



Find your path to Retirement Readiness

Use this Enrollment Guide to get started

Welcome

This guidebook provides a great opportunity to learn about and join your Retirement Plan — a valuable benefit provided by your employer. Participating in your Retirement Plan is one of the best ways to prepare for your future.

Participating in the Plan is easy. This guidebook will show you how. Turn the page, and take the first step toward a brighter future.

Use this booklet to take your first steps on the path to Retirement Readiness.



REASONS TO ENROLL — PAGE 1

How we help you plan and prepare for retirement



PLAN HIGHLIGHTS — PAGE 5

Eligibility, contribution types and limits, and access to your money



INVESTMENT PATHS — PAGE 7

available through the Plan



PLAN RESOURCES PAGE — PAGE 18

Retirement education, tools and calculators



ENROLL — PAGE 20

using the information provided

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.



Can you live on 40% of what you earn now?

40%

Amount of pre-retirement income that Social Security may replace.¹ It could be less.

How will you pay your health care expenses?



\$275,000

Amount a 65-year-old couple can expect in **total out-of-pocket health care expenses** through retirement.²

Will you outlive your savings?



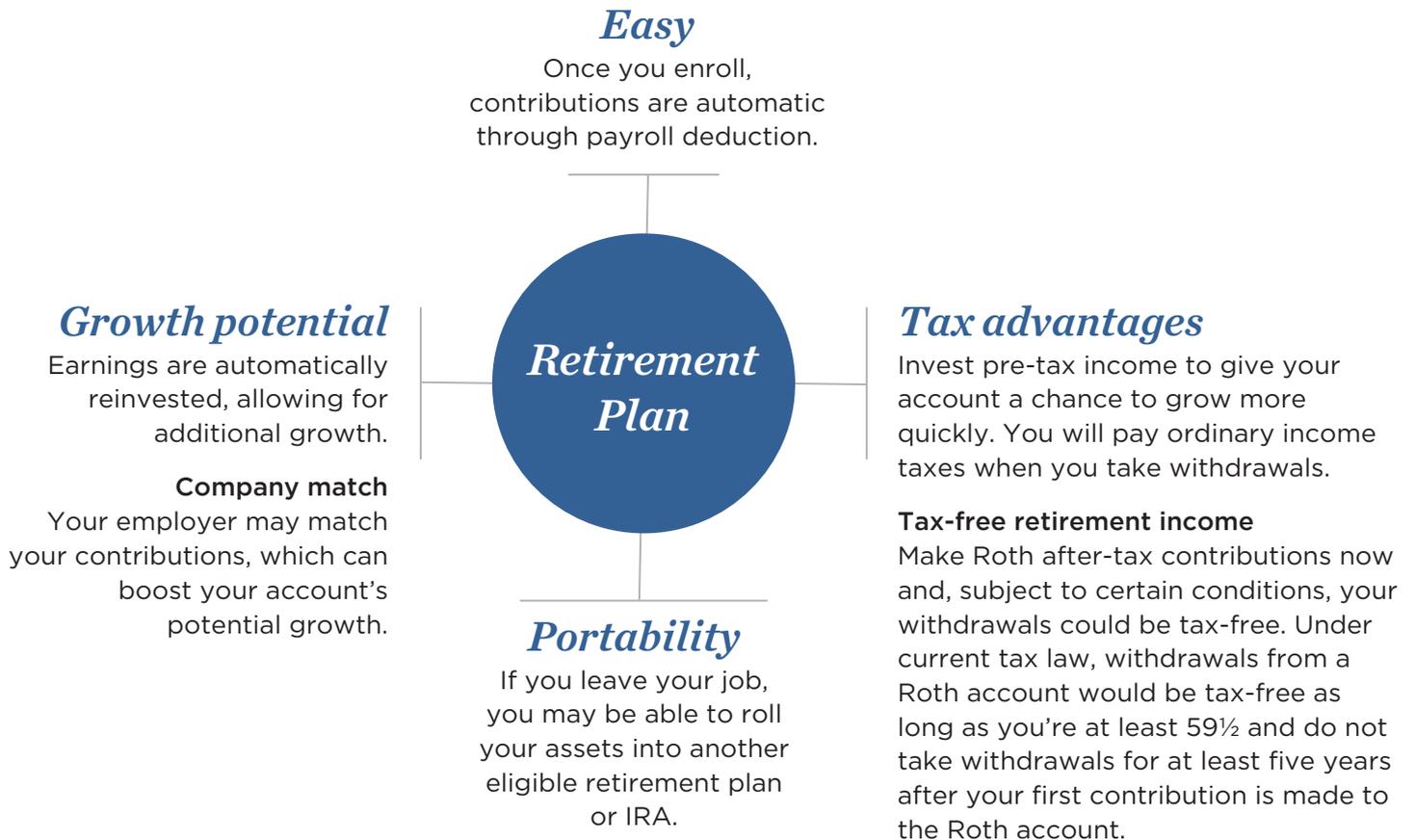
Age that an estimated **one in four 65-year-olds today will reach**. One in ten are expected to live past 95.³

¹ Better Information on Income Replacement Rates Needed to Help Workers Plan for Retirement, Government Accountability Office (March 2016); Understanding The Benefits, Social Security Administration (July 2017). Calculated as amount of pre-retirement income GAO says an average person needs in retirement less the amount of income SSA says Social Security replaces, on average.

² Retiree Health Care Costs Continue to Surge, Fidelity Viewpoints (September 2017). Estimate based on a hypothetical couple retiring in 2017, with average life expectancies of 85 for a male and 87 for a female.

³ Life Expectancy, Social Security Administration (accessed September 2017).

What are the benefits of participation?



Learn more about the benefits of retirement plan participation at nationwide.com/myretirement

Why should I 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

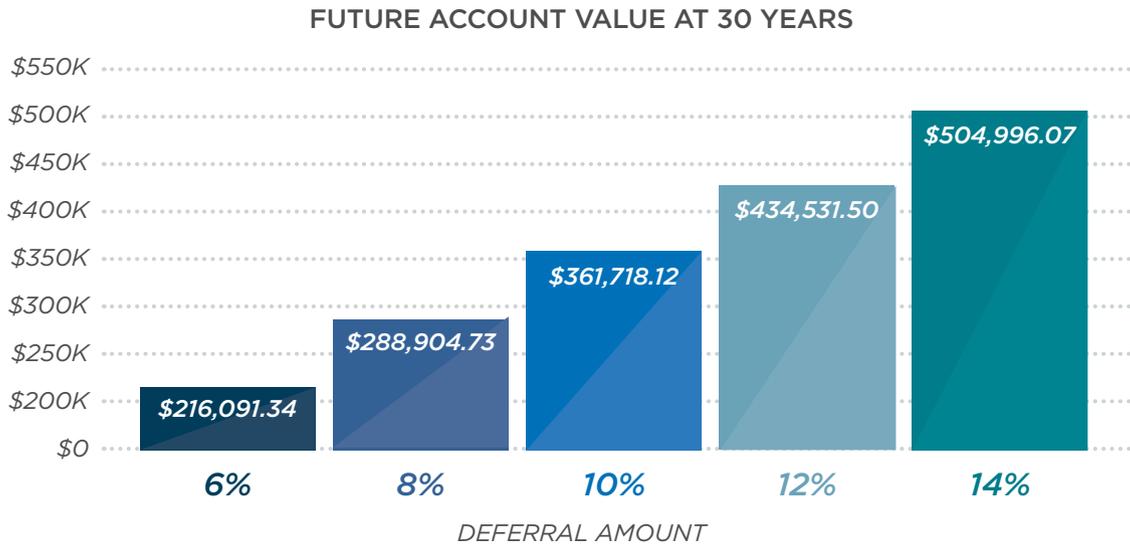
Age 67

\$952,682

This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a \$30,000 annual salary. 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. The interest compounded annually is based on weekly contributions.

How much can I afford to contribute?

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



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/myretirement*

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

⁴Choose the Right Contribution Rate for Your 401k, U.S. News & World Report (March 2017).

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 MANHATTAN AREA TECHNICAL COLLEGE 403(b) PLAN

Case Number: 321-80254

Plan Year: July 1 through June 30

ELIGIBILITY REQUIREMENTS:

Minimum Age: None

Waiting Period: None

Waiver: The minimum age and waiting period is waived for any eligible employee employed on 07/01/2019.

Excluded from Eligibility: Non-resident aliens with no U.S. earned income and Employees who normally work less than 20 hours per week.

PLAN ENTRY DATES:

Entry dates are different depending on the type of contribution being made. Please see your Summary Plan Description for more details.

ELECTIVE CONTRIBUTIONS:

Any combination of Pre-Tax¹ or Roth After-Tax² Salary Deferral Contributions, up to the maximum percentage of your salary allowed by law, not to exceed current limits set by IRS regulations. Your Salary Deferral Contributions are always 100% vested. The maximum dollar amount you can contribute for calendar year 2019 in total Elective Contributions is \$19,000. If allowed by the plan and you are age 50 or older, you are eligible for a Catch-up Contribution of \$6,000.

COMPANY CONTRIBUTIONS:

Company Match: Your Employer has the option of making a matching contribution based on a discretionary percentage of your compensation deferred. The employer match benefits all eligible employees. The matching contributions will be made on both deferral contributions and Roth contributions.

VESTING:

Years of Service	Vesting Percentage
Less than 1	0%
1	10%
2	20%
3	30%
4	40%
5	50%
6	60%
7	70%
8	80%
9	90%

All accounts are fully vested at the normal retirement age of 65.

