



Acct#: [REDACTED]

April 1, 2020 - June 30, 2020

MARILYN J MOSBY

[REDACTED] 4601

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Quarterly Retirement Report

Questions? Contact Us!

CUSTOMER SERVICE: (855)826-5407
(ESPAÑOL): (800)649-9494
TTY: (800)848-0833
Website: www.retirewithbmore.com
Write us at: NATIONWIDE RETIREMENT SOLUTIONS
 PO BOX 182797
 COLUMBUS OH 43218-2797

Nationwide Investment Services Corporation, member FINRA, In Michigan Only:
 Nationwide Investment Svcs. Corporation

Don't let news headlines shake your confidence

News headlines can spark emotion. But allowing emotions to drive investment decisions could lead to outcomes that might not be in your best interest. When you enrolled in Nationwide ProAccount, you put to work investment professionals who are experienced at keeping headlines in perspective.

You can be confident that our professionals will keep your account working according to your long-term goals.

If you're rethinking your goals, it's easy to revise your Nationwide ProAccount investment strategy. Just update your investor profile by logging in to your account at www.retirewithbmore.com. Then, spend a few minutes with the My Interactive Retirement Planner. The information you provide will allow our investment professionals to manage your portfolio in alignment with your revised goals.

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

Nationwide Investment Advisors LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser. NIA assesses participants an asset-based fee for the managed account services. Retirement products are offered by Nationwide Trust Company, FSB or Nationwide Life Insurance Company.

NRQ-1377AO (07/20)

Quarterly Activity at a Glance

	<u>457(b) Plan</u>
Balance as of 04-01-20	\$96,013.06
Contributions/Transfers In*	\$4,500.00
Interest/Dividend/Cap Gain/Reimb	\$83.90
Gain/Loss	\$17,632.84
Withdrawals/Transfers Out**	-\$40,000.00
Charges/Fees	-\$150.29
Balance as of 06-30-20	\$78,079.51
Vested balance	\$78,079.51

*Including, but not limited to, Employee and Employer Contributions, Rollovers and Transfers In.
 **Including, but not limited to, Rollovers and Transfers Out, Partial and Lump Sum Payments.

Historical Activity at a Glance

<u>Plan Type</u>	<u>Contributions Since Joining/ Transfers In/Loan Payment</u>	<u>Withdrawals/Transfers Out/Loan Disbursement</u>	<u>Gain/Loss/Fees</u>	<u>Total Balance as of 06-30-20</u>
457(b) Plan	\$112,640.43	-\$40,000.00	\$5,439.08	\$78,079.51

"Since Joining" refers to the period of time your account has been administered by Nationwide. If applicable, the above data is inclusive of Self Directed Option balance. For more information about asset fees, contact your customer service center.

Contributions and Distributions Summary - April 1, 2020 to June 30, 2020

	Last Contribution Amount	Contributions This Period	Contributions Year to Date	Last Distr bution Amount	Distributions Year to Date
457(b) Salary Reduction	\$750.00	\$4,500.00	\$9,750.00	-\$40,000.00	-\$40,000.00
457(b) Roth Contribution		\$0.00	\$0.00		\$0.00

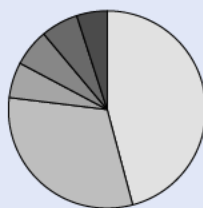
Your Asset Allocation - April 1, 2020 to June 30, 2020

To the right is your Account Allocation. Your Account Allocation is how the money in your account is actually divided among the investment options you have selected.

For more information on contributions and changing your ProAccount Investment Style, log on to WWW.RETIREWITHBMORE.COM.

*Percentages and totals may not be exact due to rounding.

