



Find your path to Retirement Readiness

Use this guide to get started



I'm ready to enroll

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

1

GATHER

Gather or locate the following information you may need

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

2

GO

Go to nationwide.com/REALtirement

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

3

DIG IN

Start the online enrollment process:

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



Go to nationwide.com/REALtirement to enroll now. Questions? Contact us at **1-800-772-2182**.

Welcome!

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

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

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

What's Inside

Plan Highlights Eligibility, contribution types and limits, and access to your money	5
Investment Paths Available through the Plan	7
Plan Resource Page Retirement education, tools and calculators	15

Use the following Plan Identification number to login to your account: **17927**

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How can the Plan help me achieve Retirement Readiness?

Plan Highlights for BUSCO, Inc. 401(k) Plan

Plan ID: 17927

Plan Year: January 1 through December 31

ELIGIBILITY REQUIREMENTS:

Waiting Period: 21-yrs Full-time employees must complete 30 days of service. Part-time employees must complete 12 consecutive months of service.

Excluded from eligibility:

- No excluded employees

PLAN ENTRY DATES:

Eligible employees may join the plan First day of the month.

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

Change Date(s): each payroll period

You can make elective deferrals up to 100%.

The maximum dollar amount you can contribute for calendar year 2026 in total Elective Contributions is \$24,500.

If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to make additional "catch-up" contributions in the amount of \$8,000.

COMPANY CONTRIBUTIONS

Company Match: Your Employer has the option of making a payroll period based matching contribution based on a discretionary percentage of your salary deferrals.

VESTING

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

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

Years of Vesting Service	Vesting Percentage
	100%

DISTRIBUTIONS

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

In-Service: Allowed by the Plan

Loans: Allowed by Plan

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

EMPLOYEE STATEMENTS

You will receive an account statement quarterly.

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

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How do I invest through the Plan?

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



Pre-built portfolio

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

The fund manager will work to maintain asset diversification that becomes more conservative as retirement year gets nearer.

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

You can learn more about this investment approach on page 13.



Custom portfolio

You select from options available through the Plan.

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

Should your needs, projected retirement date or other personal factors change over time, you can easily make adjustments to how you are invested. You can learn more about this investment approach on page 8.



To learn more about investing, visit nationwide.com/REALtirement

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

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

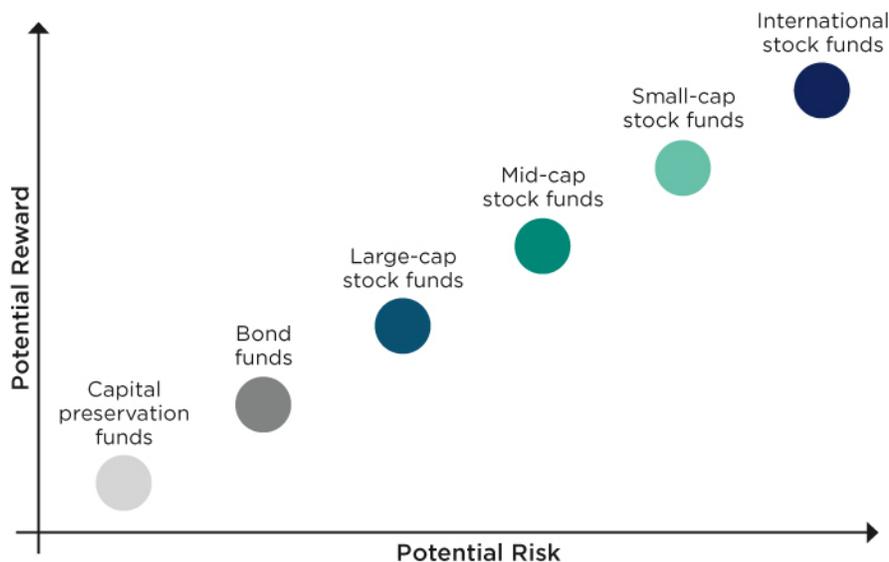
Target maturity funds, also called target date funds, are designed for people who plan to begin withdrawing money during or near a specific target date, such as at retirement. These funds are designed to provide diversification and asset allocation across several types of investments and asset classes,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

What funds should I invest in?

