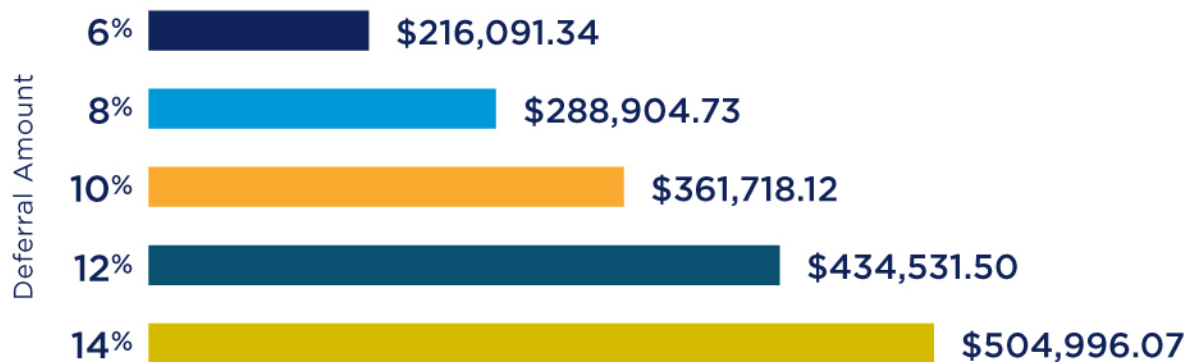
This illustration is a hypothetical compounding calculation assuming a rate of return of 7%, compounded annually. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less.



# How much can I afford to contribute?

Some industry analysts think workers should save 10% to 15% per pay period for retirement.<sup>4</sup>

## FUTURE ACCOUNT VALUE AT 30 YEARS



Before you decide, consider using our Paycheck Impact Calculator, a tool that can help you see how your pretax contribution may reduce your take-home pay.

You can find the calculator at [nationwide.com/REALtirement](https://nationwide.com/REALtirement).

Remember that if you choose to make a Roth contribution, your paycheck impact is the same as your deferral per pay period.

<sup>4</sup> <https://www.cnbc.com/2019/09/30/salary-needed-to-save-15-percent-of-your-income-and-retire-with-1-million-dollars.html>

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

The table shows the cumulative value of 26 biweekly deferral amounts at various percentages of pay, assuming a compounded annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$40,000. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown.

This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.

# How can the Plan help me achieve Retirement Readiness?

## *Plan Highlights for REHMANN, LLC 401(K) PLAN*

**Plan ID:** 10850

**Plan Year:** 2024-01-01 through 2024-12-31

### **ELIGIBILITY REQUIREMENTS**

#### **Excluded from eligibility:**

- Hourly paid employees
- Non-resident aliens with no U.S. earned income
- Independent contractors
- Salaried employees
- Union employees
- See your plan administrator for information regarding other exclusions.

### **PLAN ENTRY DATES:**

Any combination of Pre-Tax\* or Roth After-Tax\*\* Elective Contributions, up to the maximum percentage of your salary allowed by law, not to exceed current limits set by IRS regulations. Your Elective Contributions are always 100% vested.

**Change Date(s):** as of the beginning of each payroll period

You can make elective deferrals up to 100%.

The maximum dollar amount you can contribute for calendar year 2024 in total Elective Contributions is \$23,000.

If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to make additional “catch-up” contributions in the amount of \$7,500.

### **COMPANY CONTRIBUTIONS**

Your Employer has the option of making a payroll period based matching contribution based on your salary deferrals.

**Discretionary:** The Plan provides for the availability of year-end discretionary employer contributions. Please refer to your Summary Plan Description for more information.

### **VESTING**

You are always 100% vested in your Plan contributions, plus any earnings they generate.

Employer contributions to the Plan, plus any earnings they generate, are vested as follows:

Fully and immediately vested.

### **DISTRIBUTIONS**

Funds are available upon retirement, death, disability or termination of employment.

**Hardship Withdrawals:** Allowed by the Plan

**Loans:** Allowed by the Plan

Please review your Summary Plan Description for any conditions that may apply to these withdrawals and any additional withdrawals that your plan may allow for.

### **EMPLOYEE STATEMENTS**

You will receive an account statement quarterly.

This is a general summary of your plan's provisions. A complete description of the plan will be provided to you in your Summary Plan Description. If there are any differences between this summary, your Summary Plan Description, and the Plan Document, the Plan Document will govern.