¹You may be eligible for a tax credit of 10% to 50% of the first \$2,000 you contribute, depending on your adjusted gross income — the lower your income, the higher your credit rate. Please see your tax advisor for additional details.

²Special tax treatment will apply to certain distributions from the Roth Account after the expiration of a 5-year participation period. Please see your tax advisor for additional details.

PLAN HIGHLIGHTS

DISTRIBUTIONS:

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

Hardship Withdrawals: Allowed by the Plan

In-Service 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.

ROLLOVER:

The plan will accept eligible rollover contributions from the following sources:

- Qualified retirement plan (pre-tax)
- Roth deferral
- 403(b) tax-deferred arrangement
- Taxable IRA account

Which path should I take?

Your age, investing experience and personal preference may help you choose.

Some retirement savers are very comfortable choosing investment options. Others prefer to have a little help or would rather have someone else do it for them. Consider one of these paths as you decide how to invest.



Do it for me

- PAGE 8 -

Your retirement account investments are managed by professionals

Your investments are managed and adjusted over time and can be updated any time your needs change



Help me do it

- PAGE 10 -

Select **one** risk-based asset allocation fund or target date retirement fund.

Fund manager manages asset diversification to stay within risk category or become more conservative as retirement year gets nearer.

You may need to make adjustments to your investment strategy as your needs, projected retirement date or other personal factors change over time.



Do it myself

- PAGE 11 -

Select your investments from the options available through the Plan

Manage your asset mix to achieve a comfortable balance of risk vs. growth potential

Revisit your investment strategy as your needs change over time

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, like 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 is indirectly paying 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.



Can I have a professional manage my investments for me?



60% of retirement plan participants wish it were easier to choose the right investments for their plan account.⁷

Yes, the Nationwide ProAccount program is a managed account service designed to help take the guesswork out of retirement investing by providing professional management of your investments. It is offered by Nationwide Investment Advisors, LLC (NIA), a registered investment adviser.

We've selected Wilshire Associates, a global investment management firm, to serve as the Independent Financial Expert (IFE) for the program. Wilshire is not affiliated with Nationwide and their decisions are based on a rigorous, disciplined investment process that leverages their deep knowledge of markets and investment strategies.

What NIA does:

- monitors the Independent Financial Expert (Wilshire)
- implements advice generated by Wilshire and monitors their investment strategies
- provides periodic communications and ongoing support

What Wilshire does:

- researches strategies and asset classes to build asset allocation portfolios
- selects investments for the portfolios
- makes adjustments to help keep the portfolio in line with time horizons and market changes

How does it work?

After completing the ProAccount Acknowledgement and Questionnaire, your retirement account will be allocated to a customized investment portfolio based on your age and personal tolerance for investment risk. We'll continue to research, select, monitor and adjust your investments for you over time. Working together, NIA and Wilshire can help you feel more confident about achieving your retirement investment goals. The annual fee for Nationwide ProAccount is detailed in the Participant Agreement.

What are the benefits of using Nationwide ProAccount?

- Expertise from an institutional investment firm that researches and selects the funds for you based on your age and risk tolerance
- Your account is monitored and adjusted over time as market conditions warrant or your needs change
- 90-day trial period to try the service with no obligations: no minimum account balance or cancellation fee

Consider letting Nationwide ProAccount provide professional management of your retirement plan investments.

⁷Inside the Minds of Plan Participants, Alliance Bernstein (2015)

Nationwide Investment Advisors, LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser.

NIA has retained Wilshire® as an Independent Financial Expert for Nationwide ProAccount. Wilshire provides investment allocation portfolios based on participant ages and their personal tolerance for investment risk.

NIA assesses participants an asset-based fee for the managed account services.

Retirement products are offered by Nationwide Trust Company, a division of Nationwide Bank®, or Nationwide Life Insurance Company.

Wilshire is a registered service mark of Wilshire Associates, which is not an affiliate of Nationwide or NIA.



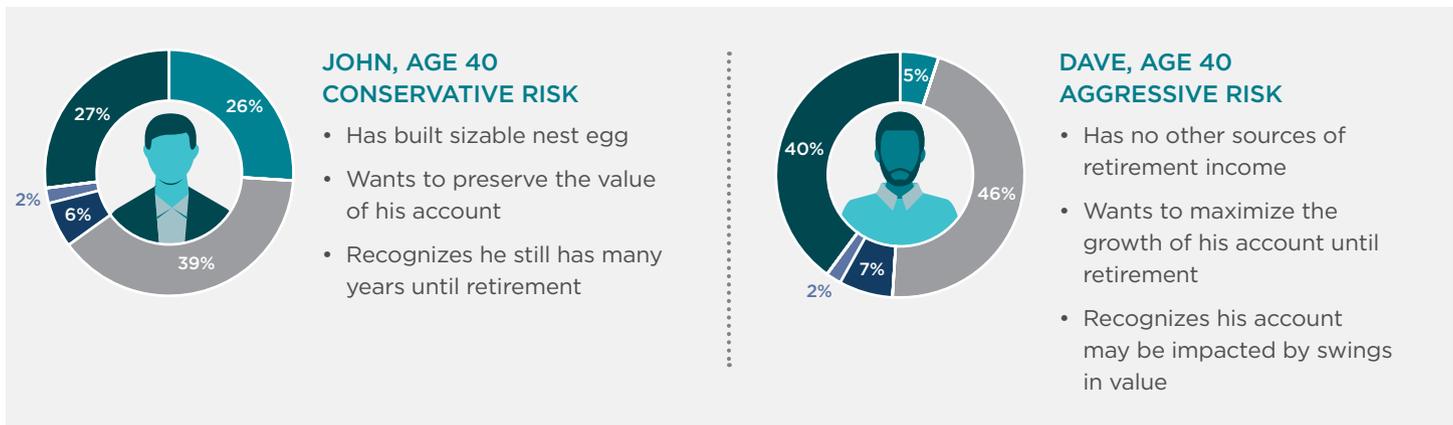
Our approach is personalized to your needs.

Nationwide ProAccount combines both target date and risk-based investment strategies. Considering both age and comfort level with risk, Wilshire creates Nationwide ProAccount portfolios that take into account the risk profile and investment time horizon of individual participants.

Different ages, same risk profile:



Same age, different risk profiles:



These are hypothetical examples provided to illustrate the different portfolio allocations available with Nationwide ProAccount. The portfolios shown may not reflect the actual allocations of a Nationwide ProAccount portfolio.

A Real Estate Investment Trust (REIT) is a company that owns, operates or finances income-producing real estate.



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 and 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.

BENEFITS OF ONE FUND CHOICE

Simplifies the investment decision

Provides diversification across a broad variety of asset classes

Automatically rebalances your assets



Consider selecting just one of the “Help me do it” funds that your plan offers.

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.

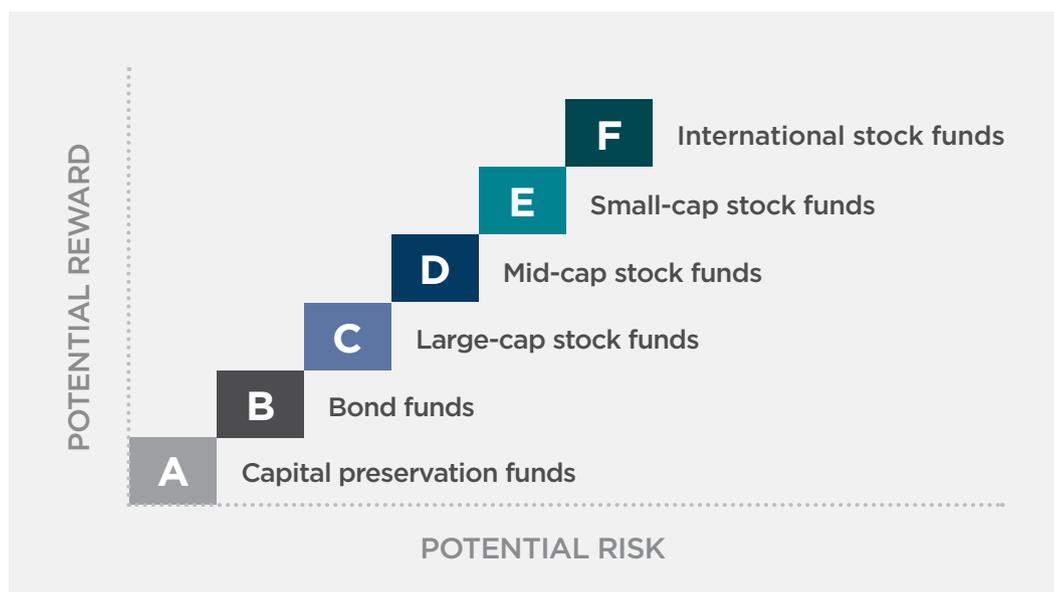


What funds should I invest in?

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.

For more information on specific investment options, go to www.nationwide.com/investmentoptions and enter your case number 321-80254. Select Comparative Chart of Investment Options. Under each fund name, you can link to the prospectus and/or fact sheet.



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.

Total points:	Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative
	58+	40 - 57	27 - 39	17 - 26	16 or less



Sample investment option allocations based on the Investor Profile results

	Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative
International	33%	25%	20%	14%	9%
Small-cap	7%	6%	5%	3%	2%
Mid-cap	10%	9%	7%	6%	4%
Large-cap	40%	35%	28%	22%	15%
Bonds	7%	18%	28%	38%	39%
Capital preservation	3%	7%	12%	17%	31%



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.