That's a question only you can answer.

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

To learn more about investing, visit nationwide.com/REALtirement



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

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

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

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

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

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

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

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

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

1. Your current age is:

- Over 70 (1 point)
- 60 – 70 (8 points)
- 50 – 59 (15 points)
- 35 – 49 (22 points)
- 34 or younger (29 points)

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

- Less than 5 years (1 point)
- 5 – 9 years (5 points)
- 10 – 15 years (15 points)
- More than 15 years, or I do not anticipate taking cash distributions (22 points)

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

- No (7 points)
- Yes (0 points)

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

- Portfolio A — \$95,000 – \$115,000 (1 point)
- Portfolio B — \$90,000 – \$125,000 (3 points)
- Portfolio C — \$85,000 – \$140,000 (6 points)
- Portfolio D — \$80,000 – \$150,000 (8 points)

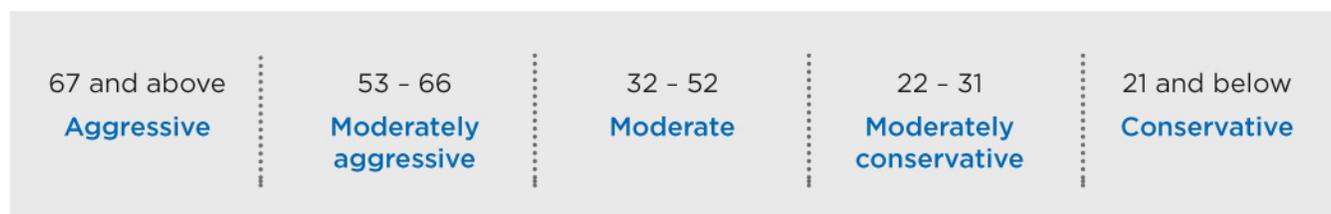
5. While riskier than bond investments, stock investments offer the potential of higher long-term investment returns. What is your feeling about investing a portion of your money in stock investments?

- I am concerned that stock investments are too risky and would prefer a higher allocation to bonds (1 point)
- I understand there is additional risk with stock investments and would consider a more balanced allocation to stocks and bonds (3 points)
- I understand there may be some additional risks in stock investing, but the opportunity to achieve long-term growth with a higher allocation to equities is worth serious consideration (6 points)
- I understand the risks but recognize there are growth opportunities in stock markets, and would like to maximize those opportunities (8 points)

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

- Account value range of \$48,000 – \$53,000 (2 points)
- Account value range of \$45,000 – \$58,000 (3 points)
- Account value range of \$40,000 – \$60,000 (6 points)

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



Sample investment option allocations based on the Investor Profile results

	Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative
International	32%	24%	20%	14%	8%
Small-cap	4%	4%	2%	2%	2%
Mid-cap	8%	6%	4%	4%	2%
Large-cap	46%	41%	34%	25%	18%
Bonds	7%	17%	29%	38%	40%
Capital preservation	3%	8%	11%	17%	30%





Aggressive

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



Moderately aggressive

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



Moderate

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



Moderately conservative

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



Conservative

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

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

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Can I choose just one fund for my needs?

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

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



Why consider a one fund choice?

Simplifies the investment decision

.....
Provides diversification across a broad variety of asset classes

.....
Rebalances your invested assets automatically



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

Simply select the one target date retirement fund best suited to your needs when you complete your Plan enrollment.

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

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

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

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How can I find the help I may need?