**THIS PAGE INTENTIONALLY LEFT BLANK**



# How do I invest through the Plan?

As a participant in the REHMANN, LLC 401(K) PLAN, you are in charge. You will select investment options available through the Plan and what percentage of your contributions should be invested in each option. Even if your money has been put into a default fund, you still should determine if that option is right for you. To help you decide how to invest, consider one of these paths.



## Pre-built portfolio

You select ONE fund that invests in many funds to spread market risk in line with your goals.

The fund manager will work to maintain asset diversification that stays within a risk category or becomes more conservative as retirement year gets nearer.

Should your needs, projected retirement date or other personal factors change over time, you may select a different pre-built fund.

You can learn more about this investment approach on page 17.



## Custom portfolio

You select from options available through the Plan.

You actively manage your portfolio according to your investment strategy and other personal criteria.

Should your needs, projected retirement date or other personal factors change over time, you can easily make adjustments to how you are invested. You can learn more about this investment approach on page 12.



To learn more about investing, visit [nationwide.com/REALtirement](https://nationwide.com/REALtirement)

Please remember there is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved, nor that a diversified portfolio will produce better results than a nondiversified portfolio. Asset allocation and diversification do not guarantee returns or insulate an investor from potential losses, including possible loss of principal.

Even with professional management, there is no guarantee that your investment objectives will be met. There is no guarantee that professional management of your retirement assets will provide enough income at or through retirement.

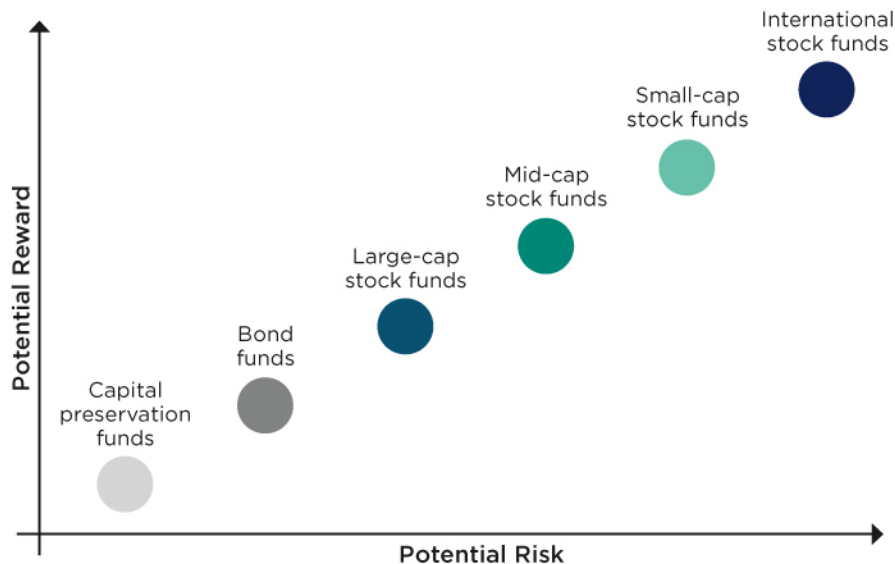
Target maturity funds, also called target date funds, are designed for people who plan to begin withdrawing money during or near a specific target date, such as at retirement. These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. The funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. In addition to the expenses of the target maturity funds, an investor indirectly pays a proportionate share of the applicable fees and expenses of the underlying funds. The principal value of the fund is not guaranteed at any time, including the target date.

# What funds should I invest in?

That's a question only you can answer.

The core investment options in the retirement plan are mutual funds, which are portfolios of underlying stocks, bonds, and other investment options. Each fund is managed by a professional money manager and has a stated objective or investment style. Select funds to have a mix of asset classes that meet your personal criteria and to match your comfort with market risk.

To learn more about investing, visit [nationwide.com/REALtirement](https://nationwide.com/REALtirement)



Every investment has a risk level associated with it. That risk level generally corresponds with the likelihood of a reward, based on time and market conditions. The higher the risk, the greater the potential for growth, but at a higher risk of losing value. The lower the risk, the less the potential for return, but at a lower risk of losing value.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

International stock funds involve risks such as currency fluctuation, political instability, foreign regulations, differences in accounting, and limited availability of information.

Small-cap stock funds may have less liquidity, be subject to greater price volatility, and involve greater market risk than the overall market.

Mid-cap stock funds may have less liquidity than funds investing in larger, established companies, and may be subject to greater price volatility and risk than the overall stock market.

Large-cap stock funds tend to be dominated by well-established companies that may have less room to grow and thus may not have the same growth potential as mid- or small-cap funds.

Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund.

Capital preservation fund returns may not keep pace with inflation and may produce a negative rate of return when fund expenses are factored in.



