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Contractors
PLAN®
Provided by Fringe Benefit Group

Take the next step

Your Retirement Plan Enrollment Guide

The Contractors Retirement Plan
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WHAT'S INSIDE

	STEP 1 Learn about retirement planning	1
<hr/>		
	STEP 2 Find your investment strategy	13
<hr/>		
	STEP 3 Enroll in your Plan	33
<hr/>		
	STEP 4 Learn about the basics of your Plan	47
<hr/>		

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Learn about retirement planning

Your company's retirement plan offers a great way to save for your future. We want to help you understand how this Plan can help you reach your goals. And, it's easy to get started!

What's it going to take?

For most Americans, Social Security benefits will not provide enough retirement income. In fact, these benefits typically account for 40% of current income at retirement.¹ Yet, some industry professionals say you'll need about **70% to 90%** of your current income just to maintain your standard of living in retirement.² But when you factor in inflation and increases in medical costs, others estimate you may need as much as **126%** of your final pay.³





You may need a lot more money
than Social Security will provide



2007  \$65,700

2014  \$87,600

Long-term or assisted-living care can be very expensive.⁵



Outliving your money. The annual Social Security cost of living adjustment (COLA) tends to lag the inflation seniors experience by a year or more.⁶ The result could mean an ever-increasing budget gap.



Health care. The amount a healthy couple turning age 65 in 2018 will need to cover health care costs in their remaining years.⁷

Given these realities, you may need to accumulate significant savings by the time you retire.

¹ *Understanding The Benefits*, Social Security Administration (June 2015).

² *Do I really need 100% of my pre-retirement income?*, CNN Money (July 2012).

³ *Hewitt Study Reveals Widening Gap Between Retirement Needs And Employee Saving Behaviors*, CCH Pension (July 2008).

⁴ *National Retirement Risk Index*, Center for Retirement Research at Boston College (2014).

⁵ *Genworth 2014 Cost of Care Survey* (January 2015).

⁶ *The COLA crunch: Why Social Security isn't keeping up with seniors' costs*, Reuters (October 2014).

⁷ *Health care for retirees*, bankrate.com (February 2013).

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

That's because any earnings your savings generate get continually reinvested over the long term.

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 at age 35

Stops at age 67

Contributes
for 32 yrs.

\$57.69/week

7% hypothetical
growth rate

Total contribution =
\$96,000

Age 67

\$342,306



ASHLEY

Starts at age 21

Stops at age 35

Contributes
for 14 yrs.

\$57.69/week

7% hypothetical
growth rate

Total contribution =
\$42,000

Age 67

\$610,377



COURTNEY

Starts at age 21

Stops at age 67

Contributes
for 46 yrs.

\$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. Interest compounded annually based on weekly contributions.

Consider contributing at least 10% of your salary each payday

How much should you contribute to your retirement plan? While everyone’s situation is unique, some experts feel that you should aim to contribute at least 10% of your salary up to the maximum allowable if possible.⁸

As you can see in the chart below, even a small increase in the deferral per pay can turn into significant differences in possible account values over time.

Growth Period			Ending Balance		
Deferral Per Pay	Paycheck Impact	Annual Deferral	Accumulation 10 Years	Accumulation 20 Years	Accumulation 30 Years
\$25	\$18.75	\$650	\$9,304	\$27,605	\$63,607
\$50	\$37.50	\$1,300	\$18,607	\$55,210	\$127,214
\$75	\$56.25	\$1,950	\$27,911	\$82,815	\$190,821
\$100	\$75.00	\$2,600	\$37,214	\$110,420	\$254,428
\$250	\$187.50	\$6,500	\$93,036	\$276,051	\$636,070
\$500	\$375.00	\$13,000	\$186,071	\$552,102	\$1,272,139
\$750	\$562.50	\$18,000	\$257,637	\$764,449	\$1,761,423

This table shows the cumulative value of 26 biweekly deferral amounts over 10, 20, and 30 years, assuming a compound annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$38,000 and one deduction for federal tax purposes. 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.

⁸ *How to invest in a 401(k)*, CNN Money (August 2012)

► **Paycheck impact:** The difference between the amount of the deferral and how much your take-home pay is reduced. For example, you may defer \$25 per pay, and your retirement account will grow by \$25, but it will only appear to be \$18.75 out of pocket because of the pretax status.

Contribute now, pay taxes later

Pre-tax payroll deductions help you make the most of your money today

Your retirement plan allows you to defer money each pay period before it's taxed. That means fewer tax dollars are paid on today's income, making a smaller impact on your take-home pay. Basically, more money goes into your account than comes out of your paycheck.

You contribute	You invest	Biweekly pay reduced by	Annual income tax savings
3%	\$35	\$26	\$225
6%	\$69	\$52	\$450
9%	\$104	\$78	\$675
12%	\$138	\$104	\$900

Example of potential pretax savings for someone making \$30,000 a year

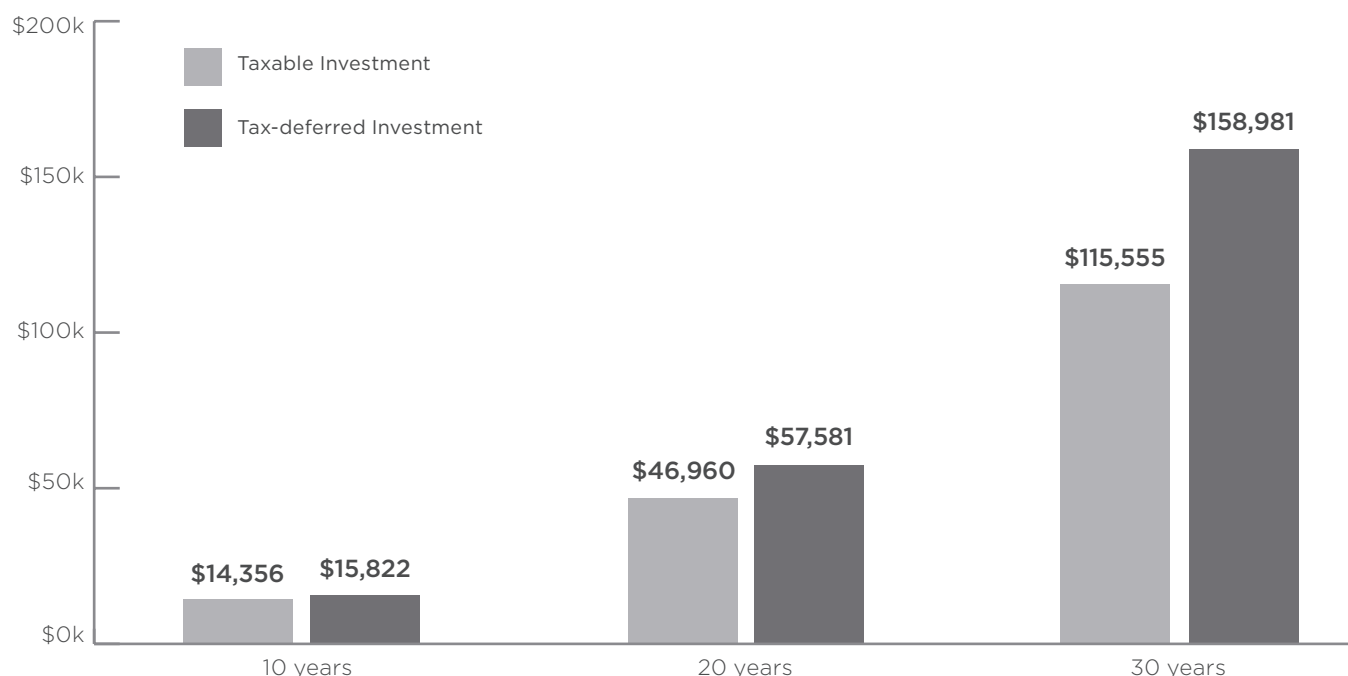
Results rounded to the nearest dollar, assuming a 25% marginal federal income tax bracket and biweekly pay periods.



Remember, your contributions are taxed when withdrawn in retirement.

Tax-deferred growth helps, too

The money in your account, including any earnings, accumulates tax deferred. This may give your account the opportunity to grow more than if it were subject to taxes. The chart below illustrates the potential difference between a tax-deferred and taxable account. Neither the company nor its representatives give legal or tax advice. Please consult your attorney or tax advisor for answers to specific questions.



The power of tax-deferred compounding

Totals shown reflect a \$100 monthly investment, an 8% annual return, a 4% annual wage inflation and a 25% marginal federal income tax bracket. From the taxable investments, taxes are taken each month from deposits and annually upon gains. Taxes are taken on the tax-deferred investment's end balance. This is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. If fees were reflected, the return would be less.



You could be eligible for a \$2,000 credit!

Depending on your income and income tax return filing status, you could be eligible for up to a \$2,000 tax credit. And, this tax credit is in addition to any deduction or exclusion that already applies to the contribution.

► **Take-home pay:** Also known as net pay. It's the after-tax amount you receive in your paycheck.

► **Earnings:** Income gained from an investment that's added to an investor's principal.

Get to know the language of investing

Investing involves putting your money to work with the objective of making more money. The success of an investment can be measured by the income it generates, the interest it bears, or its value over time. Most investors' collection of investments consists of three main asset classes or categories, each with unique features, risks and rewards:

Stocks – Shares of ownership in a corporation

Bonds – Investor loans to a government or corporation

Capital preservation – Investment options that can be turned into cash relatively easily

The core investment options in the retirement plan are **mutual funds**, a mix of investments that may include stocks, bonds and/or capital preservation. Each fund is managed by a professional money manager and has a stated objective or investment style.