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

1

Create Your
Online Account

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

2

Enroll in
the Plan

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

3

Access the
Plan Resources

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

Your Plan website is engineered for Retirement Readiness

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

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

Evaluate your Financial Wellness

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

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

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

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



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

Retirement Resource Group®

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

ENROLLMENT

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

INVESTMENT

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

FINANCIAL WELLNESS

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

ASSET CONSOLIDATION

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



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

Retirement Resource Group includes Retirement Specialists and Personal Retirement Counselors. Retirement Specialists are registered representatives of Nationwide Investment Services, member FINRA, Columbus, OH. The information they provide is for educational purposes only and is not legal, tax or investment advice. Personal Retirement Counselors are registered representatives of Nationwide Securities LLC, member FINRA, SIPC, DBA Nationwide Advisory Services LLC in AR, NY, TX and WY. Securities and Investment Advisory Services are offered through Nationwide Securities LLC, member FINRA, SIPC, and a Registered Investment Advisor DBA Nationwide Advisory Services LLC in AR, NY, TX and WY. Representative of Nationwide Life Insurance Company, affiliated companies and other companies.

Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, OH. Nationwide Retirement Institute is a division of NISC. PNM-22887AO (01/25)

Investment Performance and Expenses

The table below provides important information about your investment options (as of November 30, 2025)

Specialty	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Vanguard Materials Index Fund (Adm)	-2.08%	-2.65%	5.77%	7.83%	9.40%	www.vanguard.com
Benchmark: MSCI All Country World NR Index	5.93%	18.21%	18.62%	11.97%	11.41%	

Total annual operating expense: Gross Expense for Fund 0.09% + Plan Asset fee 0.90% = 0.99% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Vanguard Real Estate Index Fund (Adm)	-0.02%	-3.13%	5.53%	5.69%	5.57%	www.vanguard.com
Benchmark: S&P 1500 REIT Industry Index	0.56%	9.77%	3.05%	4.39%	5.50%	

Total annual operating expense: Gross Expense for Fund 0.13% + Plan Asset fee 0.90% = 1.03% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

International Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Fidelity Emerging Markets Index Fund	8.77%	29.24%	14.03%	4.84%	7.67%	www.institutional.fidelity.c-
Benchmark: MSCI Emerging Markets NR Index	8.96%	29.51%	14.70%	5.06%	7.85%	om

Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Vanguard Pacific Stock Index Fund (Adm)	6.26%	24.55%	14.17%	6.85%	7.61%	www.vanguard.com
Benchmark: MSCI Pacific NR Index	2.73%	19.37%	14.71%	7.01%	7.53%	

Total annual operating expense: Gross Expense for Fund 0.09% + Plan Asset fee 0.90% = 0.99% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Vanguard Total Intl. Stock Index Fund (Adm)	5.50%	25.44%	15.22%	8.59%	8.00%	www.vanguard.com
Benchmark: MSCI All Country World ex-US NR Index	5.67%	26.04%	15.88%	8.41%	7.89%	

Total annual operating expense: Gross Expense for Fund 0.09% + Plan Asset fee 0.90% = 0.99% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Vanguard Total World Stock Index Fund (Adm)	5.70%	17.75%	18.04%	11.86%	11.41%	www.vanguard.com
Benchmark: MSCI All Country World NR Index	5.93%	18.21%	18.62%	11.97%	11.41%	

Total annual operating expense: Gross Expense for Fund 0.09% + Plan Asset fee 0.90% = 0.99% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Small-Cap Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Fidelity Small Cap Index Fund	6.04%	4.25%	11.60%	8.10%	9.26%	www.institutional.fidelity.c-
Benchmark: S&P SmallCap 600 Index	2.75%	-2.37%	7.66%	9.05%	9.28%	om

Total annual operating expense: Gross Expense for Fund 0.03% + Plan Asset fee 0.90% = 0.93% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Mid-Cap Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Vanguard Mid-Cap Index Fund (Adm)	1.07%	4.35%	12.30%	9.54%	10.65%	www.vanguard.com
Benchmark: S&P MidCap 400 Index	2.04%	-0.23%	10.40%	10.49%	10.24%	