## Use this Investor Profile Questionnaire to help you decide how to invest your Plan account

### 1. Your current age is:

- ☐ Over 70 (1 point)
- ☐ 60-70 (4 points)
- ☐ 50-59 (8 points)
- ☐ 35-49 (12 points)
- ☐ 34 or younger (16 points)

### 2. When do you anticipate taking regular cash distributions from your account?

- ☐ Less than 5 years (2 points)
- ☐ 5 - 9 years (5 points)
- ☐ 10 - 15 years (7 points)
- ☐ More than 15 years, or I do not anticipate taking cash distributions (10 points)

### 3. In addition to your current employer-sponsored retirement plan, do you have other retirement plan benefits such as a defined benefit pension or defined contribution profit sharing plan?

- ☐ No (0 points)
- ☐ Yes (20 points)

### 4. If \$100,000 was invested at the beginning of the year, which example best describes your tolerance for risk?

- ☐ Portfolio A — \$95,000-\$115,000 (1 point)
- ☐ Portfolio B — \$90,000-\$125,000 (4 points)
- ☐ Portfolio C — \$85,000-\$140,000 (7 points)
- ☐ Portfolio D — \$80,000-\$150,000 (10 points)

### 5. While riskier than bond investments, stock investments offer the potential of higher long-term investment returns. What is your feeling about investing a portion of your money in stock investments?

- ☐ I am concerned that stock investments are too risky and would prefer a higher allocation to bonds (1 point)
- ☐ I understand there is additional risk with stock investments and would consider a more balanced allocation to stocks and bonds (5 points)
- ☐ I understand there may be some additional risks in stock investing, but the opportunity to achieve long-term growth with a higher allocation to equities is worth serious consideration (9 points)
- ☐ I understand the risks but recognize there are growth opportunities in stock markets, and would like to maximize those opportunities (12 points)

### 6. Given the volatility of the capital markets, your account value will fluctuate over time. The three choices below show potential account value ranges after a three year investment period. If you were to invest \$50,000, which portfolio would you select?

- ☐ Account value range of \$48,000 - \$53,000 (2 points)
- ☐ Account value range of \$45,000 - \$58,000 (6 points)
- ☐ Account value range of \$40,000 - \$60,000 (10 points)

Take your total points from the questionnaire and look for the profile that best describes you.

58+	40 - 57	27 - 39	17 - 26	16 or less
<b>Aggressive</b>	<b>Moderately aggressive</b>	<b>Moderate</b>	<b>Moderately conservative</b>	<b>Conservative</b>



## Sample investment option allocations based on the Investor Profile results

	Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative
International	33%	25%	20%	14%	8%
Small-cap	4%	4%	2%	2%	2%
Mid-cap	8%	6%	4%	4%	2%
Large-cap	45%	40%	34%	25%	18%
Bonds	7%	17%	29%	38%	40%
Capital preservation	3%	8%	11%	17%	30%





### Aggressive

Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.



### Moderately aggressive

Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from his/her investable assets.



### Moderate

Best suits an investor who seeks relatively stable growth and a low level of income. The investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. The main objective is to limit fluctuations to less than those of the overall stock market.



### Moderately conservative

Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a Conservative profile.



### Conservative

Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and to preserve capital while providing income. Fluctuations in the value of these portfolios tend to be minor.

The Asset Allocation Tool is provided for educational purposes only. It is not intended to provide personalized investment advice. The Tool, including the Investor Profile Questionnaire and Asset Mix Chart, is made available through license agreement between Wilshire Associates and Nationwide. The questionnaire does not consider all factors necessary in making an investment decision (e.g., personal and financial information and investment objective). In no way should the Asset Allocation Tool, the questionnaire, or the chart be viewed as investment advice or establishing any kind of advisory relationship with Wilshire Associates. Wilshire Associates does not endorse and/or recommend any specific financial product that may be used in conjunction with the asset allocation models that are presented. Please consult with your financial professional and obtain the financial product's prospectus (or its equivalent) and read it carefully prior to investing.

THIS PAGE INTENTIONALLY LEFT BLANK



# Can I choose just one fund for my needs?

Yes! **Consider just one fund from the menu** of risk-based asset allocation funds, which provide diversification designed to manage for market volatility and evolving market conditions or target date retirement funds, which manage investment mix to become gradually more conservative as the retirement date described by the fund's name approaches.

Because these funds are already diversified among asset classes to meet the fund's investment objectives, they are designed to be used as the sole investment vehicle for your Plan account.