Nationwide Retirement Flexible Advantage Comparative Investment Chart

MANHATTAN AREA TECHNICAL COLLEGE 403(b) PLAN

Period Ending 05/31/2019 for month end results

The performance data featured represents past performance, which is not a guarantee of future results. Investment return and principal value fluctuate so that the fund's value, when redeemed, may be worth more or less than the amount invested. Current performance may be higher or lower than the performance quoted.

Performance Summary

Investment Option (Ticker)	INQUIRE Code	Gross Exp Ratio	Month	YTD	Annualized as of 03/29/2019				Since Inception	Inception Date
					1 Year	3 Year	5 Year	10 Year		
Specialty										
BlkRk Strat Inc Oppr I (BSIIX)	4686	0.82%	0.04%	2.99%	0.69%	2.85%	1.65%	5.16%	3.26%	02/05/2008
TIAACRF RealEst Sec Inst (TIREX)	5279	0.51%	0.50%	18.18%	17.70%	7.05%	9.24%	17.55%	9.54%	10/01/2002
International stocks										
AmFds EuroPacfc Gr R6 (REMGX)	2583	0.49%	-5.51%	9.80%	-5.63%	8.21%	3.21%	8.83%	9.68%	04/16/1984
AmFds New Wld R6 (RNWGX)	2605	0.62%	-5.02%	10.32%	-2.11%	10.40%	3.70%	9.30%	7.10%	06/17/1999
Fid Intl Indx (FSPSX)	6091	0.04%	-4.95%	7.31%	-4.95%	6.40%	1.40%	7.96%	3.67%	11/05/1997
<i>index: EAFE</i>			-4.80%	7.64%	-3.71%	7.27%	2.33%	8.96%		
Small-cap stocks										
NW Geneva SmCapGr Inst Svc (NWKDX)	4494	0.96%	-4.33%	15.32%	7.50%	15.30%	10.50%	N/A	15.16%	06/12/2009
<i>index: Russell 2000</i>			-7.78%	9.26%	2.05%	12.92%	7.05%	15.36%		
Mid-cap stocks										
Invsco Opp Disc MdCapGr Y (OEGYX)	2608	0.90%	-2.45%	20.88%	8.42%	14.04%	9.53%	15.35%	6.83%	11/01/2000
<i>index: S&P 400</i>			-7.97%	9.60%	2.59%	11.24%	8.29%	16.28%		
Large-cap stocks										
AmFds Gr Fd Am R6 (RGAGX)	2646	0.33%	-6.49%	10.22%	6.57%	14.94%	10.73%	14.64%	12.72%	11/30/1973
Fid 500 Indx (FXAIX)	6086	0.01%	-6.44%	10.26%	8.37%	12.34%	9.77%	14.73%	9.14%	02/17/1988
Fid Ttl Mkt Indx (FSKAX)	6098	0.01%	-6.54%	10.45%	7.56%	12.32%	9.19%	14.82%	6.40%	11/05/1997
JPM Eq Inc R5 (OIERX)	5595	0.58%	-5.38%	8.39%	7.46%	10.96%	8.37%	14.23%	8.20%	07/02/1987
<i>index: S&P 500</i>			-6.35%	10.74%	9.50%	13.51%	10.91%	15.92%		
Balanced										
NW Inv Dest Aggr R6 (GAIDX)	1616	0.54%	-6.20%	8.91%	0.87%	9.16%	5.29%	11.45%	3.74%	03/30/2000
NW Inv Dest Cnsv R6 (GIMCX)	1617	0.48%	-0.88%	4.31%	2.21%	2.84%	2.23%	3.73%	2.79%	03/30/2000
NW Inv Dest Mod Aggr R6 (GMIAIX)	1619	0.55%	-5.19%	8.45%	1.60%	8.30%	4.90%	10.12%	3.81%	03/30/2000
NW Inv Dest Mod Cnsv R6 (GMIMX)	1620	0.50%	-2.50%	5.80%	2.24%	4.67%	3.22%	6.02%	3.35%	03/30/2000
NW Inv Dest Mod R6 (GMDIX)	1618	0.51%	-4.02%	7.18%	2.16%	6.59%	4.08%	8.09%	3.63%	03/30/2000
TIAACRF LfCyclnd 2010 Inst (TLTIX)	5297	0.25%	-1.78%	6.11%	3.40%	5.08%	3.87%	N/A	5.68%	09/30/2009
TIAACRF LfCyclnd 2015 Inst (TLFIX)	5298	0.23%	-2.14%	6.47%	3.52%	5.60%	4.20%	N/A	6.14%	09/30/2009
TIAACRF LfCyclnd 2020 Inst (TLWIX)	5299	0.21%	-2.60%	6.76%	3.56%	6.31%	4.59%	N/A	6.70%	09/30/2009
TIAACRF LfCyclnd 2025 Inst (TLQIX)	5300	0.20%	-3.18%	7.24%	3.58%	7.15%	5.04%	N/A	7.29%	09/30/2009
TIAACRF LfCyclnd 2030 Inst (TLHIX)	5301	0.20%	-3.76%	7.68%	3.71%	7.96%	5.50%	N/A	7.90%	09/30/2009
TIAACRF LfCyclnd 2035 Inst (TLYIX)	5302	0.19%	-4.38%	8.11%	3.71%	8.78%	5.91%	N/A	8.44%	09/30/2009
TIAACRF LfCyclnd 2040 Inst (TLZIX)	5303	0.19%	-5.01%	8.46%	3.64%	9.56%	6.29%	N/A	8.82%	09/30/2009
TIAACRF LfCyclnd 2045 Inst (TLXIX)	5304	0.20%	-5.51%	8.75%	3.53%	9.88%	6.48%	N/A	8.91%	09/30/2009
TIAACRF LfCyclnd 2050 Inst (TLIX)	5305	0.20%	-5.63%	8.72%	3.50%	10.01%	6.57%	N/A	8.97%	09/30/2009

Investment Option (Ticker)	INQUIRE Code	Gross Exp Ratio	Month	YTD	Annualized as of 03/29/2019					Since Inception	Inception Date
					1 Year	3 Year	5 Year	10 Year			
TIAACRF LfCyclnd 2055 Inst (TTIIX)	5306	0.24%	-5.75%	8.81%	3.56%	10.15%	6.65%	N/A	7.57%	04/29/2011	
TIAACRF LfCyclnd 2060 Inst (TVIIX)	5307	0.48%	-5.90%	8.81%	3.51%	10.23%	N/A	N/A	6.76%	09/26/2014	
TIAACRF LfCyclndRtlnc Inst (TRILX)	5308	0.31%	-1.67%	6.04%	3.39%	4.79%	3.71%	N/A	5.24%	09/30/2009	
<i>index: Balanced Benchmark</i>			-3.18%	7.29%	3.10%	7.67%	5.48%	9.84%			
U.S. bonds											
Fed Inst Hi Yld Bd Inst (FIH BX)	1768	0.56%	-1.41%	7.38%	4.95%	6.57%	3.74%	9.47%	7.54%	11/04/2002	
Fid Infl Prtct Bd Indx (FIPDX)	6090	0.05%	1.68%	4.90%	1.78%	0.66%	0.89%	N/A	-0.19%	05/16/2012	
Fid US Bd Indx (FXNAX)	6099	0.02%	1.71%	4.33%	3.48%	0.91%	1.67%	2.64%	4.79%	03/08/1990	
JPM Mrtg Bckd Sec R6 (JMBUX)	4579	0.47%	1.53%	3.54%	3.71%	1.56%	2.05%	3.66%	6.70%	12/30/1983	
NW Cor Plus Bd R6 (NWCIX)	4563	0.49%	1.19%	5.12%	2.86%	1.76%	1.89%	4.28%	3.99%	07/17/1992	
<i>index: Barclays US Agg Bond TR USD</i>			1.78%	4.80%	4.48%	2.03%	2.74%	3.77%			
Cash											
Fed Gov Oblgtns Prmr (GOFXX)	5235	0.28%	0.11%	0.53%	0.96%	0.07%	N/A	N/A	-0.23%	01/06/2015	
<i>index: 3 Mos. T-Bill</i>			0.21%	1.01%	2.11%	1.17%	0.72%	0.41%			

Fixed Investment	INQUIRE			Additional Information
	Code	Rate of Return	Effective Dates	
Fixed ^b	8002	1.70%	06/25/2019 • 12/31/2019	A market value adjustment may apply if the plan sponsor directs a Fixed Contract transfer payment in excess of 20% of the annual book value installment limit, or upon other plan sponsor triggered events including termination of the contract or a reduction in force above a certain level. Book value is the current balance in your contract including principal and interest. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class and as described in the contract. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, or any plan or participant fees, if applicable. There is an asset based plan administrative fee of 0.05%. Such fees and charges, if applicable and reflected, would lower performance. In addition, note that at a plan level, exchanges from the Fixed Contract may not exceed 20% of its book value on an annual basis, which may affect your ability to complete an exchange from the Fixed Contract.