Both stocks and their mutual funds can be divided into groups by their market capitalization, or “cap,” which is one way investors gauge a company’s size.

■ **Large-cap stock funds** refer to mutual funds that invest primarily in companies with market values greater than \$10 billion. These funds can be appropriate for investors who have longer-term investment timelines, or looking for stability as they enroll in the retirement plan. But for those seeking greater growth opportunities often found in smaller, more aggressive companies, investing solely in large-cap funds may not be the answer.

■ **Mid-cap stock funds** refer to mutual funds that invest primarily in companies with market values between \$2 and \$10 billion. These funds 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.

■ **Small-cap stock funds** refer to mutual funds that invest primarily in companies with market values under \$2 billion. As with mid-cap funds, these funds 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.

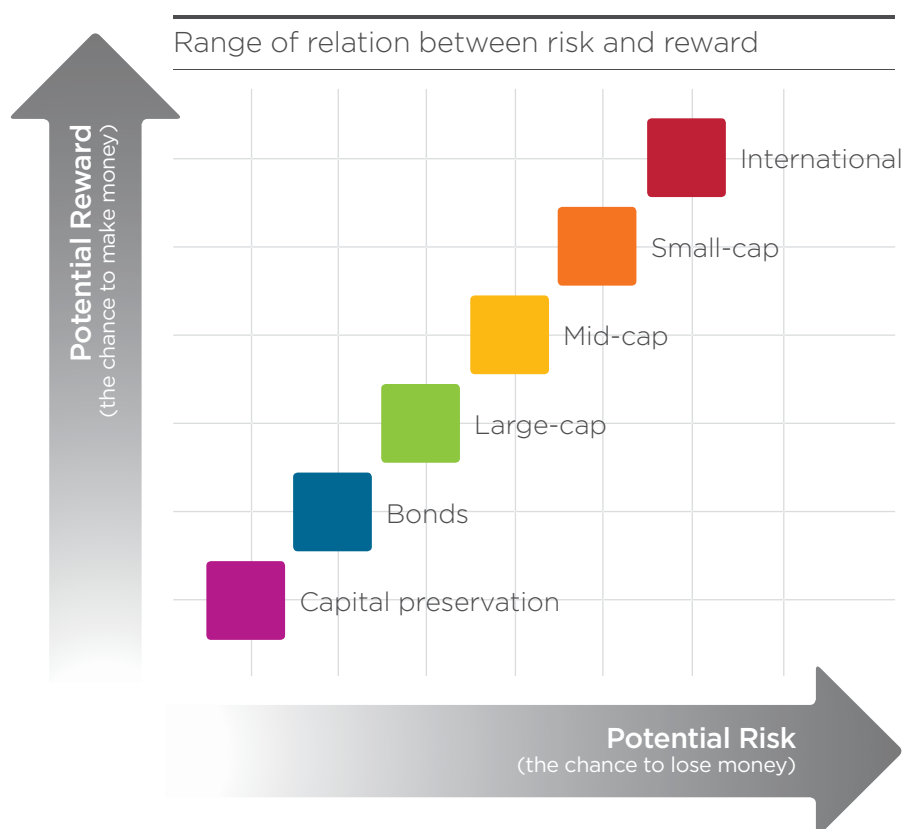
■ **International stock funds** refer to mutual funds that invest primarily in companies located outside of the United States. While these funds may offer attractive growth potential, investing in this class of funds involves risks not associated with investing primarily in the U.S., such as currency fluctuation, political instability, foreign regulations, differences in accounting and limited availability of information.

■ **Bond funds** refer to mutual funds that invest primarily in bonds. These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund. These funds may be categorized by the types of bonds the manager invests in.

■ **Capital preservation funds** refer to mutual funds that invest primarily in options that can be turned into cash relatively easily. While these funds tend to be less risky investment options, returns may not keep pace with inflation, and in some cases may produce a negative rate of return when fund expenses are factored in. As with stock and bond funds, there are various types of capital preservation funds, with unique objectives and potential investment risks.

What is risk vs. reward?

Every investment has a risk level associated with it. That risk level also corresponds with the likelihood of a reward. Use the chart below to better understand the components of the mutual funds you read about. The higher the risk vs. reward ratio, the greater the potential for growth, but at a higher risk of losing value. The lower the risk vs. reward ratio, the less the potential for return, but at a lower risk of losing value.



Investing involves risk, including the loss of principal.

Asset allocation and diversification

Find the right blend of investments that works for you

One of the best strategies to help ensure the maximum performance of your retirement account and protect your account against fluctuations in the market is asset allocation. Asset allocation is a method that spreads investments into various asset classes so that if one asset class performs poorly, you can be protected by the potential good performance of another. It's similar to the theory of not holding all of your eggs in one basket.

Although each investor's needs are different, the idea is to find the right blend of potential risk and reward by mixing investments to suit your individual investing style.

► **Portfolio:** A group of investments held by an investor (such as stocks, bonds or mutual funds).

► **Volatility:** Indirectly refers to level of risk; for example: stocks that have regularly fluctuating prices are considered riskier and more volatile. Stocks whose prices fluctuate less (or by a smaller amount) are less risky and less volatile.

Dollar-cost averaging

When you contribute to your retirement plan, you're using an investment strategy called dollar-cost averaging. Retirement plans allow you to make consistent contributions over the course of time rather than invest in a large lump sum at one time. This strategy gives you the potential to reduce the amount you pay for each mutual fund share.

See the difference between lump-sum investing and dollar-cost averaging

Invest one lump sum of \$12,000

	Share price	Shares
Jan 1	\$25	480

Total shares purchased:

480

Average cost/share:

\$25

or

Invest \$1,000/month for a year

	Share price	Shares
Jan 1	\$25	40
Feb 1	\$25	40
Mar 1	\$20	50
Apr 1	\$20	50
May 1	\$18	55.6
Jun 1	\$16	62
Jul 1	\$15	66
Aug 1	\$15	66
Sep 1	\$17	58
Oct 1	\$20	50
Nov 1	\$25	40
Dec 1	\$27	37

Total shares purchased: Average cost/share:

617.3

\$19.44

Dollar-cost averaging does not assure a profit and does not guarantee against loss in a declining market. This type of strategy involves continuous investment in the security regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low price levels.

For example, if one did a lump-sum purchase on July 1 at \$15 per share, total shares purchased would be 800.





Find your investment strategy

Now that you have an understanding of investment basics, it's time to put everything together to form a strategy that will fit your personal goals.

Find your comfort zone.

There are options for nearly all types of investors.

Everyone is different when it comes to how they want to invest their retirement plan account. Depending on your age and risk tolerance, you may consider one of these options a good fit for you.

I'LL DO IT MYSELF.

Contribute to Target Maturity Funds

Target Maturity Funds are designed to invest for a specific date (usually when you will begin making withdrawals) and automatically adjust the mix to become more conservative as the date approaches.

Build your own portfolio

You can create your own mix of investments from the available options within the Plan, and then manage your portfolio and rebalance your account on your own.

Target Maturity Funds are 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 Target Maturity Funds, an investor is indirectly paying a proportionate share of the applicable costs and expenses of the underlying funds. Target Maturity Funds are designed for people who plan to withdraw funds during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. As a result, the funds become more conservative as they approach retirement. 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 designated in the fund's name.

Choose your style.

Take a look and identify your strategy.

There's more than one way to get to retirement. Some people know exactly what they want when it comes to managing their retirement plan account. Others want simple choices or need regular help. It's important to identify a personal investing style that can help you reach your specific goals.

I'LL DO IT MYSELF.	Are you already thinking about the age you want to retire and want a fund that adjusts objectives over time?	If you answered yes, turn to page 18 to review performance and expense information.
	Already thinking about the direction you want to take in your account? Are you confident about choosing your own funds and initiating your own account transactions?	Did you answer yes? Turn to page 16, where our questionnaire will help you get started down the path that puts you in complete control.

- **Risk tolerance:** The degree of risk or uncertainty that an investor is willing to cope with in regards to decreases in the value of his/her investments.
- **Time horizon:** The length of time an investor has before he/she wants to begin receiving income from a retirement account; usually the amount of time left before retirement.

Questionnaire

1 // Your current age is:

- ① Over 70 (1 point)
- ② 60-70 (4 points)
- ③ 50-59 (8 points)
- ④ 35-49 (12 points)
- ⑤ 34 or younger (16 points)

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

- ① Less than 5 years (2 points)
- ② 5 - 9 years (5 points)
- ③ 10 - 15 years (7 points)
- ④ 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?

- ① No (0 points)
- ② Yes (20 points)

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

- ① Portfolio A (\$95,000-\$115,000) 1 point
- ② Portfolio B (\$90,000-\$125,000) 4 points
- ③ Portfolio C (\$85,000-\$140,000) 7 points
- ④ 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?

- ① I am concerned that stock investments are too risky and would prefer a higher allocation to bonds (1 point)
- ② I understand there is additional risk with stock investments and would consider a more balanced allocation to stocks and bonds (5 points)
- ③ 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)
- ④ 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?