## *Why consider a one fund choice?*

Simplifies the investment decision

Provides diversification across a broad variety of asset classes

Rebalances your invested assets automatically



## *What if I decide the one fund choice is right for me?*

Simply select the one risk-based asset allocation fund or target date retirement fund best suited to your needs when you complete your Plan enrollment.

---

Not available in all retirement plans. Check with your plan provider.

Please remember there is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved, nor that a diversified portfolio will produce better results than a nondiversified portfolio. Asset allocation and diversification do not guarantee returns or insulate an investor from potential losses, including the possible loss of principal.

Target date funds typically use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market. A target date fund's principal value is not guaranteed at any time, including the target date, and is not guaranteed to provide enough income through retirement.

**THIS PAGE INTENTIONALLY LEFT BLANK**

# How can I find the help I may need?

Getting the help you need is as easy as 1, 2, 3!

1

## Create Your Online Account

**It all starts by creating an online account. Simply go to** [nationwide.com/REALtirement](http://nationwide.com/REALtirement) **and select** **Enroll in my plan.** You'll enter your personal information to create your account.

2

## Enroll in the Plan

Once you've created an account, you can enroll in the plan. You'll be taken directly to the enrollment process where you can choose Quick Path Enrollment (3 easy clicks) or Full Path Enrollment (to choose your own investment options).

3

## Access the Plan Resources

Once you have an online account, you'll have access to all the resources available on the web.

## Your Plan website is engineered for Retirement Readiness

Within a few clicks, you can know where you're going and how you're going to get there.

**Manage your account** — Log in, review your investment performance, compare your rates of return to common market indexes, and more.

### Evaluate your Financial Wellness

- Take a quiz to learn where you stand
- Build knowledge and skills over time that will help you meet your financial goals

**Find out how you compare** — Our Peer Comparison Tool enables you to see how much people like you are contributing and saving for retirement and how your progress stacks up against your peers.

**Watch our videos** — We bring you information that can help you make decisions about managing your money and planning for retirement.

**View our presentations** — Build your confidence about retirement planning and investing.



Log in to **[nationwide.com/REALtirement](http://nationwide.com/REALtirement)** anytime, anywhere from any device, or call us at **800-772-2182**.

# Retirement Resource Group®

The Retirement Resource Group® is a full-service financial services team built to help you prepare for and live in retirement. Whether you are just beginning to save, working hard to maintain progress on goals, or trying to preserve what you've worked hard to build, we simplify the path to readiness with access to personalized guidance. Here's how:

## ENROLLMENT

We take the time to educate you about your plan, including investment options and ways to save.

## INVESTMENT

We help take the guesswork out of selecting investments, whether you are selecting your own fund or using professional money management.

## FINANCIAL WELLNESS

When retirement income planning isn't the only goal, we help you bring together all of your financial goals by providing access to Certified Financial Planners and the Nationwide Retirement Institute® at no charge.

## ASSET CONSOLIDATION

Changing employers or plan providers may seem overwhelming. There are a lot of factors to consider. We'll take the time to help you understand what you should be looking for to determine if asset consolidation is best for you.

Have specific financial questions? Contact your investment professional.

RYAN SULLIVAN  
231-946-3230  
ryan.sullivan@rehmann.com



Schedule an appointment by calling 1-800-772-2182, or visit <http://retirementspecialists.MyRetirementAppt.com>.

Retirement Resource Group includes Retirement Specialists and Personal Retirement Counselors. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, OH. The information they provide is for educational purposes only and is not legal, tax, or investment advice. Personal Retirement Counselors are registered representatives of Nationwide Securities, LLC., member FINRA, SIPC. DBA Nationwide Advisory Services, LLC. in AR, CA, FL, NY, TX, and WY.

Neither Nationwide nor any of its affiliates are related to, or affiliated with, any of the above entities or representatives.  
PNM-19467AO (10/21)

## Investment Performance and Expenses

The table below provides important information about your investment options (as of March 31, 2024)

Specialty	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>HB&amp;T MetLife Stable Value Fund (R1)</b>	0.59%	2.47%	2.14%	2.09%	1.96%	N/A
Benchmark: Bloomberg U.S. Treasury Bill 1-3 Month Index	1.32%	5.37%	2.65%	2.02%	1.36%	

Total annual operating expense: 0.64% (\$6.40 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

International Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>Delaware Ivy Intl Core Equity Fund (Y)</b>	5.85%	14.27%	3.95%	6.61%	4.36%	N/A
Benchmark: MSCI All Country World ex-US NR Index	4.53%	13.09%	1.88%	5.94%	4.24%	