Fee and Expense Summary

Investment Option (Ticker)	Net AMC/Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder type expenses
			As a %	Per \$1,000	
Specialty					
BlkRk Strat Inc Oppr I (BSIIX)	0.77%	0.82%	1.59%	\$15.90	N/A
TIAACRF RealEst Sec Inst (TIREX)	1.02%	0.51%	1.53%	\$15.30	N/A

Investment Option (Ticker)	Net AMC/ Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder type expenses
			As a %	Per \$1,000	
International stocks					
AmFds EuroPacfc Gr R6 (RERGX)	1.02%	0.49%	1.51%	\$15.10	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.
AmFds New Wld R6 (RNWGX)	1.02%	0.62%	1.64%	\$16.40	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.
Fid Intl Indx (FSPSX)	1.02%	0.04%	1.06%	\$10.65	N/A
Small-cap stocks					
NW Geneva SmCapGr Inst Svc (NWKDX)	0.77%	0.96%	1.73%	\$17.30	N/A
Mid-cap stocks					
Invsco Opp Disc MdCapGr Y (OEGYX)	0.77%	0.87%	1.64%	\$16.40	N/A
Large-cap stocks					
AmFds Gr Fd Am R6 (RGAGX)	1.02%	0.33%	1.35%	\$13.50	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.
Fid 500 Indx (FXAIX)	1.02%	0.01%	1.03%	\$10.35	N/A
Fid Ttl Mkt Indx (FSKAX)	1.02%	0.01%	1.03%	\$10.35	N/A
JPM Eq Inc R5 (OIERX)	0.92%	0.58%	1.50%	\$15.00	N/A
Balanced					
NW Inv Dest Aggr R6 (GAIDX)	1.02%	0.54%	1.56%	\$15.60	N/A
NW Inv Dest Cnsv R6 (GIMCX)	1.02%	0.48%	1.50%	\$15.00	N/A
NW Inv Dest Mod Aggr R6 (GMIAX)	1.02%	0.55%	1.57%	\$15.70	N/A
NW Inv Dest Mod Cnsv R6 (GMIMX)	1.02%	0.50%	1.52%	\$15.20	N/A
NW Inv Dest Mod R6 (GMDIX)	1.02%	0.51%	1.53%	\$15.30	N/A
TIAACRF LfCyclnd 2010 Inst (TLTIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclnd 2015 Inst (TLFIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclnd 2020 Inst (TLWIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclnd 2025 Inst (TLQIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclnd 2030 Inst (TLHIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclnd 2035 Inst (TLYIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclnd 2040 Inst (TLZIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclnd 2045 Inst (TLXIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclnd 2050 Inst (TLLIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclnd 2055 Inst (TTIIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclnd 2060 Inst (TVIIX)	1.02%	0.10%	1.12%	\$11.20	N/A
TIAACRF LfCyclndRtlnc Inst (TRILX)	1.02%	0.10%	1.12%	\$11.20	N/A
U.S. bonds					
Fed Inst Hi Yld Bd Inst (FIH BX)	0.97%	0.50%	1.47%	\$14.70	Assets held less than 90 days will trigger a 2.00% redemption fee on the amount of the transaction.
Fid Infl Prtct Bd Indx (FIPDX)	1.02%	0.05%	1.07%	\$10.70	N/A
Fid US Bd Indx (FXNAX)	1.02%	0.02%	1.04%	\$10.45	N/A
JPM Mrtg Bckd Sec R6 (JMBUX)	1.02%	0.25%	1.27%	\$12.70	N/A
NW Cor Plus Bd R6 (NWCIX)	1.02%	0.49%	1.51%	\$15.10	N/A
Cash					
Fed Gov Oblgtns Prmr (GOFXX)	1.02%	0.15%	1.17%	\$11.70	N/A
Fixed					
Fixed	0.00%	N/A	0.00%	\$0.00	N/A

Investment Option (Ticker)	Net AMC/ Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder type expenses
			As a %	Per \$1,000	

*A portion of the Net Asset Fee may be paid as commission to the financial advisor and/or may be paid as override/administrative services fee to the administrator. The Net Asset Fee amount may also include an administrative fee which is paid to the administrator.

For more information about the funds available, including all charges, expenses, and expense waivers and reimbursement information, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Pension 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 and trust program documents carefully before investing.

^bA market value adjustment may apply if Fixed Contract transfer payments are in excess of 20% of the annual book value installment limit. Book value is the current balance in your contract including principal and interest. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, any plan or participant fees, if applicable, or the asset based plan administration fee of 0.05%. Such fees and charges, if applicable and reflected, would lower the performance described above.

Performance figures represent the total change in net assets with capital gains and income dividends reinvested, and reflect the deduction of Nationwide's standard asset fee of 0.97%. Net Asset Fee reflects the amount of any applicable Nationwide ClearCredit. Nationwide ClearCreditSM is the amount by which the Standard Asset fee is reduced for a particular fund. The ClearCredit is based upon the amount of payments Nationwide receives from a particular fund. It will change if the amount of payments Nationwide receives from a particular fund changes and is not applicable to every fund. Performance results also include an asset based plan administration fee of 0.05%. Returns are based on the current charges being applied to all historical time periods and do not include any other fees or expenses including a contingent deferred sales charge, or any other plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would have lowered the performance described above. For information about these expenses, contact your Pension Representative. Nationwide Trust Company, FSB is not making any recommendations regarding these funds. Although gathered from reliable sources, data accuracy and completeness cannot be guaranteed. Unusually high performance may be the result of current favorable market conditions including successful IPOs or strength of a particular market sector—this performance may not be replicated in the future.

The Nationwide Retirement Flexible Advantage program is offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, Member FINRA. Unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

Market indices have been provided for comparison purposes only; they are unmanaged and do not reflect the deduction of any fees or expenses. Index performance does not provide an indicator of how individual investments performed in the past or how they will perform in the future. Individuals cannot purchase or invest directly in an index.

Understanding Risks

Markets are volatile and can decline in response to adverse developments. Particular investments can react differently to these developments. For specific risks related to each investment, see the prospectus.

Nationwide Investor Destinations Funds / Fidelity Advisor Freedom Portfolios: Designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Government funds: While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.

High-yield funds: Funds that invest in high-yield securities are subject to greater credit risk and price fluctuations than funds that invest in higher-quality securities.

International/emerging markets funds: Funds that invest internationally involve risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

Money market funds: These funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it's possible to lose money by investing in money market funds.

Small company funds: Funds investing in stocks of small or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

Non-diversified funds: Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

Real estate funds: Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

Index Funds: For investors seeking minimum expenses, these funds invest in broad sectors of stocks and bonds for less volatility; individuals cannot invest directly in an index.

Nationwide Investor Destinations Funds: Designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Not a deposit • Not FDIC or NCUSIF insured

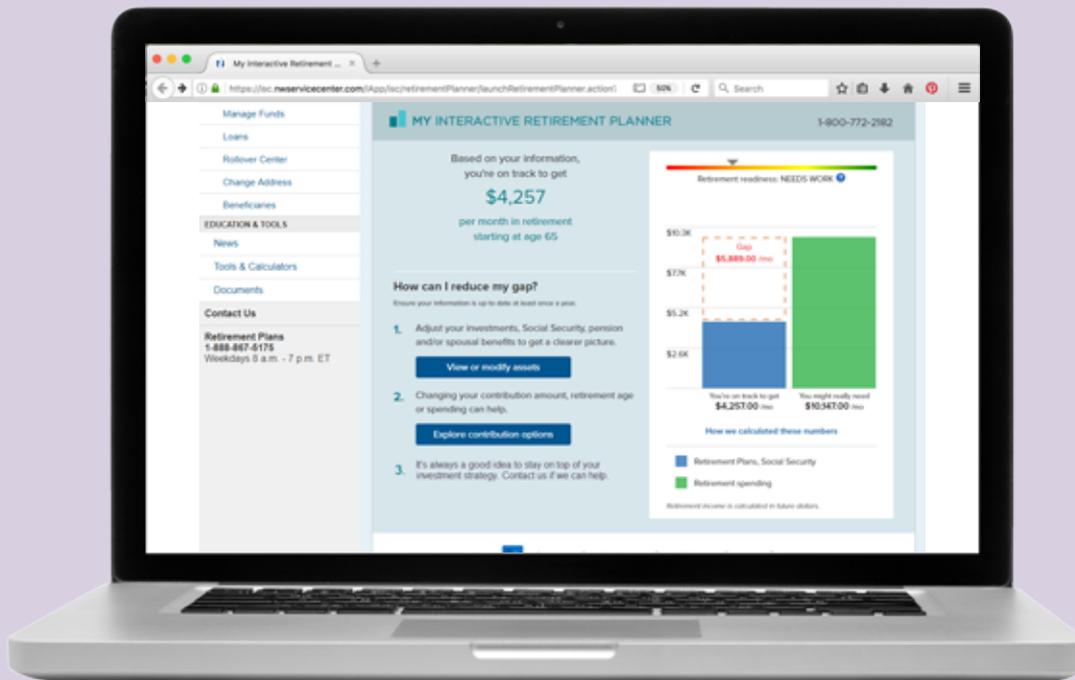
How can I find the help I may need?

Get to know your Plan website

We have engineered our website to offer an experience that's geared to help you succeed through the Plan. Right away, you can see how ready for retirement you may be and what actions to consider that may help you improve your outlook over the long term.

Set up your online account

- Go to nationwide.com/myretirement
- Select "Sign Up"
- When prompted, enter Case Number 321-80254, Social Security number and date of birth



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 on, review your investment performance compare your rates of return to common market indexes and more.



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.



Plan for retirement income – Find ways to improve how you spend and save for retirement.

- **Estimate retirement health care costs** – See how out-of-pocket expenses can impact your retirement budget.
- **Decide your retirement date** – Find out how we can help you make your retirement goal a reality.



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.