- ① Account value range of \$48,000 - \$53,000 (2 points)
- ② Account value range of \$45,000 - \$58,000 (6 points)
- ③ 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:	58 or more = Aggressive	40 to 57 = Moderate/ Aggressive	27 to 39 = Moderate	17 to 26 = Moderate/ Conservative	16 or less = Conservative
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	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
International	30%	24%	19%	14%	9%
Small-cap	5%	5%	4%	2%	1%
Mid-cap	11%	9%	7%	6%	4%
Large-cap	44%	37%	30%	23%	16%
Bonds	7%	18%	28%	38%	40%
Capital preservation	3%	7%	12%	17%	30%



Aggressive

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



Moderately Aggressive

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



Moderate

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



Moderately Conservative

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



Conservative

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

The Asset Allocation tool is provided for educational purposes only. It is not intended to provide personalized investment advice.

The Asset Allocation Tool presented is available through a license agreement between Wilshire Associates and Nationwide. Its sole purpose is to assist you in determining your general attitudes towards investment risk. This 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 this questionnaire 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 Clear Advantage Comparative Investment Chart

The Contractors Retirement Plan Period Ending 01/31/2018 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 12/29/2017				Since Inception	Inception Date
					1 Year	3 Year	5 Year	10 Year		
International stocks										
Harbor Intl Inst (HAINX) <i>index: EAFE</i>	1814	0.81%	6.66% 5.02%	6.66% 5.02%	21.45% 25.03%	4.57% 7.80%	3.99% 7.90%	0.91% 1.94%	9.50%	12/31/1987
Small-cap stocks										
Vngrd Sm Cap Indx Fd AS (VSMAX) <i>index: Russell 2000</i>	4879	0.06%	2.73% 2.61%	2.73% 2.61%	14.75% 14.65%	8.43% 9.96%	12.98% 14.12%	8.28% 8.71%	8.01%	11/13/2000
Mid-cap stocks										
NW MdCap Mkt Indx R6 (GMXIX) <i>index: S&P 400</i>	1420	0.28%	2.76% 2.87%	2.76% 2.87%	14.37% 16.24%	9.42% 11.14%	13.25% 15.01%	8.23% 9.97%	8.25%	12/29/1999
Large-cap stocks										
AmFds Gr Fd Am R6 (RGAGX) <i>index: S&P 500</i>	2646	0.33%	8.04% 5.73%	8.04% 5.73%	24.91% 21.83%	11.87% 11.41%	14.97% 15.79%	7.29% 8.50%	12.58%	11/30/1973
Balanced										
AmFds 2010 TrgtDtRtrmt R6 (RFTTX)	2557	0.34%	1.71%	1.71%	9.00%	4.21%	5.80%	3.51%	3.77%	02/01/2007
AmFds 2020 TrgtDtRtrmt R6 (RRCTX)	2559	0.35%	2.50%	2.50%	11.43%	5.22%	7.54%	3.97%	4.33%	02/01/2007
AmFds 2030 TrgtDtRtrmt R6 (RFETX)	2561	0.39%	4.10%	4.10%	16.88%	7.22%	10.07%	5.28%	5.56%	02/01/2007
AmFds 2040 TrgtDtRtrmt R6 (RFGTX)	2563	0.41%	5.13%	5.13%	20.42%	8.48%	11.01%	5.67%	5.95%	02/01/2007
AmFds 2050 TrgtDtRtrmt R6 (RFITX)	2565	0.42%	5.35%	5.35%	21.04%	8.75%	11.18%	5.76%	6.02%	02/01/2007
AmFds 2060 TrgtDtRtrmt R6 (RFUTX) <i>index: Balanced Benchmark</i>	4996	0.49%	5.36% 3.09%	5.36% 3.09%	20.92% 15.15%	N/A 6.99%	N/A 8.11%	N/A 5.75%	8.76%	03/27/2015
U.S. bonds										
Prudntl Ttl Rtn Bd Z (PDBZX) <i>index: Barclays US Agg Bond TR USD</i>	2575	0.52%	-0.94% -1.15%	-0.94% -1.15%	5.52% 3.54%	2.69% 2.24%	2.39% 2.10%	4.90% 4.01%	4.82%	09/16/1996

Collective Trust Fund	INQUIRE Code	Gross Exp Ratio	Month	YTD	Annualized as of 12/29/2017				Since Inception	Inception Date
					1 Year	3 Year	5 Year	10 Year		
Cash										
Col Tr Stbl Gov I ¹	4750	0.38%	-0.03%	-0.03%	0.05%	-0.09%	-0.08%	0.82%	2.77%	04/05/1993
index: 3 Mos. T-Bill			0.11%	0.11%	0.84%	0.38%	0.24%	0.34%		

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		
International stocks						
Harbor Intl Inst (HAINX)	1.18%	0.72%	1.90%	\$19.00	N/A	
Small-cap stocks						
Vngrd Sm Cap Indx Fd AS (VSMAX)	1.28%	0.06%	1.34%	\$13.40	N/A	
Mid-cap stocks						
NW MdCap Mkt Indx R6 (GMXIX)	1.28%	0.27%	1.55%	\$15.50	N/A	
Large-cap stocks						
AmFds Gr Fd Am R6 (RGAGX)	1.28%	0.33%	1.61%	\$16.10	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.	
Balanced						
AmFds 2010 TrgtDtRtrmt R6 (RFTTX)	1.28%	0.34%	1.62%	\$16.20		
AmFds 2020 TrgtDtRtrmt R6 (RRCTX)	1.28%	0.35%	1.63%	\$16.30		
AmFds 2030 TrgtDtRtrmt R6 (RFETX)	1.28%	0.39%	1.67%	\$16.70		
AmFds 2040 TrgtDtRtrmt R6 (RFGTX)	1.28%	0.41%	1.69%	\$16.90		
AmFds 2050 TrgtDtRtrmt R6 (RFITX)	1.28%	0.42%	1.70%	\$17.00		
AmFds 2060 TrgtDtRtrmt R6 (RFUTX)	1.28%	0.45%	1.73%	\$17.30		
U.S. bonds						
Prudntl Ttl Rtn Bd Z (PDBZX)	1.03%	0.51%	1.54%	\$15.40	N/A	
Cash						
Col Tr Stbl Gov I	1.28%	0.38%	1.66%	\$16.60	N/A	

*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.

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 0.53%. 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 0.75%. 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 Clear 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.

¹CIFs are typically only available to qualified plans and certain governmental 457 plans through banks or trust companies. Unlike mutual funds, which must register with the U.S. Securities and Exchange Commission, CIFs are considered trusts subject to regulation by federal banking authorities and state trust law. The funds are maintained as an administrative convenience to the bank in a manner incidental to the bank's trust activities and not primarily for investment. You should note that because the CIFs are not investments, but a fiduciary service, they should not be compared to mutual fund performance. Before investing, understand that CIFs are not insured by the FDIC, NCUSIF, or any other Federal government agency; are not deposits or obligations of, guaranteed by, or insured by, the depository institution where offered or any of its affiliates; involve investment risk, including possible loss of value. CIFs receive no Morningstar ratings.

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



Attention: Please read

For more information on specific investment options, turn the page to review Morningstar profiles.

If you're ready to complete your enrollment process, proceed to page 35 and review your Plan's required paperwork.

The Investment Profile Page User's Guide

This guide will help you use the Morningstar Investment Profile to your advantage. For more information, we recommend you read all disclosure information before investing.

1 Morningstar Rating™

2 Broad Asset Class

3 Investment Objective & Strategy

4 Risk Analysis

5 Notes

6 Top 5 Holdings

7 Composition

8 Morningstar Style Box™

9 Credit Analysis

10 Morningstar Sectors

11 Operations

AllianceBern Short Duration A ADPAX

Release Date: 06-30-2013

Broad Asset Class: Short-term Bonds
Benchmark: Barclays US Agg Bond TR USD

Overall Morningstar Rating™: ★
 Out of 360 Short-Term Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return: Low
Morningstar Risk: Low

Investment Objective & Strategy:
 The investment seeks to provide safety of principal and a moderate rate of income that is subject to taxes.

Risk Analysis:

Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	Low	Low	★	360
5 Yr	Low	-Avg	★	322
10 Yr	Low	Low	★	217

Notes:
 Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com.

Portfolio Analysis:
Composition as of 05-31-13

	% Assets
● U.S. Stocks	0.0
● Non-U.S. Stocks	0.0
● Bonds	82.3
● Cash	9.4
● Other	8.3

Top 5 Holdings as of 05-31-13

	% Assets
FNMA 3% 12-01-22	2.39
FNMA 3% 01-01-23	2.37
US Treasury Note 0.125% 04-30-15	2.24
FNMA FRN 06-01-42	1.82
FNMA FRN 08-01-42	1.68

Morningstar Fixed Income Style Box™ as of 03-31-13

	Avg Eff Duration	Avg Eff Maturity	Avg Wtd Price
High	1.76	2.50	101.85
Med			
Low			

Credit Analysis: % Bonds as of 03-31-13

	AAA	AA	A	BBB	Below B	Not Rated
%	84	6	10	0	0	0

Morningstar F-I Sectors as of 05-31-13

	Fund %	Category %
Government	4.83	15.56
Corporate	17.54	35.45
Securitized	67.04	27.41
Municipal	0.00	1.12
Cash & Equivalents	10.59	14.25
Other	0.00	6.20

Operations:
 Fund Inception Date: 05-21-03
 Portfolio Manager: Shawn E. Keegan, Since 2005.
 Management Company: AllianceBernstein LP

Manning & Napier Target Income I MTDIX

Release Date: 06-30-2013

Broad Asset Class: Retirement Income
Benchmark: Barclays US Agg Bond TR USD

Overall Morningstar Rating™: ★★★★★
 Out of 273 Retirement Income funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return: Above Average
Morningstar Risk: Low

Investment Objective & Strategy:
 The investment seeks to provide current income and, as a secondary objective, capital appreciation consistent with its asset allocation strategy.