Total annual operating expense: 1.24% (\$12.40 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>DFA Emerging Mkts. Core Equity Portfolio (I)</b>	2.38%	11.94%	-0.23%	4.93%	4.18%	www.dimensional.com
Benchmark: MSCI Emerging Markets NR Index	2.09%	7.86%	-5.13%	2.16%	2.92%	

Total annual operating expense: 0.39% (\$3.90 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>DFA Intl. Sustainability Core 1 Portfolio</b>	5.30%	15.00%	3.39%	7.61%	4.99%	www.dimensional.com
Benchmark: MSCI All Country World ex-US NR Index	4.53%	13.09%	1.88%	5.94%	4.24%	

Total annual operating expense: 0.24% (\$2.40 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Small-Cap Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>Allspring Special Small Cap Value Fund (I)</b>	7.26%	23.77%	5.75%	10.17%	8.62%	www.allspringglobal.com
Benchmark: S&P SmallCap 600 Value Index	0.14%	11.64%	2.57%	8.76%	7.96%	

Total annual operating expense: 0.93% (\$9.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>Fidelity Small Cap Index Fund</b>	5.19%	19.83%	-0.02%	8.21%	7.74%	www.institutional.fidelity.com
Benchmark: S&P SmallCap 600 Index	2.46%	15.93%	2.28%	9.15%	8.80%	

Total annual operating expense: 0.03% (\$0.25 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

<b>Nationwide Geneva Small Cap Growth Fund (R6)</b>	6.97%	17.01%	1.46%	9.72%	10.59%	www.nationwide.com/mutualfunds
Benchmark: S&P SmallCap 600 Growth Index	4.77%	20.12%	1.88%	9.19%	9.46%	

Total annual operating expense: 0.83% (\$8.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Mid-Cap Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>Allspring Special Mid Cap Value Fund (A)</b>	9.03%	18.17%	9.33%	11.73%	9.39%	www.allspringglobal.com
Benchmark: S&P MidCap 400 Value Index	4.12%	17.20%	7.24%	10.88%	9.18%	
Total annual operating expense: 1.12% (\$11.20 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>MFS Mid Cap Growth Fund (R6)</b>	10.78%	25.17%	4.13%	11.67%	12.09%	www.mfs.com
Benchmark: S&P MidCap 400 Growth Index	15.60%	29.30%	6.42%	12.04%	10.40%	
Total annual operating expense: 0.67% (\$6.70 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Vanguard Mid-Cap Value Index Fund (Adm)</b>	8.12%	19.10%	7.37%	10.17%	8.93%	www.vanguard.com
Benchmark: S&P MidCap 400 Value Index	4.12%	17.20%	7.24%	10.88%	9.18%	
Total annual operating expense: 0.07% (\$0.70 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Large-Cap Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>Hartford Core Equity Fund (R6)</b>	12.05%	29.22%	9.70%	14.04%	12.96%	www.hartfordfunds.com
Benchmark: S&P 500 Index	10.56%	29.88%	11.48%	15.05%	12.96%	
Total annual operating expense: 0.36% (\$3.60 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Large Cap Growth Fund III CL R1</b>	13.47%	37.34%	N/A	N/A	15.76%*	www.clearbridge.com
Benchmark: S&P 500 Growth Index	12.75%	33.73%	10.18%	15.78%	N/A	
Total annual operating expense: 0.32% (\$3.20 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Large Cap Value Fund II (R1)</b>	8.82%	19.44%	N/A	N/A	5.65%*	N/A
Benchmark: S&P 500 Value Index	8.05%	25.58%	12.16%	13.26%	N/A	
Total annual operating expense: 0.43% (\$4.30 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Balanced	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>American Funds American Balanced Fund (R6)</b>	6.24%	18.11%	6.21%	8.91%	8.37%	www.americanfunds.com
Benchmark: S&P Target Risk Growth Index	4.72%	14.47%	3.59%	6.98%	6.28%	
Total annual operating expense: 0.25% (\$2.50 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Aggressive 2025 Fund (R1)</b>	4.02%	12.50%	3.88%	N/A	5.86%*	N/A
Benchmark: S&P Target Date 2025 Index	3.44%	11.60%	3.15%	6.42%	N/A	
Total annual operating expense: 0.14% (\$1.42 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						