Your Account Allocation



ProAccount Investment Type:

457(b): Moderate

46% Large-Cap Stocks	\$34,816.89
31% International Stocks	\$24,469.28
6% Bonds	\$5,060.23
6% Small-Cap Stocks	\$4,767.35
6% Mid-Cap Stocks	\$4,709.22
5% Fixed Assets/Cash	\$4,256.54
100% Total Percent/Value	\$78,079.51

Investment Option Summary - April 1, 2020 to June 30, 2020

Ending Price is as of 6/30/2020

Investment Option	Current Investment Election	Current Investment Election (Roth)	Ending Price	Units/Shares	Value
457(b) Salary Reduction					
*BrwnAdv MidCap Gr Inv	6.00%	0.00%	13.8000	341.2481	\$4,709.22
*DodgeCox Inc	4.00%	0.00%	14.5300	200.3823	\$2,911.55
*Fid US Bd Indx	3.00%	0.00%	12.5400	171.3460	\$2,148.68
*Hartford Intl Oppr R5	24.00%	0.00%	16.1600	1,209.6764	\$19,548.37
*JPM Emrg Mkt Eq I	6.00%	0.00%	31.5100	156.1697	\$4,920.91
*LSV Val Eq Inst	17.00%	0.00%	21.7700	607.4405	\$13,223.98
*MFS Blnd Rsrch SmCap Eq R4	6.00%	0.00%	11.5800	411.6885	\$4,767.35
Nationwide Fixed Fund	6.00%	0.00%			\$4,256.54
*TRowePr LgCap Gr I	9.00%	0.00%	48.7900	142.3526	\$6,945.38
*Vngrd FTSE Soc Indx Inst	19.00%	0.00%	21.4400	683.1872	\$14,647.53
457(b) Salary Reduction Total	100.00%	0.00%			\$78,079.51
457(b) Roth Contribution					
*BrwnAdv MidCap Gr Inv	0.00%	6.00%	13.8000	0.0000	\$0.00
*DodgeCox Inc	0.00%	4.00%	14.5300	0.0000	\$0.00
*Fid US Bd Indx	0.00%	3.00%	12.5400	0.0000	\$0.00
*Hartford Intl Oppr R5	0.00%	24.00%	16.1600	0.0000	\$0.00
*JPM Emrg Mkt Eq I	0.00%	6.00%	31.5100	0.0000	\$0.00
*LSV Val Eq Inst	0.00%	17.00%	21.7700	0.0000	\$0.00
*MFS Blnd Rsrch SmCap Eq R4	0.00%	6.00%	11.5800	0.0000	\$0.00
Nationwide Fixed Fund	0.00%	6.00%			\$0.00
*TRowePr LgCap Gr I	0.00%	9.00%	48.7900	0.0000	\$0.00
*Vngrd FTSE Soc Indx Inst	0.00%	19.00%	21.4400	0.0000	\$0.00
457(b) Roth Contribution Total	0.00%	100.00%			\$0.00
TOTAL					\$78,079.51

* Fund is valued in shares rather than units

Statement Details

Your Account Values by Investment Option - April 1, 2020 to June 30, 2020

	Beginning Balance	Contributions/ Transfers In	Exchanges	Withdrawals/ Transfers Out	Charges/ Credits/Fees	Interest/ Dividend/ Cap Gain/ Reimb	Gain/Loss	Ending Balance
457(b) Salary Reduction (0056984001)								
*BrwnAdv MidCap Gr Inv	\$4,925.14	\$247.50	\$516.38	-\$2,403.89	-\$7.85	\$0.00	\$1,431.94	\$4,709.22
*DodgeCox Inc	\$3,649.51	\$180.00	\$399.40	-\$1,521.38	-\$5.52	\$18.91	\$190.63	\$2,911.55
*Fid US Bd Indx	\$2,701.16	\$135.00	\$375.62	-\$1,130.34	-\$4.03	\$14.36	\$56.91	\$2,148.68
*Hartford Intl Oppr R5	\$24,174.59	\$1,102.50	-\$403.81	-\$9,553.63	-\$37.04	\$0.00	\$4,265.76	\$19,548.37
*JPM Emrg Mkt Eq I	\$6,465.24	\$292.50	-\$711.18	-\$2,344.98	-\$9.91	\$0.00	\$1,229.24	\$4,920.91
*LSV Val Eq Inst	\$14,518.61	\$720.00	\$2,324.51	-\$7,206.16	-\$23.56	\$0.00	\$2,890.58	\$13,223.98
*MFS Blnd Rsrch SmCap Eq R4	\$7,980.52	\$315.00	-\$2,436.14	-\$2,561.99	-\$12.91	\$0.00	\$1,482.87	\$4,767.35
Nationwide Fixed Fund	\$5,219.08	\$270.00	\$1,003.89	-\$2,253.59	-\$7.72	\$0.00	\$24.88	\$4,256.54
*TRowePr LgCap Gr I	\$7,893.31	\$382.50	\$77.60	-\$3,506.73	-\$12.32	\$0.00	\$2,111.02	\$6,945.38
*Vngrd FTSE Soc Indx Inst	\$18,485.90	\$855.00	-\$1,146.27	-\$7,517.31	-\$29.43	\$50.63	\$3,949.01	\$14,647.53
TOTAL	\$96,013.06	\$4,500.00	\$0.00	-\$40,000.00	-\$150.29	\$83.90	\$17,632.84	\$78,079.51