Risk Analysis:

Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	Avg	-Avg	★★★★	273
5 Yr	High	Low	★★★★★	217
10 Yr	—	—	—	—

Notes:
 Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com.

Portfolio Analysis:
Composition as of 05-31-13

	% Assets
● U.S. Stocks	24.5
● Non-U.S. Stocks	6.7
● Bonds	64.0
● Cash	3.4
● Other	1.4

Top 5 Holdings as of 05-31-13

	% Assets
Manning & Napier Pro-Blend Cnsv Term I	99.99

Morningstar Style Box™ as of 05-31-13 (EQ); 03-31-13 (F-I)

	Value	Blend	Growth
Large			
Med			
Small			

Top 5 Morningstar Sectors as of 05-31-13

	Fund %
Technology	16.09
Real Estate	15.02
Healthcare	14.37
Energy	13.41
Consumer Cyclical	11.84

Operations:
 Fund Inception Date: 03-28-08
 Portfolio Manager: Christian A. Andreach, Since 2008.
 Management Company: Manning & Napier Advisors, LLC

1 Morningstar Rating™ The Morningstar Rating, commonly called the “star rating”, tells you how well an investment has performed relative to similar offerings after adjusting for all costs and risk. It rates investments from one to five stars, with the best performers receiving five stars and the worst performers receiving a single star.

2 Broad Asset Class The Broad Asset Class identifies a fund’s investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

3 Investment Objective & Strategy For investment products, this is a summary of the Investment Objectives and Policy section found in every prospectus. It states the objective of the fund and how the manager(s) intend to invest to achieve this objective. It includes any limitations to the fund’s investment policies, as well as any share class structure differences, previous names, mergers, liquidation, and opening and closing information.

4 Risk Analysis An annualized measure of a fund’s downside volatility over a three-, five-, or ten-year period. This is a component of the Morningstar Risk-Adjusted Return. Morningstar Risk Rating is derived directly from Morningstar Risk. In each Morningstar Category:

- top 10% of investments—High
- next 22.5%—Above Average
- middle 35%—Average
- next 22.5%—Below Average
- bottom 10%—Low

Investments with less than three years of performance history are not rated.

5 Notes Important disclosure and reference information.

6 Top Holdings The top holdings are the stocks or bonds with the most influence on a portfolio’s returns. Conservative portfolios typically devote no more than 3% to 4% of their assets to any one stock or bond. More daring portfolios may devote 7% or more

to one stock. Add up the weighting of the top five holdings for another measure of risk. A conservative option generally bets 15% or less on the top 5 holdings, while a portfolio with more than 25% in the top five may be considered aggressive.

7 Composition Morningstar allocates stocks into one of five asset classes: U.S. Stocks, Non-U.S. Stocks, Bonds, Cash and Other. For each of these asset classes, Morningstar calculates portfolio statistics on the long and short positions and displays long, short, and net (long minus short) statistics as appropriate. Calculations are run on the most-recent portfolio available.

8 Morningstar® Style Box™ The Morningstar Style box reveals a fund’s investment style as of the date noted on this report. For equity funds the vertical axis shows the market capitalization of the long stocks owned and the horizontal axis shows investment style (value, blend, or growth).

For fixed-income funds, the vertical axis shows the credit quality of the long bonds owned and the horizontal axis shows the interest rate sensitivity as measured by a bond’s effective duration.

9 Credit Analysis For corporate-bond and municipal-bond funds, the credit analysis depicts the quality of US and non-US bonds in the fund’s portfolio. The analysis reveals the percentage of fixed-income securities that fall within each credit-quality rating as assigned by Standard & Poor’s or Moody’s. At the top of the ratings are AAA bonds. Bonds with a BBB rating are the lowest bonds that are still considered to be of investment grade. Bonds that are rated at or lower than BB (often called junk bonds or high-yield bonds) are considered to be quite speculative. (For municipal bonds, ratings BBB and below are considered speculative). Any bonds that appear in the NR/NA category are either not rated by Standard & Poor’s or Moody’s, or did not have a rating available.

10 Morningstar Sectors Morningstar determines how much of each stock

portfolio is held in each of Morningstar’s 11 major industrial sectors, which roll up into three broader categories.

Fixed Income Sectors: Morningstar determines how much of each bond portfolio is held in each of Morningstar’s 5 major fixed-income sectors.

Credit Analysis (Fixed Income only): The credit analysis depicts the quality of US and non-U.S. bonds in the fund’s portfolio. The analysis reveals the percentage of fixed-income securities that fall within each credit-quality rating as assigned by Standard & Poor’s or Moody’s.

Morningstar World Regions (International only): A breakdown of the geographical exposure of a fund’s stock assets. Regional exposure summarizes a portfolio’s exposure to geopolitical risk, and it also provides a reference point for understanding fund returns.

11 Operations Provides the investment’s inception date along with the name of the person who determines which stocks or bonds belong in the investment portfolio (the “portfolio manager”) and how long that manager has been working on the portfolio.

Harbor International Institutional HAINX

Release Date:
12-31-2017

Broad Asset Class
International Stocks

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★

Morningstar Return
Below Average

Morningstar Risk
High

Out of 597 Foreign Large Blend funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks long-term total return, principally from growth of capital.

Risk Analysis

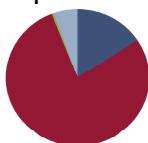
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	-Avg	+Avg	★★	597
5 Yr	Low	+Avg	★	535
10 Yr	Avg	High	★★★	347

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

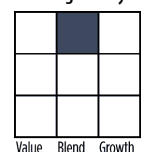
Portfolio Analysis

Composition as of 09-30-17



	% Assets
U.S. Stocks	15.70
Non-U.S. Stocks	78.34
Bonds	0.00
Cash	0.46
Other	5.50

Morningstar Style Box™ as of 09-30-17



	% Mkt Cap
Giant	56.24
Large	37.43
Medium	6.34
Small	0.00
Micro	0.00

Top 5 Holdings as of 09-30-17

	% Assets
Las Vegas Sands Corp	6.62
Schlumberger Ltd	3.48
Wynn Resorts Ltd	3.29
Alibaba Group Holding Ltd ADR	3.24
Vivendi SA	3.06

Total Number of Stock Holdings	70
Total Number of Bond Holdings	—
Annual Turnover Ratio %	14.00
Total Fund Assets (\$mil)	31,014.93

Top 5 Countries as of 09-30-17

	% Assets
France	17.25
United States	16.69
United Kingdom	12.42
Japan	10.49
Germany	9.00

Operations

Fund Inception Date 12-29-87
Portfolio Manager James J. LaTorre. Since 2009.

Management Company Harbor Capital Advisors Inc

Vanguard Small Cap Index Adm VSMAX

Release Date:
12-31-2017

Broad Asset Class
Small Cap Stocks

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★

Morningstar Return
Above Average

Morningstar Risk
Average

Out of 652 Small Blend funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks.

Risk Analysis

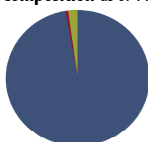
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	Avg	-Avg	★★★★	652
5 Yr	+Avg	-Avg	★★★★	558
10 Yr	+Avg	Avg	★★★★	400

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

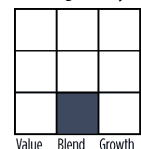
Portfolio Analysis

Composition as of 11-30-17



	% Assets
U.S. Stocks	97.22
Non-U.S. Stocks	0.62
Bonds	0.00
Cash	2.16
Other	0.00

Morningstar Style Box™ as of 11-30-17



	% Mkt Cap
Giant	0.00
Large	0.25
Medium	43.64
Small	47.67
Micro	8.44

Top 5 Holdings as of 11-30-17

	% Assets
Teleflex Inc	0.33
Alnylam Pharmaceuticals Inc	0.33
Take-Two Interactive Software Inc	0.33
Cognex Corp	0.31
CoStar Group Inc	0.30

Total Number of Stock Holdings	1420
Total Number of Bond Holdings	—
Annual Turnover Ratio %	14.00
Total Fund Assets (\$mil)	84,634.84

Morningstar Sectors as of 11-30-17

	% Fund
Industrials	16.32
Technology	16.22
Financial Services	13.63
Consumer Cyclical	12.88
Real Estate	11.43

Operations

Fund Inception Date 11-13-00
Portfolio Manager William A. Coleman. Since 2016.

Management Company Vanguard Group Inc

Nationwide Mid Cap Market Idx R6 GMXIX

Release Date:
12-31-2017

Broad Asset Class
Mid Cap Stocks

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★

Morningstar Return
Above Average

Morningstar Risk
Average

Out of 359 Mid-Cap Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Investment Objective & Strategy

The investment seeks to match the performance of the Standard & Poor's MidCap 400 Index as closely as possible before the deduction of fund expenses.