Balanced	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>Flex Focus Aggressive 2035 Fund (R1)</b>	6.11%	18.56%	5.48%	N/A	10.41%*	N/A
Benchmark: S&P Target Date 2035 Index	5.23%	16.13%	4.78%	8.43%	N/A	
Total annual operating expense: 0.15% (\$1.49 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Aggressive 2045 Fund (R1)</b>	7.26%	21.72%	6.32%	N/A	11.86%*	N/A
Benchmark: S&P Target Date 2045 Index	6.56%	19.39%	6.02%	9.76%	N/A	
Total annual operating expense: 0.15% (\$1.51 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Aggressive 2055 Fund (R1)</b>	7.50%	22.25%	6.44%	N/A	13.37%*	N/A
Benchmark: S&P Target Date 2055 Index	6.84%	20.09%	6.29%	10.08%	N/A	
Total annual operating expense: 0.15% (\$1.51 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Aggressive 2065 Fund (R1)</b>	7.50%	22.26%	N/A	N/A	16.16%*	www.flexpathstrategies.co-
Benchmark: S&P Target Date 2055 Index	6.84%	20.09%	6.29%	10.08%	N/A	m
Total annual operating expense: 0.15% (\$1.51 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Aggressive Ret Fund (R1)</b>	3.61%	11.12%	3.45%	N/A	4.80%*	N/A
Benchmark: S&P Target Date Retirement Income Index	2.33%	8.72%	1.76%	4.25%	N/A	
Total annual operating expense: 0.14% (\$1.41 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Conservative 2025 Fund (R1)</b>	2.49%	8.22%	2.44%	N/A	4.68%*	N/A
Benchmark: S&P Target Date 2025 Index	3.44%	11.60%	3.15%	6.42%	N/A	
Total annual operating expense: 0.14% (\$1.36 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Conservative 2035 Fund (R1)</b>	3.52%	10.77%	3.19%	N/A	6.47%*	N/A
Benchmark: S&P Target Date 2035 Index	5.23%	16.13%	4.78%	8.43%	N/A	
Total annual operating expense: 0.14% (\$1.40 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Conservative 2045 Fund (R1)</b>	5.06%	15.43%	4.49%	N/A	9.17%*	N/A
Benchmark: S&P Target Date 2045 Index	6.56%	19.39%	6.02%	9.76%	N/A	
Total annual operating expense: 0.15% (\$1.46 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Conservative 2055 Fund (R1)</b>	7.01%	21.14%	6.14%	N/A	12.14%*	N/A
Benchmark: S&P Target Date 2055 Index	6.84%	20.09%	6.29%	10.08%	N/A	
Total annual operating expense: 0.15% (\$1.51 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						

Balanced	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>Flex Focus Conservative 2065 Fund (R1)</b>	7.50%	22.23%	N/A	N/A	13.51%*	www.flexpathstrategies.co-
Benchmark: S&P Target Date 2055 Index	6.84%	20.09%	6.29%	10.08%	N/A	m
Total annual operating expense: 0.15% (\$1.51 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Conservative Ret Fund(R1)</b>	2.44%	7.90%	2.39%	N/A	4.18%*	N/A
Benchmark: S&P Target Date Retirement Income Index	2.33%	8.72%	1.76%	4.25%	N/A	
Total annual operating expense: 0.14% (\$1.35 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Moderate 2025 Fund (R1)</b>	3.13%	9.79%	3.06%	N/A	7.69%*	N/A
Benchmark: S&P Target Date 2025 Index	3.44%	11.60%	3.15%	6.42%	N/A	
Total annual operating expense: 0.14% (\$1.38 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Moderate 2035 Fund (R1)</b>	4.93%	15.17%	4.64%	N/A	11.24%*	N/A
Benchmark: S&P Target Date 2035 Index	5.23%	16.13%	4.78%	8.43%	N/A	
Total annual operating expense: 0.15% (\$1.46 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Moderate 2045 Fund (R1)</b>	6.61%	20.04%	5.92%	N/A	14.08%*	N/A
Benchmark: S&P Target Date 2045 Index	6.56%	19.39%	6.02%	9.76%	N/A	
Total annual operating expense: 0.15% (\$1.50 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Moderate 2055 Fund (R1)</b>	7.50%	22.25%	6.45%	N/A	15.00%*	N/A
Benchmark: S&P Target Date 2055 Index	6.84%	20.09%	6.29%	10.08%	N/A	
Total annual operating expense: 0.15% (\$1.51 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Moderate 2065 Fund (R1)</b>	7.49%	22.26%	N/A	N/A	11.51%*	www.clearbridge.com
Benchmark: S&P Target Date 2055 Index	6.84%	20.09%	6.29%	10.08%	N/A	
Total annual operating expense: 0.15% (\$1.51 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Flex Focus Moderate Retirement Fund (R1)</b>	2.95%	9.10%	2.59%	N/A	5.25%*	N/A
Benchmark: S&P Target Date Retirement Income Index	2.33%	8.72%	1.76%	4.25%	N/A	
Total annual operating expense: 0.14% (\$1.38 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						