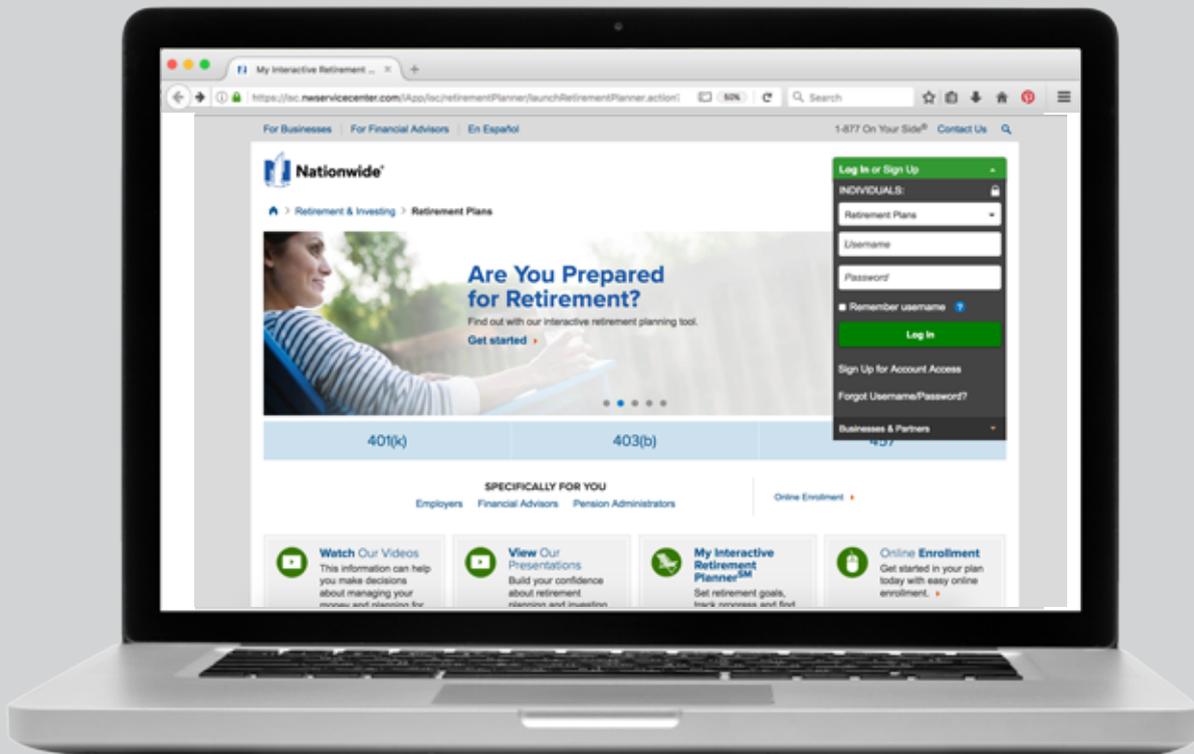


Log on to nationwide.com/myretirement anytime, anywhere from any device or call us at 800-772-2182.



I'm ready to enroll

Go to nationwide.com/enroll and select the enrollment link.
To get started with online enrollment, you will need your plan case number 321-80254.



Go to nationwide.com/enroll to enroll now
Questions? Contact us at 800-772-2182



Acknowledgement and Questionnaire

Case Number: 321-80254 Case Name: Manhattan Area Technical College 403(b) Plan

A Participant Acknowledgement

I prefer to have Nationwide Investment Advisors (“NIA”), a registered investment adviser, provide professional management and monitoring of my retirement plan investments for me. I will complete the Nationwide ProAccount Participant Information and ProAccount Risk Tolerance Questionnaire on the next page.

By signing on the next page, I hereby state that I have read, understand and agree to the terms set forth in the Agreement (included with this enrollment package), including the Arbitration Clause. I also understand the ProAccount Fee is 0.80%.

I acknowledge having read NIA’s Form ADV and Privacy Policy upon entering into this Agreement. Current versions of these documents are available online at nationwide.com/proaccountadv.jsp or by calling Nationwide at 1-800-772-2182.

I represent that no markings, alterations or amendments have been made to the Agreement and acknowledge that any such modifications would not be binding on NIA. Moreover, by signing on the next page, I represent and warrant that I am competent and of full legal age in my state of residence.

All money initially invested in my retirement plan account may be held in the default fund, as selected by my plan sponsor or its authorized representative, pending the receipt of all information needed to establish ProAccount on my retirement plan account. Since your ProAccount Investments will be invested on the basis of any information you provide through Nationwide interactive online planning tools and financial risk tolerance questionnaire(s), it is important for you to provide accurate information. Promptly notify NIA in the event of any significant changes in your financial circumstances, risk tolerance or retirement objectives.

B Participant Information (Required)

Name:

Date of birth:	Social Security or Tax ID#:
----------------	-----------------------------

Address:

City:	State:	Zip code:
-------	--------	-----------

Home phone number: ()	Business phone number: ()
------------------------------	----------------------------------

Email address:

Left Blank Intentionally

C

Your Risk Tolerance Questionnaire (REQUIRED): Clearly mark one response for each of the following five questions. Your Risk Tolerance is based on the total point values you have selected below to questions A - E.

A. Earning a return that allows my retirement savings to grow faster than the inflation rate (i.e. increased prices for goods and services) is one of my most important objectives.

- Strongly Agree (7 pts) Disagree (3 pts)
- Agree (5 pts) Strongly Disagree (1 pt)
- Neutral (4 pts)

B. How would you describe your investment knowledge?

- Above Average (7 pts)
- Average (4 pts)
- Below Average (1 pt)

C. I am willing to accept a potential short-term loss in exchange for a potential long-term gain.

- Strongly Agree (7 pts) Disagree (3 pts)
- Agree (5 pts) Strongly Disagree (1 pt)
- Neutral (4 pts)

D. What is your primary investment goal?

- Maximize growth by obtaining highest total return on investment (7 pts)
- Obtain modest growth (5 pts)
- Stable return on investment while preserving most of my invested capital (3 pts)
- Avoid loss of initial investment value; current income is very important (1 pt)

E. Which statement best describes your tolerance for risk?

- I am willing to accept substantial declines in portfolio value in order to achieve my investment goals (7 pts)
- I can accept some declines in value in order to achieve my investment goals (4 pts)
- I am not willing to accept any loss in portfolio value in order to achieve my investment goals (1 pt)

Risk Tolerance Scoring

For each of your responses to the five questions in this "Your Risk Tolerance" section, please place the corresponding point value associated with your specific responses on the lines below:

- A. _____
- B. _____
- C. _____
- D. _____
- E. _____

Scoring Key:

Conservative: 5 - 15 pts
 Moderate: 16 - 24 pts
 Aggressive: 25 - 35 pts

Total Points: _____

Please send completed Acknowledgement and Questionnaire in one of the following ways:

- Mail: Nationwide Investment Advisors, LLC
Attn: Nationwide ProAccount
P.O. Box 183192, Mail Stop 5-05-201J
Columbus, Ohio 43218-3192
- Fax: 855-435-1863
- Email: proacct@nationwide.com

For any questions regarding Nationwide ProAccount, call toll free 1-888-540-2896.

Participant Signature: _____

Print Name: _____

Date: _____

(PNN-1321AO.5 01/2019-NS 321-80254)

Left Blank Intentionally



1. Nationwide Plan Information

Plan Number: 321-80254 Plan Name: MANHATTAN AREA TECHNICAL COLLEGE 403(b) PLAN

2. Participant Information

Name: SSN:
Date of Birth: Date of Hire: Gender (optional): Male Female
Street Address:
City: State: Zip:
Phone: Email:

3. Rollover/Transfer Information

The Provider/Custodian who currently holds your assets will likely have their own requirements to complete the rollover/transfer. Please call them to obtain their rollover/transfer requirements, obtain answers to the questions below as well as those in Section 5.

Have you already completed all requirements and funds are on the way to Nationwide from the prior Provider/Custodian?

Yes, you may skip down to Next Steps. OR No, proceed to answer the questions below

Does the Provider/Custodian:

Require their own paperwork OR Accept Nationwide's paperwork

Does the Provider/Custodian:

- Require original signatures? Yes No
Accept email or fax copies of paperwork? Yes No
Accept electronic signatures on forms? Yes No
Require medallion signature guarantee or notarization of signatures? Yes No
Is a Letter of Acceptance required? Yes No

Next Steps

- Return this form and all paperwork from your prior Provider/Custodian (if required) to Nationwide using the fax number above or an address below. Receipt of this paperwork will initiate your request to move funds from an outside qualified plan or IRA into your retirement account with Nationwide.
If funds are not already in transit to Nationwide, we will forward all paperwork to the relinquishing Provider/Custodian. We will follow up to ensure receipt and make sure your outside account is transferred to your Nationwide account. Please note it may take up to 90 days for certain account types to be transferred
If you have any questions or received notification of additional requirements from the relinquishing provider/custodian please contact us at 800-772-2182

4. Submission Information

Make your check Payable to Nationwide Financial and include your Plan # and last 4 digits of your SSN in the memo section.

Mailing Address:
Nationwide Financial
PO Box 183046
Columbus, OH 43218-3046

Express Mailing Address:
Nationwide Financial
3400 Southpark PL, Suite A
Attn: DSPF-F6
Grove City, OH 43123-4856

Send wires to:
JP Morgan Chase
Columbus, OH 43215
ABA#: 021000021
Nationwide Trust Company, FSB
Acct#: 615843653
OBI field: Case Number: XXX-XXXXX

Left Blank Intentionally

Left Blank Intentionally

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 regarding the operation of the Plan
- **Part II** provides information regarding 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

The "Comparative Chart of Plan Investment Options" ("Comparative Chart") gives you information about the Plan's investment options. You can also get both of these documents, plus a glossary of investment terms, on Nationwide's website.