Risk Analysis

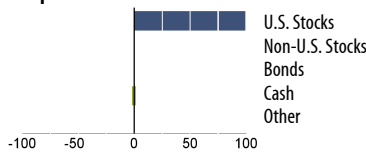
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr	+Avg	Avg	★★★★	359
5 Yr	+Avg	Avg	★★★★	324
10 Yr	+Avg	Avg	★★★★	220

Notes

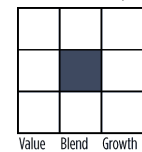
Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

Portfolio Analysis

Composition as of 11-30-17



Morningstar Style Box™ as of 11-30-17



	% Mkt Cap
Giant	0.00
Large	0.00
Medium	61.30
Small	37.77
Micro	0.93

Top 5 Holdings as of 11-30-17

	% Assets
E-mini S&P 400 Dec17 12-15-17	1.97
Take-Two Interactive Software Inc	0.70
NVR Inc	0.67
Cognex Corp	0.66
SVB Financial Group	0.66

Total Number of Stock Holdings	401
Total Number of Bond Holdings	—
Annual Turnover Ratio %	17.86
Total Fund Assets (\$mil)	1,266.84

Morningstar Sectors as of 11-30-17

	%Fund
Financial Services	17.23
Industrials	16.98
Technology	16.00
Consumer Cyclical	13.26
Real Estate	8.98

Operations

Fund Inception Date 12-29-99
Portfolio Manager Greg Savage. Since 2012.

Management Company Nationwide Fund Advisors

American Funds Growth Fund of Amer R6 RGAGX

Release Date:
12-31-2017

Broad Asset Class
Large Cap Stocks

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★

Morningstar Return
Above Average

Morningstar Risk
Below Average

Out of 1216 Large Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Investment Objective & Strategy

The investment seeks growth of capital.

Risk Analysis

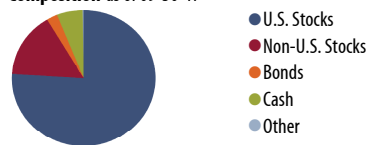
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr	+Avg	Avg	★★★★	1216
5 Yr	+Avg	-Avg	★★★★	1109
10 Yr	Avg	-Avg	★★★	—

Notes

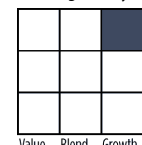
Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

Portfolio Analysis

Composition as of 09-30-17



Morningstar Style Box™ as of 09-30-17



	% Mkt Cap
Giant	52.41
Large	30.65
Medium	16.31
Small	0.60
Micro	0.03

Top 5 Holdings as of 09-30-17

	% Assets
Amazon.com Inc	6.19
Broadcom Ltd	2.77
Microsoft Corp	2.69
Netflix Inc	2.63
Alphabet Inc C	2.47

Total Number of Stock Holdings	250
Total Number of Bond Holdings	31
Annual Turnover Ratio %	25.00
Total Fund Assets (\$mil)	177,608.89

Morningstar Sectors as of 09-30-17

	%Fund
Technology	28.32
Consumer Cyclical	21.15
Healthcare	13.53
Financial Services	11.18
Energy	7.78

Operations

Fund Inception Date 05-01-09
Portfolio Manager Donald D. O'Neal. Since 1993.

Management Company Capital Research and Management Company

American Funds 2010 Trgt Date Retire R6 RFTTX

Release Date:
12-31-2017

Broad Asset Class
Balanced

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★★

Morningstar Return
High

Morningstar Risk
Average

Out of 91 Target-Date 2000-2010 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Investment Objective & Strategy

The investment seeks growth, income and conservation of capital.

Risk Analysis

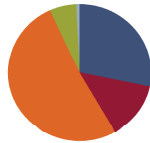
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	+Avg	+Avg	★★★★	91
5 Yr	High	Avg	★★★★★	69
10 Yr	+Avg	Avg	★★★★	—

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

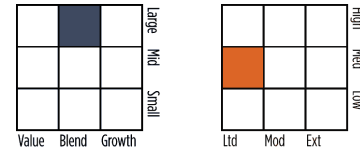
Portfolio Analysis

Composition as of 09-30-17



	% Assets
U.S. Stocks	28.34
Non-U.S. Stocks	13.41
Bonds	51.40
Cash	6.07
Other	0.78

Morningstar Style Box™ as of 09-30-17(EQ); 09-30-17(F-I)



Top 5 Holdings as of 09-30-17

	% Assets
American Funds Capital Income Bldr R6	12.01
American Funds Income Fund of Amer R6	12.01
American Funds Intern Bd Fd of Amer R6	11.48
American Funds Bond Fund of Amer R6	8.00
American Funds Inflation Linked Bd R6	6.96
Total Number of Stock Holdings	—
Total Number of Bond Holdings	—
Annual Turnover Ratio %	5.00
Total Fund Assets (\$mil)	2,804.37

Morningstar Sectors as of 09-30-17

	%Fund
Financial Services	15.36
Technology	13.98
Healthcare	11.73
Industrials	11.39
Consumer Defensive	11.05

Operations

Fund Inception Date 07-13-09
Portfolio Manager James B. Lovelace. Since 2007.

Management Company Capital Research and Management Company

American Funds 2020 Trgt Date Retire R6 RRCTX

Release Date:
12-31-2017

Broad Asset Class
Balanced

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★★

Morningstar Return
High

Morningstar Risk
Average

Out of 189 Target-Date 2020 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Investment Objective & Strategy

The investment seeks growth, income and conservation of capital.

Risk Analysis

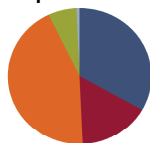
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	+Avg	Avg	★★★★	189
5 Yr	High	Avg	★★★★★	151
10 Yr	+Avg	+Avg	★★★★	—

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

Portfolio Analysis

Composition as of 09-30-17



	% Assets
U.S. Stocks	33.24
Non-U.S. Stocks	16.03
Bonds	43.57
Cash	6.40
Other	0.76

Morningstar Style Box™ as of 09-30-17(EQ); 09-30-17(F-I)



Top 5 Holdings as of 09-30-17

	% Assets
American Funds Intern Bd Fd of Amer R6	8.97
American Funds Income Fund of Amer R6	6.74
American Funds Capital Income Bldr R6	6.73
American Funds Bond Fund of Amer R6	6.63
American Funds Inflation Linked Bd R6	6.07
Total Number of Stock Holdings	—
Total Number of Bond Holdings	—
Annual Turnover Ratio %	1.00
Total Fund Assets (\$mil)	12,127.10

Morningstar Sectors as of 09-30-17

	%Fund
Technology	17.26
Financial Services	15.22
Healthcare	12.35
Industrials	10.84
Consumer Cyclical	10.58

Operations

Fund Inception Date 07-13-09
Portfolio Manager James B. Lovelace. Since 2007.

Management Company Capital Research and Management Company

American Funds 2030 Trgt Date Retire R6 RFETX

Release Date:
12-31-2017

Broad Asset Class
Balanced

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★★

Morningstar Return
High

Morningstar Risk
Above Average

Out of 189 Target-Date 2030 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks growth, income and conservation of capital.

Risk Analysis

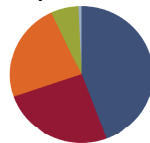
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr	High	+Avg	★★★★★	189
5 Yr	High	+Avg	★★★★★	151
10 Yr	High	Avg	★★★★★	—

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

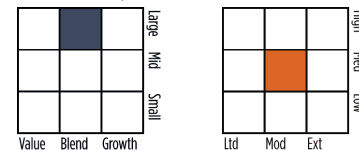
Portfolio Analysis

Composition as of 09-30-17



	% Assets
U.S. Stocks	44.37
Non-U.S. Stocks	25.27
Bonds	23.33
Cash	6.26
Other	0.76

Morningstar Style Box™ as of 09-30-17(EQ); 09-30-17(F-I)



Top 5 Holdings as of 09-30-17

	% Assets
American Funds Washington Mutual R6	8.00
American Funds US Government Sec R6	7.44
American Funds Invmt Co of Amer R6	6.99
American Funds Fundamental Invs R6	6.00
American Funds Global Balanced R6	6.00
Total Number of Stock Holdings	—
Total Number of Bond Holdings	—
Annual Turnover Ratio %	—
Total Fund Assets (\$mil)	15,284.97

Morningstar Sectors as of 09-30-17

	%Fund
Technology	19.15
Financial Services	15.08
Healthcare	12.63
Consumer Cyclical	12.25
Industrials	10.47

Operations

Fund Inception Date 07-13-09
Portfolio Manager James B. Lovelace. Since 2007.

Management Company Capital Research and Management Company

American Funds 2040 Trgt Date Retire R6 RFGTX

Release Date:
12-31-2017

Broad Asset Class
Balanced

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★★

Morningstar Return
High

Morningstar Risk
Average

Out of 189 Target-Date 2040 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks growth, income and conservation of capital.