Bonds	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>American Funds Capital World Bond Fund (R6)</b>	-2.16%	1.17%	-4.86%	-0.88%	0.23%	www.americanfunds.com
Benchmark: Bloomberg Global Aggregate Index	-2.07%	0.50%	-4.79%	-1.20%	-0.09%	
Total annual operating expense: 0.48% (\$4.80 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Core Bond Fund (R1)</b>	-0.12%	3.20%	-1.98%	0.82%	1.17%*	N/A
Benchmark: Bloomberg U.S. Aggregate Bond Index	-0.78%	1.70%	-2.45%	0.36%	N/A	
Total annual operating expense: 0.25% (\$2.50 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Delaware Ivy High Income Fund (A)</b>	2.18%	11.35%	1.88%	3.58%	3.59%	N/A
Benchmark: Bloomberg U.S. Corporate High Yield Index	1.47%	11.15%	2.19%	4.21%	4.44%	
Total annual operating expense: 1.02% (\$10.20 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>MainStay MacKay High Yield Corp Bd Fund (R6)</b>	1.68%	9.56%	3.00%	4.40%	4.61%	www.nylim.com/institutio-
Benchmark: Bloomberg U.S. Corporate High Yield Index	1.47%	11.15%	2.19%	4.21%	4.44%	nal
Total annual operating expense: 0.56% (\$5.60 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Nationwide Government Money Market Fund (Inv)</b>	1.22%	4.88%	2.36%	1.70%	1.06%	www.nationwide.com/mut-
Benchmark: Bloomberg U.S. Treasury Bill 1-3 Month Index	1.32%	5.37%	2.65%	2.02%	1.36%	ualfunds
Total annual operating expense: 0.56% (\$5.60 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Cash	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
<b>Best of America Fixed</b>	N/A	N/A	N/A	N/A	0.00%*	N/A
Benchmark: Bloomberg U.S. Treasury Bill 1-3 Month Index	1.32%	5.37%	2.65%	2.02%	N/A	
Total annual operating expense: N/A. Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
<b>Morley Capital Stable Value Fund (25)</b>	0.65%	2.60%	1.99%	1.99%	1.75%	morley.com
Benchmark: Bloomberg U.S. Treasury Bill 1-3 Month Index	1.32%	5.37%	2.65%	2.02%	1.36%	
Total annual operating expense: 0.45% (\$4.50 per \$1,000). Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						

### Fee/Expense Definitions

**Total annual operating expense (gross expense ratio)** – The total annual operating expense is the fund's annual operating expenses as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

**Sales charge** – A charge deducted from the amount invested when shares of a fund are initially purchased. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge.

**Redemption fee** – The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days

following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

**Deferred sales charge** – This charge is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held.

**Disclaimers**

\*Since Inception return for funds less than 10 years old.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in money market funds. The 7-day yield more closely reflects the Fund's current earnings than the quotation of total return. Unless otherwise stated, performance is at net asset value (NAV).

A current prospectus, which contains information about the fund's investment objectives, risks, fees and expenses, may be requested free of charge from the plan. Investors should consider this information carefully before investing.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans, HSAs, and HRAs. Copyright 2022 Morningstar, Inc. and DST RS. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers or to DST RS; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither DST RS nor Morningstar and its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

You cannot invest in an index (benchmark).

<b>NOT FDIC INSURED</b>	<b>NO BANK GUARANTEE</b>	<b>MAY LOSE VALUE</b>
-------------------------	--------------------------	-----------------------

# Let us help you understand the Plan's fees

This document includes important information about the expenses you pay for participating in your company's retirement plan. It's important to review this information annually. It is divided into three sections:

- **Part I** provides general information about the operation of the Plan
- **Part II** provides information about the charges for administrative expenses the Plan may be charged
- **Part III** provides information about individual expenses you may be charged as a Plan Participant or Beneficiary

Later in this document, you'll find what's referred to as the "Comparative Chart of Plan Investment Options" ("Comparative Chart"), which will give you information about the Plan's investment options. You can get both of these documents, plus a glossary of investment terms, on Nationwide's web site:

- If you are currently participating in the Plan and have an account balance, you should log in at [nationwide.com/REALtirement](https://www.nationwide.com/REALtirement)
- If you are an employee who is eligible to participate in the plan but have not yet enrolled, you should go to <https://www.sponsorportal.com/gen-app/index.html?custno=1ab60e79-6829-4204-9912-3ae5512003e4&plan=10850> and click on Other Resources and review the Glossary of Terms.