- If you are currently participating in the Plan and have an account balance, you should log in at nationwide.com/login
- If you are an employee who is eligible to participate in the Plan but have not yet enrolled, you should visit nationwide.com/planfees and enter your plan number, click on "Look up" under the "Plan Fees Information" section and then enter your 8-digit plan number 321-80254.

General plan information

Giving investment instructions.

After you are enrolled in the Plan, in order to manage your Plan investments, you can call Nationwide at 800-772-2182 or make your election online at nationwide.com/login. You may direct your investments according to the provisions of your Plan. For more information, please see your Summary Plan Description.

Limitations on instructions.

You may give investment instructions on any day the New York Stock Exchange is open for business.

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.

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.

Designated Plan investment manager.

KEATING FINANCIAL ADVISORY SERVICES INC is the Plan's designated investment manager. The Plan investment manager assists the appropriate Plan fiduciary in making investment decisions for the Plan.

3(38) Investment Fiduciary Service.

Iron Financial provides investment fiduciary assistance to the appropriate Plan fiduciary. Please contact Nationwide at 800-772-2182 for additional information.

Designated participant money manager.

The Plan allows you to have your account managed on a discretionary basis by a professional money manager. Nationwide ProAccount (1-888-540-2896) is the Plan's provider of managed account services.

Fund Evaluator/Fund Window option.

The Plan offers you the ability to research and select other investments that are offered through Nationwide,[®] but that have not been selected as the designated investment alternatives for your Plan that are listed on the Comparative Chart. Investment options available through the Fund Window are not monitored by the Plan's fiduciaries and any investment decision that you make through the Fund Window is at your own risk.

You can access the Fund Window online at nationwide.com/login. You do not have to fill out an application to use the Fund Window and there is no additional fee for using the Fund Evaluator tool. You can select investments through the Fund Window just as you would make any other investment selections through the website.

Fund Window funds are designated in the selection chart on the website. Any restrictions or limitations that may apply to a specific fund available through the Fund Window will be disclosed as you are making your investment selections. Asset fees for some of these options may be higher than the options your Plan representative selected. These fees are included in the Fund Evaluator online tool. For general questions about the Fund Window, you may contact Nationwide at 800-772-2182.

The investment options offered through Nationwide's Fund Window have not yet 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 the 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.

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.

Please note that a contingent deferred sales charge (CDSC) may be assessed against the Plan's assets in the event the investment contract is terminated or if certain withdrawals are taken. If a CDSC is assessed, this reduces the value of your individual account. For more information, please contact your Plan Sponsor.

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.

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

3(38) Service Provider Fee — taken from participant account balance
Advisory/Srvc Prvdr Fee 0.01% per year

Fees that may be charged by KEATING AND ASSOCIATES INC:

Please note that administrative service fees are subject to change.

Per Participant Fees — taken as a flat rate per participant:
Per Participant Fee \$4.00 per year

Fees charged by KEATING FINANCIAL ADVISORY SERVICES INC and Iron Financial, LLC

Advisory/Service Provider Fee — taken from participant account balance

Investment Manager Fee
KEATING FINANCIAL ADVISORY SERVICES INC
0.75% taken from participant account balance

Iron Financial, LLC Fee 0.04% of assets

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 regarding these expenses.

The Plan imposes the following charges:

Fees charged by Nationwide

Hard copy exchange fee

\$6.00 per transaction, per "from" fund

Fee is charged one time only regardless of how many funds assets are exchanged into.

Nationwide ProAccount Fee

0.80% per year

Fees charged by KEATING AND ASSOCIATES INC

Withdrawal Fee

\$30.00 per transaction

QDRO

\$200.00 per transaction

This section contains additional information regarding your plan.

Left Blank Intentionally

**NOTIFICATION TO ELIGIBLE EMPLOYEES OF
MANHATTAN AREA TECHNOLOGY COLLEGE
321-80254**

Dear Participant:

We have some important information to share about your retirement plan:

1. Qualified Default Investment Alternative (QDIA)

You have the right to direct the investment of your assets in the Plan. If you have already given investment directions, your contributions will be allocated to your previously chosen investments. If you have not already given investment directions to your employer, any contributions made or allocated to your account in the Plan will be invested in one of the following funds (the "default fund"), based on your date of birth and the normal retirement age for your Plan.

Normal Retirement Age: 65

Funds:

TIAACRF LfCycInd 2010 Inst

TIAACRF LfCycInd 2015 Inst

TIAACRF LfCycInd 2020 Inst

TIAACRF LfCycInd 2025 Inst

TIAACRF LfCycInd 2030 Inst

TIAACRF LfCycInd 2035 Inst

TIAACRF LfCycInd 2040 Inst

TIAACRF LfCycInd 2045 Inst

TIAACRF LfCycInd 2050 Inst

TIAACRF LfCycInd 2055 Inst

TIAACRF LfCycInd 2060 Inst

TIAACRF LfCycIndRtInc Inst

You can always choose a different fund in which to invest your contributions. If within 90 days after your first contribution is deposited into the default fund, you elect to choose a different fund in which to invest, no transfer fees will be charged solely by reason of the change (although other fees may still apply). If you elect to make such change after the 90-day period has passed, any normal transfer fees will apply.

You can change the investment of your account or future mix at any time at nationwide.com/login or by calling 1-800-772-2182. Before investing, read the fund information carefully and consider the fund's investment objectives, risks, charges and expenses.

Please refer to the attached fund profiles and the attached performance summary for information on the available funds in your plan including the Plan's default fund. If this notice was provided electronically, please refer to the links below. Note, however, that certain fund profile and performance information may not be immediately available through these links. You may obtain any fund information not otherwise available through the links by logging onto www.morningstar.com.

Click here to access the participant fee disclosure which contains the investment performance summary

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/downloadParticipantDisclosureToPDF.action?caseSeqId=800160235>

Click here to access the fund profiles by choosing the fact sheet for the appropriate fund(s)

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/comparativeChart.action?caseNumber=800160235>

2. Questions

If you have any questions regarding your Plan's investment alternatives, please contact your employer for assistance. Please refer to the Summary Plan Description for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any questions regarding your rights or obligations under the Plan or if you would like to obtain a copy of the Summary Plan Description.

Not a deposit. Not FDIC or NCUSIF insured. Not guaranteed by the institution. Not insured by any federal government agency. May lose value

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, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220

Nationwide, the Nationwide framemark and On Your Side are service marks of Nationwide Mutual Insurance Company.

Nationwide Investment Advisors, LLC
Nationwide ProAccount® - Participant Agreement (“Agreement”)

Please keep this Agreement for your records.

This Agreement is entered into between Nationwide Investment Advisors, LLC, (“NIA”) an Ohio limited liability company, and the participant whose information has been provided on the ProAccount Acknowledgement and Questionnaire (“Acknowledgement and Questionnaire”), which is incorporated by reference herein (“Participant” or “you”) regarding your participation in NIA’s ProAccount managed account service (“ProAccount” aka “Advice Program”).

ProAccount is a discretionary managed account service offered by NIA, an investment adviser registered with the Securities and Exchange Commission (the “SEC”) under the Investment Advisers Act of 1940, as amended (“Advisers Act”), designed for retirement plan participants who desire professional money management of their self-directed retirement plan account. ProAccount offers individualized investment advice using an investment process developed and maintained by an independent financial expert (“IFE”).

The terms and conditions of the Agreement are as follows:

I. DESCRIPTION OF PROACCOUNT AND FEES

ProAccount Requirements

Under ProAccount, the IFE develops and maintains managed account portfolios (“Portfolios”) based on the investment options offered through the retirement products and/or programs offered by Nationwide Trust Company, FSB or Nationwide Life Insurance Company (collectively, the “Nationwide Retirement Program”). In order for your retirement plan assets to be eligible for management under ProAccount, they must be invested in mutual funds or variable insurance sub-accounts at the time you enroll in ProAccount (“ProAccount Investments”). NIA reserves the right, subject to plan sponsor direction, to make additional investments types eligible for inclusion as ProAccount Investments. In its evaluation of ProAccount Investments for inclusion in the Portfolios, the IFE takes into account the maximum range of asset fees associated with the Nationwide Retirement Program, but does not consider the specific asset fees charged by the Nationwide Retirement Program to your plan. In addition, your plan may offer investment options other than ProAccount Investments, including, but not limited to, individual stocks, employer stock and the Nationwide Fixed Contract (collectively, “Non-ProAccount Investments”), which will not be considered by the IFE in its development of Portfolios. Consistent with the Department of Labor’s guidance on the requirements of Qualified Default Investment Alternatives under the Pension Protection Act of 2006, investments that charge a redemption fee to participants will also be treated as Non-ProAccount Investments. You hereby acknowledge that any employer-directed assets, restricted assets (including assets invested in the Nationwide Fixed Contract), or assets held in self-directed brokerage accounts are not eligible for inclusion in ProAccount and will remain invested in their current manner until further action is taken by you or your employer.

Once enrolled in ProAccount, your ProAccount Investments will be managed by NIA and you will not be permitted to make investment allocation changes to your ProAccount Investments, including fund-to-fund transfers, changes to fund allocations, or utilization of automatic rebalancing. NIA will have no responsibility or liability for investment allocation changes you make in violation of this restriction. You retain full inquiry access to your retirement plan account and may still request and be approved for loans, if available in your plan, and take applicable distributions. NIA will not establish a separate and distinct account for you in connection with ProAccount. Instead, by entering into this Agreement, you authorize NIA to manage the ProAccount Investments within the retirement account you have established through the Nationwide Retirement Program. For purposes of this Agreement and applicable law, the ProAccount Investments in your retirement account will be considered your account with NIA.