* Fund is valued in shares rather than units

Gain/Loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions.

Transaction Details - April 1, 2020 to June 30, 2020

Pay Period End Date	Effective Date	Total Amount	Transaction Type	Money Source	Investment Option	Price	Units/Shares	Amount Per Fund
	4/9/2020	-\$150.29	ProAccount@ Fee	457(b) Salary Reduction	BrwnAdv MidCap Gr Inv	11.5000	-0.6826	-\$7.85
					DodgeCox Inc	14.1100	-0.3912	-\$5.52
					Fid US Bd Indx	12.3600	-0.3261	-\$4.03
					Hartford Intl Oppr R5	13.8500	-2.6744	-\$37.04
					JPM Emrg Mkt Eq I	26.2500	-0.3775	-\$9.91
					LSV Val Eq Inst	20.4500	-1.1521	-\$23.56
					MFS Blnd Rsrch SmCap Eq R4	10.4100	-1.2402	-\$12.91
					Nationwide Fixed Fund			-\$7.72
					TRowePr LgCap Gr I	40.0900	-0.3073	-\$12.32
					Vngrd FTSE Soc Indx Inst	18.8000	-1.5654	-\$29.43
4/9/2020	4/9/2020	\$750.00	Deferral	457(b) Salary Reduction	BrwnAdv MidCap Gr Inv	11.5000	3.2609	\$37.50
					DodgeCox Inc	14.1100	2.1262	\$30.00
					Fid US Bd Indx	12.3600	1.8204	\$22.50
					Hartford Intl Oppr R5	13.8500	13.5379	\$187.50
					JPM Emrg Mkt Eq I	26.2500	2.0000	\$52.50
					LSV Val Eq Inst	20.4500	5.5012	\$112.50
					MFS Blnd Rsrch SmCap Eq R4	10.4100	5.7637	\$60.00
					Nationwide Fixed Fund			\$45.00
					TRowePr LgCap Gr I	40.0900	1.4966	\$60.00
					Vngrd FTSE Soc Indx Inst	18.8000	7.5798	\$142.50
4/24/2020	4/24/2020	\$750.00	Deferral	457(b) Salary Reduction	BrwnAdv MidCap Gr Inv	11.9200	3.1460	\$37.50
					DodgeCox Inc	14.1900	2.1142	\$30.00
					Fid US Bd Indx	12.4700	1.8043	\$22.50
					Hartford Intl Oppr R5	13.8900	13.4989	\$187.50
					JPM Emrg Mkt Eq I	26.4400	1.9856	\$52.50
					LSV Val Eq Inst	19.9000	5.6533	\$112.50
					MFS Blnd Rsrch SmCap Eq R4	10.1400	5.9172	\$60.00
					Nationwide Fixed Fund			\$45.00
					TRowePr LgCap Gr I	42.5500	1.4101	\$60.00
					Vngrd FTSE Soc Indx Inst	19.2700	7.3949	\$142.50
	4/30/2020	\$5.33	Posted Daily Interest	457(b) Salary Reduction	Fid US Bd Indx		0.4306	\$5.33
5/8/2020	5/8/2020	\$750.00	Deferral	457(b) Salary Reduction	BrwnAdv MidCap Gr Inv	12.6800	2.9574	\$37.50
					DodgeCox Inc	14.1700	2.1171	\$30.00
					Fid US Bd Indx	12.3900	1.8160	\$22.50
					Hartford Intl Oppr R5	14.3600	13.0571	\$187.50
					JPM Emrg Mkt Eq I	27.6300	1.9001	\$52.50
					LSV Val Eq Inst	20.7800	5.4139	\$112.50
					MFS Blnd Rsrch SmCap Eq R4	10.9700	5.4695	\$60.00
					Nationwide Fixed Fund			\$45.00
					TRowePr LgCap Gr I	44.8900	1.3366	\$60.00
					Vngrd FTSE Soc Indx Inst	20.0600	7.1037	\$142.50