Risk Analysis

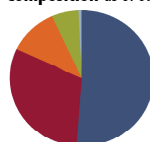
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	#of funds in Cat
3 Yr	High	Avg	★★★★★	189
5 Yr	High	Avg	★★★★★	151
10 Yr	High	-Avg	★★★★★	—

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

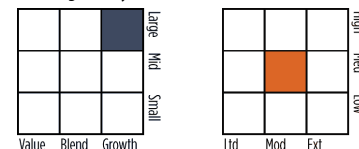
Portfolio Analysis

Composition as of 09-30-17



	% Assets
U.S. Stocks	51.17
Non-U.S. Stocks	30.82
Bonds	11.16
Cash	6.13
Other	0.73

Morningstar Style Box™ as of 09-30-17(EQ); 09-30-17(F-I)



Top 5 Holdings as of 09-30-17

	% Assets
American Funds Washington Mutual R6	8.00
American Funds Invmt Co of Amer R6	7.44
American Funds New Perspective R6	7.01
American Funds SMALLCAP World R6	7.01
American Funds Growth Fund of Amer R6	7.00
Total Number of Stock Holdings	—
Total Number of Bond Holdings	—
Annual Turnover Ratio %	—
Total Fund Assets (\$mil)	10,425.31

Morningstar Sectors as of 09-30-17

	%Fund
Technology	20.14
Financial Services	14.86
Consumer Cyclical	13.09
Healthcare	12.93
Industrials	10.32

Operations

Fund Inception Date 07-27-09
Portfolio Manager James B. Lovelace. Since 2007.

Management Company Capital Research and Management Company

American Funds 2050 Trgt Date Retire R6 RFITX

Release Date:
12-31-2017

Broad Asset Class
Balanced

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
★★★★★

Morningstar Return
High

Morningstar Risk
Below Average

Out of 184 Target-Date 2050 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Investment Objective & Strategy

The investment seeks growth, income and conservation of capital.

Risk Analysis

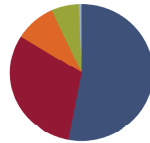
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	High	-Avg	★★★★★	184
5 Yr	High	-Avg	★★★★★	145
10 Yr	High	-Avg	★★★★★	—

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

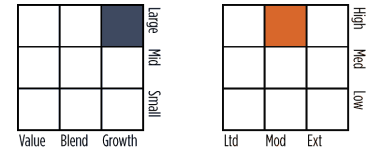
Portfolio Analysis

Composition as of 09-30-17



	% Assets
U.S. Stocks	52.96
Non-U.S. Stocks	30.91
Bonds	9.22
Cash	6.22
Other	0.69

Morningstar Style Box™ as of 09-30-17(EQ); 09-30-17(F-I)



Top 5 Holdings as of 09-30-17

	% Assets
American Funds Invmt Co of Amer R6	9.00
American Funds Washington Mutual R6	9.00
American Funds American Mutual R6	8.00
American Funds Fundamental Invs R6	7.99
American Funds New Perspective R6	7.01
Total Number of Stock Holdings	—
Total Number of Bond Holdings	—
Annual Turnover Ratio %	—
Total Fund Assets (\$mil)	5,790.69

Morningstar Sectors as of 09-30-17

	%Fund
Technology	20.45
Financial Services	14.96
Healthcare	13.13
Consumer Cyclical	13.10
Industrials	10.33

Operations

Fund Inception Date 07-13-09
Portfolio Manager James B. Lovelace. Since 2007.

Management Company Capital Research and Management Company

American Funds 2060 Trgt Date Retire R6 RFUTX

Release Date:
12-31-2017

Broad Asset Class
Balanced

Benchmark
S&P 500 TR USD

Overall Morningstar Rating™
—

Morningstar Return
—

Morningstar Risk
—

Investment Objective & Strategy

The investment seeks growth, income and conservation of capital.

Risk Analysis

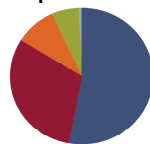
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	—	—	—	—
5 Yr	—	—	—	—
10 Yr	—	—	—	—

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

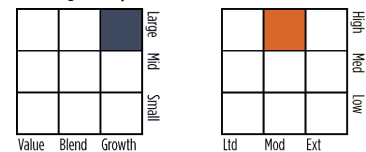
Portfolio Analysis

Composition as of 09-30-17



	% Assets
U.S. Stocks	52.98
Non-U.S. Stocks	30.88
Bonds	9.23
Cash	6.22
Other	0.69

Morningstar Style Box™ as of 09-30-17(EQ); 09-30-17(F-I)



Top 5 Holdings as of 09-30-17

	% Assets
American Funds Invmt Co of Amer R6	9.00
American Funds Washington Mutual R6	9.00
American Funds American Mutual R6	8.00
American Funds Fundamental Invs R6	8.00
American Funds Growth Fund of Amer R6	7.00
Total Number of Stock Holdings	—
Total Number of Bond Holdings	—
Annual Turnover Ratio %	4.00
Total Fund Assets (\$mil)	588.25

Morningstar Sectors as of 09-30-17

	%Fund
Technology	20.45
Financial Services	14.96
Healthcare	13.13
Consumer Cyclical	13.10
Industrials	10.34

Operations

Fund Inception Date 03-27-15
Portfolio Manager Wesley K. Phoa. Since 2015.

Management Company Capital Research and Management Company

Prudential Total Return Bond Z PDBZX

Release Date:
12-31-2017

Broad Asset Class
Bonds

Benchmark
Barclays US Agg Bond TR USD

Overall Morningstar Rating™
★★★★★

Morningstar Return
High

Morningstar Risk
High

Out of 847 Intermediate-Term Bond funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

Investment Objective & Strategy

The investment seeks total return.

Risk Analysis

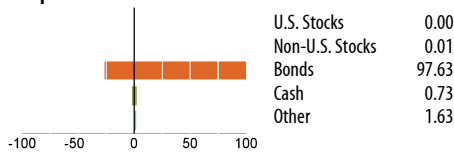
Time Period	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating	# of funds in Cat
3 Yr	High	High	★★★★★	847
5 Yr	High	High	★★★★★	778
10 Yr	High	+Avg	★★★★★	554

Notes

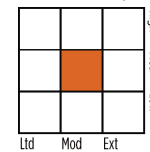
Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

Portfolio Analysis

Composition as of 11-30-17



Morningstar Style Box™ as of 11-30-17



Average Effective Duration 6.22
Average Effective Maturity —

Top 5 Holdings as of 11-30-17

	% Assets
US 5 Year Note (CBT) Mar18 03-30-18	23.56
2 Year US Treasury Note Future Mar18 03-30-18	15.20
US ULTRA BOND CBT MAR18 03-20-18	8.52
US 10 Year Note (CBT) Mar18 03-21-18	6.56
Ultra 10-Year U.S. Treasury Note Feb18 02-20-18	2.17
Total Number of Stock Holdings	1
Total Number of Bond Holdings	2325
Annual Turnover Ratio %	95.00
Total Fund Assets (\$mil)	30,184.09

Credit Analysis: % Bonds as of 11-30-17

AAA	42	BB	6
AA	8	B	4
A	16	Below B	0
BBB	20	NR/NA	5

Morningstar Sectors as of 11-30-17

	%Fund	%Category
Government	51.78	28.34
Corporate	23.43	27.62
Securitized	22.28	34.66
Municipal	0.48	0.68
Cash and Equivalents	1.96	8.40
Other	0.06	0.30

Operations

Fund Inception Date 09-16-96
Portfolio Manager Robert Tipp. Since 2002.

Management Company PGIM Investments LLC

Columbia Trust Stable Government Fund I

Release Date:
12-31-2017

Broad Asset Class
Cash

Benchmark
S&P 500 TR USD

Investment Objective & Strategy

The fund invests primarily in a diversified portfolio of bonds backed by the U.S. government, its agencies, instrumentalities and enterprises.

Category Description: Stable Value

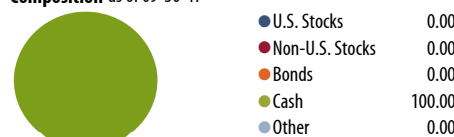
Stable-value portfolios seek to provide income while preventing price fluctuations. The most common stable-value portfolios invest in a diversified portfolio of bonds and enter into wrapper agreements with financial companies to guarantee against fluctuations in their share prices. These wrapper agreements typically provide price stability on a day-to-day basis, thereby insulating each portfolio's net asset value from interest-rate volatility. Therefore, the duration for each of these funds is essentially zero. This category is only used in Morningstar's custom fund and separate account databases.

Notes

Please review all the fund risks and expense information provided in this booklet. These profiles are provided as a summary. Full profile information can be located at Nationwide.com

Portfolio Analysis

Composition as of 09-30-17



Morningstar Fixed-Income Style Box™ as of 09-30-17

Not Available

Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of fluctuations relative to other investments. Based on this measure, currently more than two thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Operations

Fund Inception Date 06-01-11
Total Assets (\$mil) 1,635.26
Portfolio Manager James McKay, CFA. Since 1993.
Management Company Columbia Management Investment Advisers, LLC

Supplement to Morningstar Investment Profile Page User's Guide

Morningstar Rating™

For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loans and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variation in the distribution percentages.) The Morningstar Rating shown is for the share class displayed in the fund name. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics.

Morningstar percentile ranking

This is the fund's total return percentile rank relative to funds that have the same Morningstar Category in Morningstar's Mutual Fund universe. The highest (or most favorable) percentile rank is 1 and the lowest or least favorable percentile rank is 100. The top-performing fund in a category will always receive a rank of 1.

Morningstar return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable loads and sales charges. In each Morningstar Category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three, five and ten years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Morningstar risk

This statistic evaluates the variations in a fund's monthly return, with an emphasis on downside variations. In each Morningstar Category, the 10% of the funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average and the top 10% High. Morningstar Risk is measured for up to three time periods (three, five and ten years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Portfolio analysis and operations

Annual turnover ratio: A measure of the trading activity in a fund's investment portfolio; in essence, how often securities are bought and sold by a fund. A turnover ratio of 100% means that, on average, all of a fund's portfolio holdings are bought and sold once a year.