Investor Profile

Prior to being enrolled in ProAccount, you will complete the Acknowledgement and Questionnaire. The Questionnaire is a tool developed by the IFE to help identify your risk tolerance, investment horizon, and retirement objectives. You may also indicate any reasonable restrictions that you wish to place on the management of your ProAccount Investments. The Acknowledgement and Questionnaire is expressly incorporated by reference herein. Information you provide through Nationwide interactive online planning tools and financial risk tolerance questionnaire(s) may be used by NIA and the IFE to further refine your investor profile, to the extent it is determined to be sufficiently reasonable and complete. **You should keep a copy of the Acknowledgement and Questionnaire for your records, as it is a part of this Agreement.**

Changes in Your Financial Situation

Since your ProAccount Investments will be invested on the basis of any information you provide through Nationwide interactive online planning tools and financial risk tolerance questionnaire(s), it is important for you to provide accurate information. Promptly notify NIA in the event of any significant changes in your financial circumstances, risk tolerance or retirement objectives. At least annually, NIA will contact you to determine any changes to your personal or financial situation that may affect your investment profile. You will be solely responsible for notifying NIA of any material changes in your financial situation which may affect your responses to the Questionnaire. NIA will not independently verify any information you provide in response to the Acknowledgement and Questionnaire.

Acceptance of Agreement

Once you sign the Acknowledgement and Questionnaire, the effective date of this Agreement will be the date of acceptance by NIA, or its designated agent, after receipt and review in its principal place of business, and such acceptance may be evidenced by internal records maintained by NIA or its designated agent. You acknowledge that NIA cannot begin managing your ProAccount Investments until NIA receives all required documents in good order, as determined by NIA in its sole discretion, and has accepted this Agreement. Collection and processing of the required documentation may delay the acceptance of this Agreement. This Agreement shall remain in effect until it is terminated in accordance with the Termination section below.

Annual Fee

You will be charged an annual ProAccount fee of **0.80%** ("ProAccount Fee"). The ProAccount Fee is in addition to any trustee, custodial, asset, service, administrative or transactional fees that you or your plan may incur through the Nationwide Retirement Program. The ProAccount Fee shall be calculated daily based on the market value of your ProAccount Investments and payable quarterly, in arrears. Your initial ProAccount Fee shall be adjusted pro-rata based on the number of days in the calendar quarter that the Agreement is in effect. In the event this Agreement is terminated, either by you or by NIA, your ProAccount Fee for the final calendar quarter will be adjusted pro-rata based on the number of days in which ProAccount was in effect. The ProAccount Fee is not based upon a percentage of capital gains or capital appreciation of your ProAccount Investments. The ProAccount Fee is subject to change. In certain circumstances, NIA provides a trial period for new Participants enrolled in ProAccount. If terminated within the trial period, no ProAccount Fees will be charged to your account. Once the applicable trial period expires, active ProAccount Accounts will be charged the applicable ProAccount Fees, including the deferred trial period fees. NIA reserves the right to offer certain plans discounted fees or other promotional pricing.

To the extent permitted by applicable law or regulation, affiliates of NIA receive payments from, or in connection with, certain ProAccount Investments selected by the IFE for inclusion in the Portfolios. In addition, the IFE may select certain investment options for which NIA or an investment advisory affiliate acts as investment manager. The IFE's fees for services provided in connection with ProAccount are not

related to the ProAccount Investments the IFE selects for the Portfolios or otherwise influenced by the payments NIA or its affiliates may receive from such investment options.

Certain ProAccount Investments may impose a trade restriction on certain transactions. It is possible that transactions initiated by NIA for ProAccount may result in the imposition of trade restrictions on one or more investment options held in your retirement account. For further information on trade restrictions, including whether they will be applicable to any of the investment options within your retirement account, please consult the individual fund prospectus or other investment option disclosure material.

You authorize your plan sponsor or its designee to deduct any and all ProAccount Fees, when due, from your retirement account and to remit the appropriate fees as outlined above. Except to the extent that the ProAccount Fee owed by you may be automatically deducted from your retirement account and paid directly to NIA, as described in this Agreement, NIA will not have custody or possession of, or any security or proprietary interest in, any ProAccount Investments in your retirement account.

Disclosure Documents

As an SEC registered investment adviser, NIA provides its Privacy Policy and Form ADV, Parts 2A and Part 2B ("Form ADV") before or at the time you enter into this Agreement. The Form ADV is a disclosure document that summarizes the investment advisory services provided by an investment adviser registered with the SEC and/or the states. The Form ADV contains information about the advice the IFE will provide and NIA will deliver, in addition to important information regarding the fees, risks and expenses associated with ProAccount.

You acknowledge having received and reviewed these documents upon entering into this Agreement and understand that a current version of Form ADV is available, free of charge, online at <https://www.nationwide.com/proaccountadv.jsp>, or by calling Nationwide at 1-800-772-2182.

You understand that the ProAccount Fee is the amount set forth in the Annual Fee section of this Agreement. You represent that no markings, alterations or amendments have been made to the Agreement and acknowledge that any such modifications would not be binding on NIA. You represent and warrant that you are of full legal age in your state of residence.

Retirement Accounts

ProAccount is a discretionary managed account service designed for participants in retirement plans that utilize the Nationwide Retirement Program, who desire professional money management of their accounts. Nothing in this Agreement is intended to restrict your rights under the Nationwide Retirement Program, including, if applicable, those rights described in the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

II. NIA'S RESPONSIBILITIES, REPRESENTATIONS AND ACKNOWLEDGEMENTS

Role of Independent Financial Expert

Pursuant to the terms of a separate agreement between NIA and the IFE, NIA has hired the IFE to develop Portfolios and provide the advice that you will receive from NIA. By signing this Agreement, you agree that NIA has discretion to terminate its relationship with the IFE at any time, without notice to you, and engage the services of a suitable replacement, in its sole discretion. NIA will notify you of any fee changes, as approved by the plan sponsor, that result if the IFE is replaced. In the event NIA terminates its relationship with the current IFE and does not designate a successor IFE, this Agreement shall terminate upon written notice from NIA.

The IFE is not a party to this Agreement, and there is no contractual relationship between you and the IFE. All fees and expenses charged by the IFE for its services will be paid by NIA. The advice provided to you in connection with ProAccount is limited to the independent advice provided based on the Portfolios created by the IFE, which NIA cannot modify.

Appointment of NIA

You hereby appoint NIA to exercise discretionary authority to allocate and reallocate your ProAccount Investments in order to implement individualized advice generated by the IFE, and NIA hereby accepts your appointment. NIA's authority under this Agreement will remain in effect until changed or terminated by you in writing pursuant to the termination provisions described in this Agreement.

NIA as Investment Adviser

NIA acknowledges that it is an "investment manager," as defined by Section 3(38) of ERISA and the Internal Revenue Code ("Code"), and also acknowledges that it is a fiduciary within the meaning of Section 3(21) of ERISA and Section 4975(e)(3) of the Code (but only with respect to the provision of services described in this Agreement) and represents that it is registered with the SEC as an investment adviser under the Advisers Act, and that its employees, agents and representatives who provide investment advisory services to you are registered as investment advisory representatives in states where applicable.

NIA shall have no obligation or authority to take any action or render any advice with respect to the voting of proxies solicited by or with respect to issuers of ProAccount Investments.

You understand that NIA provides investment management services for other clients and will continue to do so. You acknowledge that NIA and its personnel and affiliates may give advice or take action in performing duties to other clients, or for their own accounts, that differ from the advice given to or action taken for you. NIA is not obligated to buy, sell or recommend any security or other investment that it may buy, sell or recommend for any other client or for its own account. This Agreement does not limit or restrict in any way NIA from buying, selling or trading any securities for its own accounts.

A portion of the compensation paid by Nationwide, to its sales and servicing representatives, in connection with services to the plan may also include amounts based on participant assets managed by NIA's ProAccount investment advisory service. Such compensation is not paid or recovered by NIA from ProAccount assets.

Confidentiality

NIA and its affiliates provide investment advisory and other financial services to other clients. If, in the course of these other activities, NIA or its affiliates come into possession of confidential information, none of them may divulge or act on this information for you or any other client. In particular, if NIA or its affiliates, including Nationwide Financial Services, Inc., obtain information about an investment option that they may not lawfully use or disclose, you understand that NIA has no obligation to disclose the information to you or use such information for your benefit. Except as otherwise agreed in writing or as required by law, (i) NIA will keep confidential all information concerning your financial affairs; and (ii) you will keep confidential and for your exclusive use and benefit all investment advice furnished under this Agreement.

Termination of Agreement

This Agreement may be terminated at any time by either party without penalty upon reasonable advance written notice to the other party; provided, however, that this Agreement shall immediately terminate as may be required by law upon assignment (as defined in the Adviser's Act). NIA is entitled to any outstanding ProAccount Fees due to NIA at the time of termination. Any termination by NIA or you will not, however, affect the liabilities or obligations of the parties incurred or arising from transactions regarding the Portfolios initiated under this Agreement before such termination. In the event of your death during the term of this Agreement, upon NIA's receipt of proof of death, ProAccount will terminate and NIA's advisory services shall cease. This Agreement will automatically terminate upon termination of your plan's agreement with NIA or upon termination of your plan's participation in the Nationwide Retirement Program. NIA also reserves the right to terminate this Agreement *without prior notice* if the value of your ProAccount Investments remains at zero dollars, or if no deferrals have ever been made into your retirement account for at least 120 days since the retirement account was established. You

understand that upon termination of this Agreement your retirement account will remain invested in the ProAccount Investments last allocated by NIA until you make changes to those investments.