Statement Details

Transaction Details (continued)

Pay Period End Date	Effective Date	Total Amount	Transaction Type	Money Source	Investment Option	Price	Units/Shares	Amount Per Fund
	5/15/2020	\$0.00		457(b) Salary Reduction	Hartford Intl Oppr R5	14.0000	-28.8434	-\$403.81
					JPM Emrg Mkt Eq I	27.1100	-26.2332	-\$711.18
					MFS Blind Rsrch SmCap Eq R4	10.2800	-236.9789	-\$2,436.14
					Vngrp FTSE Soc Indx Inst	19.7100	-58.1568	-\$1,146.27
					BrwnAdv MidCap Gr Inv	12.4100	41.6101	\$516.38
					DodgeCox Inc	14.2100	28.1070	\$399.40
					Fid US Bd Indx	12.4200	30.2434	\$375.62
					LSV Val Eq Inst	19.7400	117.7564	\$2,324.51
					Nationwide Fixed Fund			\$1,003.89
					TRowePr LgCap Gr I	44.6600	1.7375	\$77.60
5/22/2020	5/22/2020	\$750.00	Deferral	457(b) Salary Reduction	BrwnAdv MidCap Gr Inv	12.9300	3.4803	\$45.00
					DodgeCox Inc	14.3600	2.0891	\$30.00
					Fid US Bd Indx	12.4700	1.8043	\$22.50
					Hartford Intl Oppr R5	14.3900	12.5087	\$180.00
					JPM Emrg Mkt Eq I	27.4300	1.6405	\$45.00
					LSV Val Eq Inst	20.7200	6.1535	\$127.50
					MFS Blind Rsrch SmCap Eq R4	11.0300	4.0798	\$45.00
					Nationwide Fixed Fund			\$45.00
					TRowePr LgCap Gr I	46.1700	1.4620	\$67.50
					Vngrp FTSE Soc Indx Inst	20.3200	7.0128	\$142.50
	5/27/2020	-\$40,000.00	Withdrawal	457(b) Salary Reduction	BrwnAdv MidCap Gr Inv	13.2500	-181.4257	-\$2,403.89
					DodgeCox Inc	14.4000	-105.6514	-\$1,521.38
					Fid US Bd Indx	12.4600	-90.7175	-\$1,130.34
					Hartford Intl Oppr R5	14.8500	-643.3421	-\$9,553.63
					JPM Emrg Mkt Eq I	28.2300	-83.0670	-\$2,344.98
					LSV Val Eq Inst	22.3000	-323.1462	-\$7,206.16
					MFS Blind Rsrch SmCap Eq R4	11.7000	-218.9735	-\$2,561.99
					Nationwide Fixed Fund			-\$2,253.59
					TRowePr LgCap Gr I	46.3700	-75.6250	-\$3,506.73
					Vngrp FTSE Soc Indx Inst	20.7800	-361.7570	-\$7,517.31
	5/29/2020	\$5.38	Posted Daily Interest	457(b) Salary Reduction	Fid US Bd Indx		0.4331	\$5.38
6/5/2020	6/5/2020	\$750.00	Deferral	457(b) Salary Reduction	BrwnAdv MidCap Gr Inv	14.0600	3.2006	\$45.00
					DodgeCox Inc	14.5600	2.0604	\$30.00
					Fid US Bd Indx	12.4400	1.8087	\$22.50
					Hartford Intl Oppr R5	16.1100	11.1732	\$180.00
					JPM Emrg Mkt Eq I	31.2200	1.4414	\$45.00
					LSV Val Eq Inst	23.9100	5.3325	\$127.50
					MFS Blind Rsrch SmCap Eq R4	12.2300	3.6795	\$45.00
					Nationwide Fixed Fund			\$45.00
					TRowePr LgCap Gr I	48.1400	1.4022	\$67.50
					Vngrp FTSE Soc Indx Inst	21.7700	6.5457	\$142.50
6/19/2020	6/19/2020	\$750.00	Deferral	457(b) Salary Reduction	BrwnAdv MidCap Gr Inv	13.8600	3.2468	\$45.00
					DodgeCox Inc	14.6400	2.0492	\$30.00
					Fid US Bd Indx	12.5300	1.7957	\$22.50
					Hartford Intl Oppr R5	15.9500	11.2853	\$180.00
					JPM Emrg Mkt Eq I	31.3000	1.4377	\$45.00
					LSV Val Eq Inst	22.0700	5.7771	\$127.50
					MFS Blind Rsrch SmCap Eq R4	11.4900	3.9164	\$45.00
					Nationwide Fixed Fund			\$45.00
					TRowePr LgCap Gr I	48.4700	1.3926	\$67.50
					Vngrp FTSE Soc Indx Inst	21.3200	6.6839	\$142.50
	6/19/2020	\$50.63	Dividend	457(b) Salary Reduction	Vngrp FTSE Soc Indx Inst	21.3200	2.3746	\$50.63
	6/25/2020	\$18.91	Dividend	457(b) Salary Reduction	DodgeCox Inc	14.5000	1.3043	\$18.91
	6/30/2020	\$3.62	Posted Daily Interest	457(b) Salary Reduction	Fid US Bd Indx		0.2894	\$3.62