Sectors: As another tool for evaluating risk, Morningstar tracks the holdings of funds based on a standard set of sector categories. This chart lists the percentage of assets in key sectors as of a stated date.

Average effective maturity: A weighted average of all the maturities of the bonds in the portfolio, computed by weighting each maturity date by the market value of the security.

Average effective duration: A measure of the fund's interest rate sensitivity. The longer a fund's duration, the more sensitive the fund is to shifts in interest rates.

Average weighted coupon: A weighted average of the coupon rates of all bonds in a portfolio, calculated by weighting each bond's coupon by its relative size in the portfolio.

Average weighted price: A weighted average of the prices of all bonds in a portfolio, calculated by weighing the price of each bond by its relative size in the portfolio. This statistic is expressed as a percentage of par (face) value.

Investment risk

Government bond funds: While these funds invest primarily in securities of the U.S. Government and its agencies, the fund's value is not guaranteed by these entities.

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

International/emerging markets funds: Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political instability, foreign regulations, differences in accounting and the limited availability of information.

Money market funds: An investment in a money market fund is not insured or guaranteed by the FDIC or any other federal government agency. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Nondiversified funds: Funds that concentrate in a specific sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

Real estate funds: Investing in real estate funds entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.

Small/mid-cap funds: Funds investing in stocks of small-cap, mid-cap 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.

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



Enroll in your Plan

All you need to do is complete the forms on the following pages. Follow the instructions and fill out only those sections that are relevant to you. When you're done, sign and return the forms as indicated.



Beneficiary Election Form



When you enroll you will need to provide your beneficiary information. You may do this online, or by returning this form to the plan's recordkeeper. The easiest way to do this is online! You may update or change your beneficiary information at any time online at www.thecontractorsplan.com.

Online Instructions:

- 1) Go to www.thecontractorsplan.com and login in with your **Username** and **Password**.
- 2) If this is the first time you have used the website, click on the "**New Users: Register Here**" link, click the "**Social Security #**" button under "New User? Create an account". Your first time username is your social security number and your password is your date of birth.
- 3) If necessary, click the "**Retirement**" icon, then click the "**Account**" icon, and then click the "**Personal Profile**" tab and select "**Beneficiaries**" to update your Beneficiary information. It's easy and quick!
- 4) **If you cannot login, mail the form below.**

Mail Instructions:

- 1) Complete the form below.
- 2) Sign the form.
- 3) Mail it to The Contractors Plan.

Mailing Address:

**The Contractors Plan
11910 Anderson Mill Rd
Austin, TX 78726-1135**

YOUR INFORMATION		
Company Name		Group #
Last Name	First	Middle
Social Security Number	Are you currently (circle one): Married Single	

FOR ALL PARTICIPANTS: When completing the Beneficiary Election Form, the percentages selected below for your **Primary Beneficiaries** must equal 100%. If you choose to have **Contingent Beneficiaries**, the percentages for your **Contingent Beneficiaries** must also equal 100%. (*Percentages may not have more than 2 decimals.*)

If you die before receiving your benefits from the Plan, the vested amount of your account will be paid to your primary beneficiary(ies). Your contingent beneficiary(ies) will only receive a benefit from your account if none of your primary beneficiaries are able to accept the benefit. For example: you name your sister and your brother as your primary beneficiaries, 50% to each. You name your brother's children as contingent beneficiaries. If your brother passes away before you, your sister will receive 100% of the benefit available as the only remaining primary beneficiary upon your death and your brother's children will not receive any benefit. If both your brother and your sister pass away before you, then your brother's children will receive the benefit in the percentages you elected. If there are no available primary or contingent beneficiaries, your benefit will be paid according to the terms of the Plan. You may wish to reconsider your beneficiary designations after significant life events.

PRIMARY BENEFICIARY INFORMATION			
Name: (Last, First Middle)		Percentage: (Format: xx.xx)	
Social Security Number	Date of Birth:	Relationship: (Spouse, Child, Other)	
Name: (Last, First Middle)		Percentage: (Format: xx.xx)	
Social Security Number	Date of Birth:	Relationship: (Spouse, Child, Other)	
Name: (Last, First Middle)		Percentage: (Format: xx.xx)	
Social Security Number	Date of Birth:	Relationship: (Spouse, Child, Other)	

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CONTINGENT BENEFICIARY INFORMATION (OPTIONAL)		
Name: (Last, First Middle)		Percentage: (Format: xx.xx)
Social Security Number	Date of Birth:	Relationship: (Spouse, Child, Other)
Name: (Last, First Middle)		Percentage: (Format: xx.xx)
Social Security Number	Date of Birth:	Relationship: (Spouse, Child, Other)
Name: (Last, First Middle)		Percentage: (Format: xx.xx)
Social Security Number	Date of Birth:	Relationship: (Spouse, Child, Other)

FOR MARRIED PARTICIPANTS: *If you are married at the time of your death, your spouse will automatically be your primary beneficiary unless you and your spouse agree to another primary beneficiary. If you elect to designate someone other than your spouse as a primary beneficiary, your spouse must agree to the primary beneficiary election by completing the Spouse's Consent section below. **Your spouse's signature must be notarized.** You may decide to change your beneficiary, including changing it back to your spouse, by completing a new beneficiary form.*

If your plan offers an automatic revocation of spousal designation due to divorce, then your spouse will no longer remain your designated beneficiary after you become divorced. This generally means your spouse will no longer have a right to the benefit unless the divorce decree or a Qualified Domestic Relations Order ("QDRO") provides otherwise, or unless you specifically designate your ex-spouse as your beneficiary after the divorce.

If your plan offers a "Preretirement Survivor Annuity" and your account is over \$5,000, your spouse has a legally protected right to the annuity which provides monthly payments spread out over their lifetime. Your spouse would have the right to choose any payment option available, including payment of your entire account at one time in a lump sum of equal value. If you are married and choose to have the beneficiary of this account be someone other than your spouse, you "waive" your right to have your account paid to your spouse as a Preretirement Survivor Annuity. You may waive the payment of the Preretirement Survivor Annuity at any time (and specify a beneficiary other than your spouse). However, if you are under age 35, the waiver will become invalid at the beginning of the Plan Year in which you turn 35. A new beneficiary form must be completed after the first day of the Plan Year in which you turn 35, and your spouse will need to consent to the new beneficiary form at that time.

SPOUSE'S CONSENT TO ANOTHER BENEFICIARY

I hereby agree to the beneficiary selected for this retirement account. I also understand that allowing this beneficiary means that I will not be paid a Preretirement Survivor Annuity, if the plan provides this form of benefit, if my spouse dies before receiving benefits from the plan. I understand that I cannot change this consent unless the employee completes a new beneficiary form in the future.

Signature of Spouse (Must be Notarized)

WITNESS: Before me, the undersigned, a Notary Public, personally appeared _____
(SPOUSE), who signed this form above as a free and voluntary act. In witness hereof, I have signed my name and affixed my official seal this _____ day of _____ Year _____.

State of _____

County, Parish, Jurisdiction _____

Notary Public's Signature _____ My commission expires _____

**Participant
Signature:** _____

Date: _____

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If you wish to withhold 401(k) retirement savings from your paycheck return this form to your employer.

Instructions:

- 1) Complete the form below.
- 2) Sign the form.
- 3) Return it to your employer.

YOUR INFORMATION		
Last Name	First	Middle
Social Security Number	DOB	DOH

Choose either a percentage OR a dollar amount you want withheld from your paycheck.

401(k) PAYROLL DEDUCTION	Percentage (use whole percentages)	Dollar Amount (each paycheck)
Pre-tax 401(k)	%	\$

Pre-tax 401(k) withheld reduces your taxable income each payroll. Income tax is not withheld from your paycheck on this amount. When benefits are paid from the Pre-tax 401(k) account they are taxed when you receive them, unless you rollover your payment to an IRA or another retirement plan.

You may not withdraw amounts from the Pre-tax 401(k) account while you work for the company unless you are over age 59 ½ or have a proven financial hardship under the terms of the plan.

This withholding will apply as soon as administratively possible to the payroll period you are eligible to make or change your 401(k) percentage under the terms of the plan.

Sign Here: _____ **Date:** _____

Have Questions??? Call 1-800-933-3863, weekdays between 7:00 a.m. and 7:00 p.m. Central Time

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To choose the investments for your retirement plan deposits, you may do this online or by returning this form to the plan's recordkeeper. The quickest way to do this is online!

Online Instructions:

- 1) Go to www.thecontractorsplan.com and login in with your **Username** and **Password**.
- 2) If this is the first time you have used the website, click on the **"New Users: Register Here"** link, click the **"Social Security #"** button under "New User? Create an account". Your first time username is your social security number and your password is your date of birth.
- 3) If necessary, click the **"Retirement"** icon, and then click the **"Investment Election"** setup screen. It's easy and quick!
- 4) **If you cannot login, mail the form below.**

Mail Instructions:

- 1) Complete the form below.
- 2) Sign the form.
- 3) Mail it to The Contractors Plan.