Total annual operating expense: Gross Expense for Fund 0.05% + Plan Asset fee 0.90% = 0.95% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Large-Cap Stocks	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Fidelity 500 Index Fund	6.33%	14.98%	20.56%	15.26%	14.62%	www.institutional.fidelity.com
Benchmark: S&P 500 Index	6.34%	15.00%	20.55%	15.28%	14.63%	

Total annual operating expense: Gross Expense for Fund 0.02% + Plan Asset fee 0.90% = 0.92% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Fidelity Large Cap Value Index Fund	4.69%	7.26%	12.10%	12.00%	10.32%*	www.institutional.fidelity.com
Benchmark: S&P 500 Value Index	4.65%	5.13%	14.14%	13.66%	N/A	

Total annual operating expense: Gross Expense for Fund 0.04% + Plan Asset fee 0.90% = 0.94% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Vanguard Dividend Appreciation Idx Fund (Adm)	5.99%	10.76%	14.06%	12.03%	13.09%	www.vanguard.com
Benchmark: S&P 500 Index	6.34%	15.00%	20.55%	15.28%	14.63%	

Total annual operating expense: Gross Expense for Fund 0.07% + Plan Asset fee 0.90% = 0.97% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Vanguard Growth Index Fund (Adm)	7.09%	20.58%	28.85%	15.69%	17.21%	www.vanguard.com
Benchmark: S&P 500 Growth Index	7.81%	23.44%	25.97%	16.00%	16.83%	

Total annual operating expense: Gross Expense for Fund 0.05% + Plan Asset fee 0.90% = 0.95% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Vanguard Large Cap Index Fund (Adm)	6.35%	15.28%	20.98%	14.81%	14.59%	www.vanguard.com
Benchmark: S&P 500 Index	6.34%	15.00%	20.55%	15.28%	14.63%	

Total annual operating expense: Gross Expense for Fund 0.05% + Plan Asset fee 0.90% = 0.95% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Balanced	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Vanguard Balanced Index Fund (Adm)	4.58%	10.88%	13.79%	8.36%	9.36%	www.vanguard.com
Benchmark: S&P Target Risk Growth Index	4.47%	13.41%	12.80%	7.59%	7.92%	

Total annual operating expense: Gross Expense for Fund 0.07% + Plan Asset fee 0.90% = 0.97% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Vanguard Target Retirement 2025 Fund	3.80%	11.82%	11.54%	6.45%	7.67%	www.vanguard.com
Benchmark: S&P Target Date 2025 Index	3.61%	11.25%	10.83%	6.55%	7.33%	

Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Balanced	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Vanguard Target Retirement 2030 Fund	4.34%	12.99%	12.80%	7.44%	8.42%	www.vanguard.com
Benchmark: S&P Target Date 2030 Index	3.91%	12.01%	12.11%	7.63%	8.16%	
Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Vanguard Target Retirement 2035 Fund	4.63%	14.02%	13.84%	8.38%	9.14%	www.vanguard.com
Benchmark: S&P Target Date 2035 Index	4.28%	13.34%	13.54%	8.84%	9.04%	
Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Vanguard Target Retirement 2040 Fund	4.90%	14.96%	14.88%	9.30%	9.84%	www.vanguard.com
Benchmark: S&P Target Date 2040 Index	4.64%	14.35%	14.83%	9.88%	9.75%	
Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Vanguard Target Retirement 2045 Fund	5.18%	15.91%	15.87%	10.20%	10.44%	www.vanguard.com
Benchmark: S&P Target Date 2045 Index	4.85%	15.37%	15.68%	10.57%	10.20%	
Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Vanguard Target Retirement 2050 Fund	5.47%	17.04%	16.71%	10.73%	10.71%	www.vanguard.com
Benchmark: S&P Target Date 2050 Index	4.97%	15.37%	16.07%	10.89%	10.45%	
Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Vanguard Target Retirement 2055 Fund	5.49%	17.05%	16.72%	10.73%	10.71%	www.vanguard.com
Benchmark: S&P Target Date 2055 Index	5.05%	15.77%	16.23%	11.03%	10.56%	
Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Vanguard Target Retirement 2060 Fund	5.47%	17.04%	16.71%	10.73%	10.71%	www.vanguard.com
Benchmark: S&P Target Date 2055 Index	5.05%	15.77%	16.23%	11.03%	10.56%	
Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Vanguard Target Retirement 2065 Fund	5.48%	17.03%	16.71%	10.74%	10.61%*	www.vanguard.com
Benchmark: S&P Target Date 2055 Index	5.05%	15.77%	16.23%	11.03%	N/A	
Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						
Vanguard Target Retirement 2070 Fund	5.46%	17.03%	16.71%	N/A	16.24%*	www.vanguard.com
Benchmark: S&P Target Date 2055 Index	5.05%	15.77%	16.23%	11.03%	N/A	
Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.						