PROACCOUNT DISCLOSURE:

Important information about Nationwide ProAccount: We strive to ensure that you are in the most appropriate portfolio based on your current personal financial circumstances. Contact Nationwide Investment Advisors, LLC if one of the following applies to you:

- There are changes in your financial situation or investment objectives
- You'd like to update the information you previously provided on your managed account questionnaire

Transaction Details (continued)

Pay Period End Date	Effective Date	Total Amount	Transaction Type	Money Source	Investment Option	Price	Units/Shares	Amount Per Fund
------------------------	-------------------	-----------------	---------------------	-----------------	----------------------	-------	--------------	-----------------------

- You'd like to modify or place reasonable restrictions on the management of your account

If you have any questions or need additional information, contact our service center at 888-540-2896. Our specialists are available Monday through Friday, 8 a.m. to 5 p.m. Eastern time.

Your Beneficiary Information

	<u>Primary Beneficiary</u>	
457(b) Plan	NICHOLAS MOSBY	100.00%

If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please verify your beneficiary designation(s) by contacting Nationwide at (855)826-5407. You may also either return a completed Beneficiary Form, or if available, update your beneficiary designation(s) online. Please note that Nationwide does not warrant the accuracy or completeness of any beneficiary designation(s).

Your Personalized Rate of Return

	<u>Last 12 Months</u>
457(b)	1.63%

The Personal Rate of Return calculation is an estimated return rate for your defined contribution account for the specified period. The calculation considers your account balance at the beginning of the period, contributions, withdrawals, growth or decline in the value of your account's assets, and the period's ending balance. The calculation reflects your account balance net of fees, but does not include amounts attributable to outstanding participant loan assets or Self Directed Brokerage Account assets, if any. Past performance does not guarantee future investment performance.


Performance Results











Investment Performance Information - April 1, 2020 to June 30, 2020

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 06/30/2020. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: WWW.RETIREWITHBMORE.COM. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling (855)826-5407. Read the prospectus carefully before investing.

The rates of return do not reflect a maximum deduction of a 0.000% annual plan asset fee, which, if reflected, would reduce the performance shown.

Please see other important disclosures at the end of this report.