## Part I - General Plan Information

- 1 Giving Investment Instructions.** If you're eligible but not yet enrolled, please contact your employer for an enrollment packet. After you are enrolled in the Plan, in order to manage your Plan investments, you can call the Nationwide Solutions Center at 1-800-772-2182 or make your election online at [www.nationwide.com/REALtirement](https://www.nationwide.com/REALtirement). You may direct your investments according to the provision of your Plan. For more information, please see your Summary Plan Description.
- 2 Limitations on instructions.** You may give investment instructions on any day the New York Stock Exchange is open for business.
- 3 Voting and other rights.** Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. Please refer to your Summary Plan Description.
- 4 Designated investment alternatives.** The Plan provides designated investment alternatives into which you can direct the investment of your Plan funds. The Comparative Chart lists the designated investment alternatives and provides information regarding the alternatives.
- 5 Fund Window option.** A universe of investment choices offered by Nationwide, outside of your Plan's designated lineup, that you can research and select to personalize your investment needs. There are no trading fees and no additional paperwork. Neither Nationwide or your Plan selects or monitors the investment options offered through fund window, and any investment decision that you make through the fund window option is at your own risk.

## Part II - Administrative Expenses

The Plan pays outside service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the Plan Sponsor elects, at its own discretion, to pay some or all of the Plan administrative expenses. The cost for these services fluctuates each year based on a variety of factors. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the Plan charges these expenses pro rata (i.e., based on the relative size of each account), at a flat rate per participant, or based on asset size against participants' accounts.

Some of your Plan's operating expenses are paid from the total annual operating expenses of one or more of the designated investment alternatives. For more information, please see the Comparative Chart of Investment Options.

Please note that administrative service fees are subject to change.

### Fees that may be charged by Nationwide, your retirement plan provider

#### Trust/Custodial Fee - taken pro-rata based on the relative asset size of each account

Trust/Custodial Fee - \$500 per year

### Fees that may be charged by REHMANN FINANCIAL GROUP LLC

Please refer to your Third Party Administrator's Annual Disclosure for additional fees

## Part III - Individual Expenses

The Plan imposes certain charges against individual participants' accounts, rather than against the Plan as a whole, when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce). In addition, buying or selling some investments may result in charges to your individual account, such as commissions or redemption fees. The Comparative Chart provides information about these expenses. The Plan charges the following:

### Fees that may be charged by Nationwide, your retirement plan provider

Market Value Adjustment (MVA)	An MVA is applied if Retirement Manager SM or Retirement Advisor SM Fixed Group Annuity Contract transfer payments are in excess of the 20.00% annual book value transfer limit. The market value paid is equal to the amount withdrawn, increased or decreased by the MVA. The MVA is determined by Nationwide® in accordance with uniform procedures applicable to all contracts of this class.
-------------------------------	---

### Fees that may be charged by REHMANN FINANCIAL GROUP LLC



## Fund Window (FW)

In addition to the funds selected by your Plan, you also have Nationwide's Fund Window (FW) available to you. FW allows you access to hundreds of investment options with no additional trading fees.

### *Convenient and easy to use*

- One comprehensive statement that includes funds selected through FW.
- A user-friendly website to access and direct investments.
- No additional paperwork.
- No trading fees.

After you have enrolled in the Plan and have your online account set up, FW will be available to you. Once you've logged into your account, navigate to the 'Research Investments' page where you'll have three tabs with investment choices:

- **Plan Investment Choices** — designated investment options available under your Plan.
- **Other Investment Options** — investment options available to you through FW. *NOTE: You must agree to the terms and conditions to utilize FW.*
- **My Favorite Funds** — investment options that you've selected to monitor and invest in if you choose.

---

The investment options offered through Nationwide's Fund Window have not been individually selected and are not monitored by your Plan Representative. These investment options may require investment expertise and/or professional management advice to prudently manage. In addition, some of these investment options may have higher Nationwide asset fees than the investment options selected by your Plan Representative. Nationwide does not make recommendations or give investment advice.



This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

**For more information about the available underlying investment options, including all charges and expenses, please request a fund prospectus by calling 1-800-626-3112 or visiting [nationwide.com](http://nationwide.com). Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Retirement Plan Representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.**

Diversification, asset allocation and asset rebalancing do not assure a profit or prevent a loss in a down market.

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. Variable investment products and services offered by Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide ProAccount and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2021 Nationwide

PNM-15856AO.1 (05/21)