Balanced	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Vanguard Target Retirement Income Fund	2.94%	9.34%	8.66%	4.14%	5.21%	www.vanguard.com
Benchmark: S&P Target Date Retirement Income Index	3.03%	9.51%	8.94%	4.42%	5.19%	

Total annual operating expense: Gross Expense for Fund 0.08% + Plan Asset fee 0.90% = 0.98% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Bonds	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Vanguard Intermed-Term Bond Index Fund (Adm)	2.18%	7.04%	5.15%	-0.08%	2.44%	www.vanguard.com
Benchmark: Bloomberg U.S. Aggregate Bond Index	2.35%	5.70%	4.55%	-0.31%	1.99%	

Total annual operating expense: Gross Expense for Fund 0.06% + Plan Asset fee 0.90% = 0.96% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Vanguard Total Bond Market Index Fund (Adm)	2.33%	5.57%	4.56%	-0.33%	1.97%	www.vanguard.com
Benchmark: Bloomberg U.S. Aggregate Bond Index	2.35%	5.70%	4.55%	-0.31%	1.99%	

Total annual operating expense: Gross Expense for Fund 0.04% + Plan Asset fee 0.90% = 0.94% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Short-Term Bonds	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Vanguard Short-Term Bond Index Fund (Adm)	1.18%	5.73%	4.79%	1.49%	2.05%	www.vanguard.com
Benchmark: Bloomberg U.S. Government/Credit 1-3 Year Index	1.14%	5.21%	4.71%	1.92%	2.04%	

Total annual operating expense: Gross Expense for Fund 0.06% + Plan Asset fee 0.90% = 0.96% Shareholder-type fees: Sales charge: 0%.
Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%.

Cash	3 Mos. Total	1 Year Total	3 Yrs. Ann.	5 Yrs. Ann.	Inception*/ 10 Yrs Ann.	Website
Best of America Fixed	N/A	N/A	N/A	N/A	0.00%*	N/A
Benchmark: Bloomberg U.S. Treasury Bill 1-3 Month Index	1.01%	4.34%	4.91%	3.17%	N/A	

Total annual operating expense: TBD Shareholder-type fees: Sales charge: 0%. Redemption fee: 0%. Deferred sales charge: 0%. Purchase fee: 0%. Annual Percentage Yield (APY): 1.87% Period: 02/01/2025 to 01/31/2026

Fee/Expense Definitions

Gross Expense Ratio – The Gross Expense Ratio (GER) is the total percentage of a mutual fund's assets that are used in the operation of the fund. The GER includes any fee waiver or expense reimbursements paid to third parties. It does not include any sales or brokerage commissions that are not charged to the fund directly.