Fund names with  symbol indicate a fund in which you were invested as of 6/30/2020.

VRU #	Fixed Investment Option	Annualized Current Quarter Yield	Current Year Guaranteed Minimum Yield						Gross Expense Ratio
VRU #	Variable Investment Options	Morningstar Category	YTD	Average Annual Return 1 Year	5 Year	10 Year	Since Inception	Inception Date	
 1515	Nationwide Fixed Fund	2.010%	N/A						
 2380	Small-Cap Stocks MFS Blind Rsrch SmCap Eq R4	Small Blend	-19.02%	-13.68%	N/A	N/A	5.73%	09/14/15	0.97%
 1948	International Stocks JPM Emrg Mkt Eq I	Diversified Emerging Mkts	-2.99%	5.51%	8.03%	5.50%	N/A	11/15/93	1.09%
 2379	Mid-Cap Stocks Hartford Intl Oppr R5	Foreign Large Blend	-5.66%	0.23%	3.00%	6.60%	5.37%	07/22/96	0.81%
 2378	Large-Cap Stocks BrwnAdv MidCap Gr Inv	Mid-Cap Growth	0.29%	5.46%	N/A	N/A	13.03%	10/02/17	1.19%
 1978	Balanced Vngrd FTSE Soc Indx Inst	Large Blend	-1.26%	11.18%	11.64%	14.87%	9.02%	01/14/03	0.12%
 1437		Large Growth	10.76%	20.48%	16.85%	18.36%	11.23%	10/31/01	0.56%
 1944		Large Value	-20.75%	-12.83%	2.52%	10.13%	6.91%	03/31/99	0.65%
2381	Balanced Nuvn RealAsst Inc I	World Allocation	-15.04%	-8.98%	3.25%	N/A	6.56%	09/13/11	0.89%
 2074	Bonds Fid US Bd Indx	Intermediate Core Bond	6.53%	9.03%	4.32%	3.80%	6.03%	03/08/90	0.03%
 324		Intermediate Core-Plus Bond	5.24%	8.35%	4.74%	4.52%	6.72%	12/30/88	0.42%
1955	Bonds Payden Low Dur Bd	Short-Term Bond	1.86%	3.09%	1.95%	1.90%	3.64%	01/03/94	0.54%
1949	Asset Allocation AmFds 2010 TrgtDtRtrmt R5E (b)	Target-Date 2000-2010	-0.18%	4.42%	5.22%	7.04%	4.78%	02/01/07	0.46%
1950		Target-Date 2020	-0.08%	5.11%	5.93%	8.44%	5.35%	02/01/07	0.46%
1951		Target-Date 2030	-0.53%	6.18%	7.25%	10.36%	6.52%	02/01/07	0.50%
1952		Target-Date 2040	-1.73%	6.36%	8.11%	10.94%	6.91%	02/01/07	0.53%
1953		Target-Date 2050	-1.80%	6.52%	8.31%	11.06%	6.99%	02/01/07	0.54%
1954		Target-Date 2060+	-1.84%	6.50%	8.30%	N/A	8.05%	03/27/15	0.56%

FEE DISCLOSURES

The Standardized illustration represents performance based on a \$10,000 hypothetical investment, and reflects the deduction of the following fees:

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

FOOTNOTES

b) These 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 fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

RISK DISCLOSURES

Money market funds: Money market funds are not insured or guaranteed by the FDIC or any other government agency. Although the goal of a money market is to preserve the value of an investment at \$1 per share, it is still possible to lose money.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

Investment Performance Information - April 1, 2020 to June 30, 2020

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

IMPORTANT DISCLOSURES

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the YTD (Year To Date) column are not annualized returns and represent the total percentage change in share value from the beginning of the year to the date of this report.

Fund category data provided by Morningstar®. © 2020 Morningstar, Inc. All Rights Reserved. The Morningstar information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Although data is gathered from reliable sources, data accuracy and completeness cannot be guaranteed.

Nationwide and its affiliates (Nationwide) offer a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and other marks displayed in this message are service marks of Nationwide Mutual Insurance Company or its affiliates, unless otherwise disclosed. © 2020 Nationwide.