The Contractors Plan
11910 Anderson Mill Rd
Austin, TX 78726-1135

YOUR INFORMATION		
Company Name		Group #
Last Name	First	Middle
Social Security Number	Date of Birth	Date of Hire

Professionally Managed Target Date Funds (check one):

- ☐ American Funds 2010 Target Date Retirement (Retired or very near retirement)
☐ American Funds 2020 Target Date Retirement (Retiring around the year 2020)
☐ American Funds 2030 Target Date Retirement (Retiring around the year 2030)
☐ American Funds 2040 Target Date Retirement (Retiring around the year 2040)
☐ American Funds 2050 Target Date Retirement (Retiring around the year 2050)
☐ American Funds 2060 Target Date Retirement (Retiring around the year 2060)

OR - Choose one or more of the following (use whole percentages, must total 100%):

- _____% American Funds Growth Fund of America (Stock Large Cap)
 _____% Nationwide Mid Cap Mkt Index (Stock Mid Cap)
 _____% Vanguard Small Cap Index Signal (Stock Small Cap)
 _____% Harbor International Inst (Stock Foreign Large Cap)
 _____% Prudential Total Return Bond (Intermediate-Term Bond)
 _____% Columbia Trust Stable Value (Stable Value)

_____ 100 _____%

Upon submission of this form, future contributions as well as current balances will be invested in the choices you've indicated. If you do not choose your own investment funds, the trustee will invest your retirement account in a fund for you, based upon your age. You may also change your elections at www.thecontractorsplan.com or by using the automated telephone system at 1-800-933-3863.

Sign Here: _____ **Date:** _____

Have Questions??? Call 1-800-933-3863, weekdays between 7:00 a.m. and 7:00 p.m. Central Time

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Rollover Information



You may rollover other retirement accounts to The Contractors Retirement Plan.

Instructions:

- 1) You may rollover balances from other qualified retirement plans and IRA accounts to The Contractors Plan.
- 2) Consolidate your retirement accounts in one place for easy management.
- 3) You may rollover
 - 401(k) plans
 - IRAs
 - Profit Sharing or Money Purchase plans
 - 403(b) plans or annuities
 - ESOP plan cash distributions
 - Qualified 457 plans
 - SIMPLE plans or SIMPLE annuities
- 4) You may NOT rollover after-tax employee contribution balances from IRAs, or after-tax employee contributions or Roth accounts from other retirement plans or annuities.
- 5) Request a distribution from the other account, when completing their paperwork, select a **Direct Rollover** to:

The Contractors Retirement Plan
Your Current Company's Name
11910 Anderson Mill Rd
Austin, TX 78726-1135

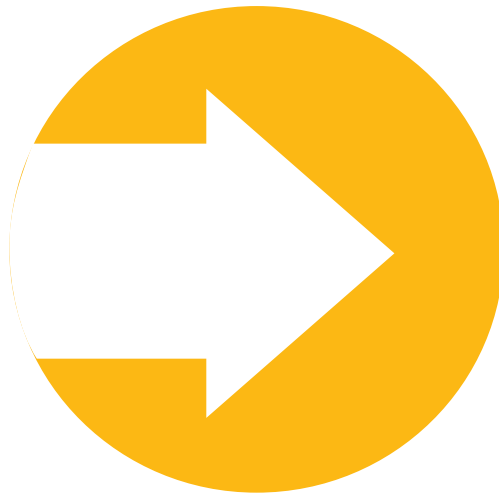
Normally this is all we need. If there is any problem with the check or the information received from the prior account, we may request additional information from you or the prior financial institution prior to processing your rollover check.

If you receive the rollover check, forward it and the information below to The Contractors Retirement Plan address above, including any additional information that came with the check.

YOUR CURRENT INFORMATION		
Last Name	First	Middle
Social Security Number	Company Name	

Have Questions??? Call 1-800-933-3863, weekdays between 7:00 a.m. and 7:00 p.m. Central Time

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YOU'RE ALMOST THERE

**Now that you've completed
all of the necessary forms,
turn them in as directed.**

Then, you're ready to move on to
the last section.



Learn about the basics of your Plan

Once you've enrolled in your company's Plan, you can get access to your account any time. It's important to know how to access and manage your account, make exchanges, research investments and find out if you are on track for retirement.





Customer Service



You can reach The Contractors Plan 24/7 by calling toll-free 800-933-3863.

The automated phone menu allows you to review your account 24/7.

By calling our customer service department, you can:

- Check your balances
- Review transaction history
- Make investment changes

You can log in utilizing the PIN number associated with your account. If you have not set up a PIN number before or are logging into the system the first time, the last four digits of your Social Security Number.

Once logged in, simply follow the system prompts to access your account and the information you are looking for.

Our dedicated customer service team is here to assist you each Monday through Friday, 7:00 a.m. and 7:00 p.m. Central Time.

Please call **800-933-3863** and select a topic from the menu options.

Have Questions? Call 800-933-3863, Monday through Friday, 7:00 a.m. and 7:00 p.m. Central Time.



**THE
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PLAN®**
Provided by Fringe Benefit Group

/ RETIREMENT PORTAL INSTRUCTIONS /

WWW.THECONTRACTORSPLAN.COM

**THE
Contractors
PLAN®**
Provided by Fringe Benefit Group

User Login: Username Password Login

[forgot username?](#) [forgot password?](#)

**Participants' Call Center:
1-800-933-3863**

New Users: [Register Here](#)
Providers: [Click Here](#) [Send Secure Email: Here](#)

Get Online

1. Click on **"New Users: Register Here"** at the upper right hand corner of the page.
2. Under "New User?" click the **"Social Security #"** button.
3. Type your Username *(The first time use your social security number.)*
4. Type your Password *(The first time use your date of birth MM/DD/YYYY.)*
5. If you are a new user, complete your email and security questions.
6. Click **Continue**.
7. Select the **"Retirement"** Icon *(Only if you have additional plans such as Health. If not, skip to step 8.)*
8. Select the **"Account"** icon.

Log In to Your Benefits

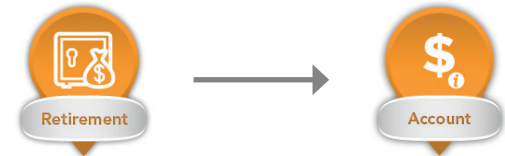
Returning User?
View your benefits:

☐ Username and Password ☐ Social Security # ☐ Employee ID

Social Security #: * - - - - -
Date of Birth: * mm/dd/yyyy

Continue

[Having trouble logging in?](#)



New Users - The first time you logon to the website it will guide you through several questions to set up the account.

Dashboard

This is a snapshot of your account balance at a glance. From this page you can view Account Balance, Overall Portfolio, Recent Activity and even tips to manage your retirement plan.

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My Dashboard

Account Balance (includes any outstanding loan balance)

\$58,901.38

\$58,901

MANAGE INVESTMENTS

Retirement Tips

Catch Up!

If you are over 50 and haven't saved enough for retirement, you can catch up by making extra contributions. Find out more about this opportunity by clicking the link below.

[Learn More](#)

Manage Account

- **Manage Investments:** View your balance, change elections for future contributions, rebalance your account, and review investment performance.
- **Transaction History:** Customize your search for account activity and see detailed reports.
- **Web/VRU Requests:** See a complete history of all requests you have made through the website or the telephone system (VRU) and click to see the details.

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Transaction History

Account: All

Transaction to display: All

Transaction status: All

Start date: 01/15/2017

End date:

☐ Only display records with redemption fees

SEARCH

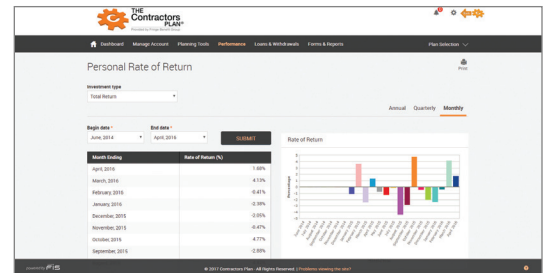
No records available at this time.

continues >>



Performance

- **Rate of Return:** See how your account has done - reports your personal rate of return percentage.
- **Investment Returns:** View the current and historical investment returns for the available funds.



Loans & Withdrawals

- **Loans and Withdrawals:** If available in your plan, this is the place to establish a loan line, borrow a new loan or request a distribution packet.
- **View Loans:** See the breakdown of any loans you currently have, including loan number, current balance and initial loan amount.

Loan Number	Loan Source	Current Balance	Initial Loan Amount
8886007	The Contractors Plan Loan Program	\$3,106.78	\$4,000.00
8554407	The Contractors Plan Loan Program	\$6,340.81	\$8,633.00
TOTAL		\$11,044.40	

Forms & Reports

- **eStatements:** Sign up for eStatements and receive automatic email delivery of your account statements and view your statements online from anywhere.
- **Reports:** Create your own statement of account for any time-period and save it to an Adobe PDF file on your computer or send it to your printer.
- **Forms:** Select a copy of forms available for your plan.

Create Reports

Select report group: Select report:

From: To:

Available pay years: From: To:

Generate Report

Mobile Friendly

Use your smartphone to get online.
Check or update your account
anywhere on your mobile device.



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Nationwide®

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.

The use of asset allocation does not guarantee returns or insulate you from potential losses.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

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 mark.

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Contract Numbers: APO -1472 (NY), APO -2241, APO -2241-OR , APO -2957 (TX); APO -2242, APO -2242-OR ; APO -2243, APO -2243-OR , APO -2954 (TX), APO -4235, APO -4235-37 (OR), APO -4235-43 (TX); APO -4353, APO -4353-37 (OR), APO -4353-43 (TX), APO -4581, APO -1470 (NY).

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. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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PNM-2620AO.5 (08/16)