AMC/Net Asset Fee – This is a fee charged by Nationwide to recover expenses that may include compensation paid to financial advisors, administrative service fee payments to authorized representatives and any expense credits issued to the Plan. Additionally, this fee pays for services provided by Nationwide including access to a wide array of investment options, record keeping platform, customer service, etc. AMC/Net Asset Fee may include an administrative fee which is charged by the third party administrator.

Total Annual Operating Expenses – This is the sum of Gross Expense Ratio and AMC/Net Asset Fee.

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

Redemption fee – The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

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

Disclaimers

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

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

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

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You cannot invest in an index (benchmark).

NOT FDIC INSURED

NO BANK GUARANTEE

MAY LOSE VALUE

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1. Nationwide Plan Information

Plan ID: _____ Plan Name: _____

2. Participant Information

Name: _____ SSN: _____

Phone: _____ Date of Birth: _____ Date of Hire: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Email: _____

3. Rollover/Transfer Information

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

NOTE: Have you confirmed with your Plan Sponsor and/or Third-Party Administrator that your account is eligible to be rolled into the plan?

[] Yes [] No

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

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

Does the Provider/Custodian:

[] Require their own paperwork OR [] Accept Nationwide's paperwork

Does the Provider/Custodian:

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

Next Steps

Return this form and all paperwork from your prior Provider/Custodian (if required) to Nationwide using the fax number above or an address below. Receipt of this paperwork will initiate your request to move funds from an outside qualified plan or IRA into your retirement account with Nationwide.

NOTE: To expedite the processing of this request please email this completed form to rprivate@sscinc.com. This will result in this request being automatically fed into our work-flow process.

- If funds are not already in transit to Nationwide, we will forward all paperwork to the relinquishing Provider/Custodian. We will follow up to ensure receipt and make sure your outside account is transferred to your Nationwide account. Please note it may take up to 90 days for certain account types to be transferred
If you have any questions or received notification of additional requirements from the relinquishing provider/custodian please contact us at 800-772-2182

4. Submission Information

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

Mailing Address:
Nationwide Financial
Private Sector Retirement
PO Box 219961
Kansas City, MO 64121-9961

Express Mailing Address:
Nationwide Financial
Private Sector Retirement
801 Pennsylvania Ave, Suite 219961
Kansas City, MO 64105-1307

Send wires to:
DSTRS FBO Nationwide Trust Co FSB
State Street Bank
Boston, MA
ABA #: 011000028
Account #: 9900-102-6
OBI field: Plan ID: XXXXX
*ACH Company ID # 943113030

Plan ID: _____ Plan Name: _____

5. Rollover/Transfer Details

Participant Information:

Name: _____ SSN: _____

Prior Provider/Custodian Information:

Name: _____ Phone: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Fax: _____ Email: _____

Account Number: _____

Account Type: 401(a)/401(k) 403(b) 457(b) Governmental Traditional/SIMPLE/Rollover IRA

Rollover/Transfer Type: Partial Total

Total Estimated Rollover/Transfer Amount: \$ _____ **(Required)**

Does the Rollover/Transfer include Roth (if left blank this selection defaults to "No")? Yes No

If Yes, provide: Year of first Roth Contribution: _____

Estimated Roth Amount: \$ _____ (see prior provider/custodian)

Roth Basis Amount: \$ _____ (total contributions without earnings)

Does the Rollover/Transfer include after-tax assets that are not subject to Roth distribution rules? Yes No

If Yes, provide, After-Tax Basis Amount: \$ _____ (total contributions without earnings)

6. Investment Direction

Assets will be applied to the investment elections on file as a transfer to the applicable Rollover or Roth Rollover source unless otherwise directed below:

7. Plan Sponsor/Authorized Representative Signature

I have reviewed the enclosed rollover/transfer request and verified its accuracy and hereby authorize the acceptance of this request into our retirement plan named above in Section 1.

I acknowledge I am the Plan Sponsor or I am authorized to sign on behalf of the Plan Sponsor for this service/transaction.