III. RISK ACKNOWLEDGEMENT AND LIABILITY

No Guaranteed Performance

NIA uses reasonable care, consistent with industry practice, in providing services to you. Investing through ProAccount, as all investments in securities, involves risk and will not always be profitable. Investment return and principal will fluctuate with market conditions and you may lose money. Past performance of investments is no guarantee of future results. The analysis and advice provided by the IFE and delivered by NIA depends upon a number of factors, including the information you provide, various assumptions and estimates, and other considerations. As a result, the advice developed and the recommendations provided are not guarantees that you will achieve your retirement goals or anticipated performance. Any investment advice you receive with respect to this Agreement is rendered solely for your personal benefit, and not for the benefit of any other person, and shall relate only to your ProAccount Investments and will not apply to any other assets you may own.

Account Responsibility

Except as otherwise provided by law, NIA will not be liable to you for (a) any loss incurred by reason of negligence regarding any decision, act or omission made or taken with the degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a like capacity would use; (b) any loss resulting from NIA following instructions provided by you or using obsolete, inaccurate or incomplete information furnished by you; (c) any act or omission of any third party, including a broker-dealer, custodian or other service provider; or (d) any act or omission by reason of negligence by any other party in performing its obligations hereunder.

Federal and state securities laws impose liabilities in certain circumstances on persons who act in good faith, and nothing in this Agreement waives or limits any rights you have under those laws.

IV. MISCELLANEOUS

USA PATRIOT Act Requirements — In accordance with the requirements of the USA PATRIOT Act and the Bank Secrecy Act, as well as other applicable laws (hereinafter “the Laws”), you (1) agree to provide, upon request, valid identification as to your person or entity; (2) warrant that the source of funds used are not a part of, or derived from an illegal activity or scheme; (3) shall not use ProAccount as a part of an illegal activity or scheme; and (4) understand that NIA will monitor the ProAccount Investments in your retirement account for compliance with the Laws and take appropriate actions as required by the Laws.

Agreement Assignment — Neither party may assign this Agreement (within the meaning of the Advisers Act) or assign any of the rights or delegate any of the duties or obligations of this Agreement without the other party’s prior consent. Any assignment in violation of this provision shall be void and of no force or effect.

Governing Law — This Agreement and its enforcement will be governed by and construed in accordance with the laws of the State of Ohio, without regard to its conflict of law provisions or principles. Nothing herein will be construed in any manner inconsistent with the Advisers Act or any rule or order of the SEC or the Code, as applicable.

Severability — If one or more of the provisions contained in this Agreement are found to be invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of the remaining provisions shall not be affected and shall continue in full force and effect. If any provision of this Agreement is or should become inconsistent with any present or future law, rule or regulation of any governmental or

regulatory body having jurisdiction over the subject matter of this Agreement, such provision will be deemed to be rescinded or modified in accordance with any such law, rule or regulation. In all other respects, this Agreement will continue and remain in full force and effect.

Right of Refusal — NIA reserves the right to refuse to accept this Agreement in its sole discretion and for any reason.

Headings — All Section headings in this Agreement are for convenience of reference only and do not form part of this Agreement. Section headings will not, in any way, affect the meaning or interpretation of this Agreement.

Waiver of Agreement — No term or provision of this Agreement may be waived or modified unless done so in writing and signed by the party against whom such waiver or modification is sought to be enforced. NIA's failure to insist at any time on strict compliance with this Agreement or with any of the terms under this Agreement or any continued course of such conduct on its part will in no event constitute or be considered a waiver by NIA of any of its rights or privileges.

Survival — All terms and provisions of this Agreement, including without limitation: "Termination of Agreement," "Risk Acknowledgement and Liability," and "Pre-Dispute Arbitration," which should by their nature survive the termination of this Agreement, shall so survive the termination of this Agreement.

Binding Effect — This Agreement shall be binding upon, and to the extent herein permitted, to inure to the benefit of the heirs, executors, successors, representatives, administrators and rightful assigns of a party.

Entire Agreement — This Agreement together with all contemporaneous Exhibits constitutes the entire agreement between the parties with respect to the subject matter of this Agreement and supersedes all previous discussions, representations, understandings and agreements, whether written or oral, between the parties related to the subject of this Agreement.

Amendment — This Agreement may be amended by NIA upon 30 days' prior written notice to you and may be amended immediately upon notice to the extent required to satisfy federal or state regulatory requirements.

Force Majeure — No party to this Agreement will be responsible for delays resulting from acts beyond the reasonable control of such party, provided that the nonperforming party uses commercially reasonable efforts to avoid or remove such causes of nonperformance and continues performance hereunder as soon as practicable as soon as such causes are avoided, rectified or removed.

Notices — Any notice, instruction and/or other communication contemplated by this Agreement must be in writing and delivered by U.S. mail, overnight courier, electronic, facsimile, or other method agreed upon by the parties, in each case prepaid. All such communications shall be addressed to NIA at the address set forth below and to the Participant at the address provided in the Acknowledgement and Questionnaire (or to such other addresses as the parties may specify to one another in writing).

Nationwide Investment Advisors, LLC
Attn: Nationwide ProAccount
PO Box 183192, Mail Stop 5-05-201J
Columbus, Ohio 43218-3192
Phone: 888-540-2896
Fax: 855-435-1863
E-Mail: proacct@nationwide.com

Arbitration

- Arbitration is final and binding on the parties.
- The parties are waiving their right to seek remedies in court, including the right to jury trial.
- Pre-arbitration discovery is generally more limited than and different from court proceedings.
- The arbitrators' award is not required to include factual findings or legal reasoning and any party's right to appeal or to seek modification of rulings by the arbitrators is strictly limited.
- The panel of arbitrators will typically include at least one arbitrator who was or is affiliated with the securities industry.
- Any dispute will be heard before the American Arbitration Association in accordance with its Commercial Arbitration Rules and Supplemental Procedures for Securities Arbitration.

You agree that any controversy arising from or relating to this Agreement (including any controversy between NIA and you or your agents, representatives, or employees), arising from or relating to any account of or for you, any transaction with or for you, or the construction, performance, breach or enforcement of this Agreement or any other agreement between you and NIA, whether entered into before or after the date hereof, will be submitted to and settled by binding arbitration in accordance with the Commercial Arbitration Rules and Supplemental Procedures for Securities Arbitration of the American Arbitration Association. The award of the arbitrators, or of the majority of them, will be final, and judgment on any award rendered by the arbitrators may be entered in any court having jurisdiction thereof.

Notwithstanding the foregoing, no person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action and who is a member of a putative class action until (i) the class certification is denied; (ii) the class is decertified; or (iii) you are excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Please note, nothing herein shall constitute a waiver or limitation of any rights that you may have under any federal and/or state securities laws or regulations, and any state insurance laws and regulations.

Left Blank Intentionally

FACTS

WHAT DOES NATIONWIDE FINANCIAL SERVICES DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal and state laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances, transaction history, and credit history
- Assets and insurance claim history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Nationwide Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NFS share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-866-280-1809

Who we are	
Who is providing this notice?	Nationwide Financial Services, Inc.; Nationwide Life Insurance Company; Nationwide Life and Annuity Insurance Company; Harleysville Life Insurance Company; Nationwide Retirement Solutions, Inc.; Nationwide Investment Advisors, LLC; and Nationwide Fund Distributors, LLC. (collectively “NFS”)
What we do	
How does NFS protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state laws. These measures include computer safeguards and secured files and buildings. We limit access to your information to those who need it to do their job.
How does NFS collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ apply for insurance or give us your contact information ▪ pay your insurance premiums or file an insurance claim ▪ show your driver’s license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can’t I limit all sharing?	Federal and state laws give you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates’ everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with the Nationwide name, such as Nationwide Bank and Nationwide Mutual Insurance Company. Visit nationwide.com for a list of affiliated companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. NFS does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. NFS doesn’t jointly market.
Other important information	
<p>Nevada Residents: You may request to be placed on our internal Do Not Call list. Send an email with your phone number to privacy@nationwide.com. You may request a copy of our telemarketing practices. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number: 1-702-486-3132; email: BCPINFORM@ag.state.nv.us.</p> <p>For Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p> <p>For insurance customers in AZ, CT, GA, IL, ME, MA, MT, NV, NJ, NM, NC, ND, OH, OR, and VA only: The term “Information” means information we collect during an insurance transaction. We will not use your medical information for marketing purposes without your consent. We may share your Information with others, including insurance-support organizations, insurance regulatory authorities, law enforcement, and consumer reporting agencies, without your prior authorization as permitted or required by law. Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.</p> <p>Accessing your information: You have a right to access and correct your personal information. To request a copy of your personal information, write to: Nationwide, One Nationwide Plaza, 1-25-101, Columbus, OH, 43215. For your protection, have your signature notarized. Please include your name, address, and your policy, contract, or account number. You can change your personal information at Nationwide.com or by calling your agent. We can’t change information that other companies, like credit agencies, provide to us. You’ll need to ask them to change it.</p>	



Nationwide[®]
is on your side

This material is not a recommendation to buy, sell, hold, or rollover 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 work with their financial professional to discuss their specific situation.

For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus by calling 1-800-626-3112 or visiting 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, a division of Nationwide Bank. Variable investment products and services offered by Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Nationwide, the Nationwide N and Eagle, Nationwide Destination, My Interactive Retirement Planner, Nationwide ProAccount and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company.

© 2018 Nationwide

PNM-2620AO.7 (04/19)