Full Name (please print): _____

Signature: _____ **Date:** _____

8. Participant Authorization

I certify that the rollover/transfer amount is eligible for rollover and represents the taxable portion of my distribution (with the exception of Roth funds) from the retirement plan or individual retirement account listed above. If I am rolling over these assets from my own personal bank account, I certify that the amount was liquidated from the above listed account no more than 60 days ago and I have included a copy of the statement showing the date of withdrawal. Under penalties of perjury I certify the above information is true and accurate.

Signature: _____ **Date:** _____

**A Medallion Signature Guarantee may be required.
Contact your surrendering financial institution to confirm.**

**Medallion Signature Guarantee Stamp Here
(if applicable)**

PLAN AND ANNUAL FEE DISCLOSURE

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

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

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

- If you are currently participating in the Plan and have an account balance, you should log in at nationwide.com/login
- If you are an employee who is eligible to participate in the plan but have not yet enrolled, you should go to your plan's [Employee Benefit Network](#) and click on Other Resources and review the Glossary of Terms.

Part 1 – General Plan Information

- 1 Giving Investment Instructions.** If you're eligible but not yet enrolled, please contact your employer for an enrollment packet. After you are enrolled in the Plan, in order to manage your Plan investments, you can call the Nationwide Solutions Center at 1-800-772-2182 or make your election online at www.nationwide.com/REALtirement. You may direct your investments according to the provision of your Plan. For more information, please see your Summary Plan Description.
- 2 Limitations on instructions.** You may give investment instructions on any day the New York Stock Exchange is open for business.
- 3 Voting and other rights.** Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. Please refer to your Summary Plan Description.
- 4 Designated investment alternatives.** The Plan provides designated investment alternatives into which you can direct the investment of your Plan funds. The Comparative Chart lists the designated investment alternatives and provides information regarding the alternatives.
- 5 Other Service Provider** FIDUCIARY WISE, LLC is a person/organization who provides ancillary services (e.g. accounting, legal or auditing services) to the Plan.

Part II - Administrative Expenses

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

PLAN AND ANNUAL FEE DISCLOSURE

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

Please note that administrative service fees are subject to change.

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

Fees that may be charged by INWEST RETIREMENT SOLUTIONS

Per Participant Recordkeeping Fee - taken as a flat rate per participant

Per Participant Fee – PPA - \$38.00 per year

Fees that may be charged by FIDUCIARY WISE, LLC

Advisory/Service Provider Fee - taken from participant account balance

Advisory/Srvc Prvdr Fee	\$5,600.00 per year
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PLAN AND ANNUAL FEE DISCLOSURE

Part III – Individual Expenses

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

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

Market Value Adjustment (MVA)	An MVA is applied if Retirement Manager SM or Retirement Advisor SM Fixed Group Annuity Contract transfer payments are in excess of the 20.00% annual book value transfer limit. The market value paid is equal to the amount withdrawn, increased or decreased by the MVA. The MVA is determined by Nationwide® in accordance with uniform procedures applicable to all contracts of this class.
Loan Maintenance Fees	\$12.00 per year
None	

Fees that may be charged by INWEST RETIREMENT SOLUTIONS

Loan Setup Fees

Loan Setup Fees	\$150.00 per transaction
Hardship Withdrawal	\$150.00 per transaction
Age 59.5	\$150.00 per transaction
After-Tax	\$125.00 per transaction
QDRO	\$250.00 per transaction
Termination of Employment	\$125.00 per transaction
Retirement	\$125.00 per transaction
Beneficiary Payment	\$125.00 per transaction
Distribution	\$125.00 per transaction
Premature Distribution	\$125.00 per transaction
Ret. Elig. In-Serv.	\$150.00 per transaction
In-Serv. Rollover	\$150.00 per transaction



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

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

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

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Variable investment products and services offered by Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide ProAccount and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2025 Nationwide

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