Date Prepared April 21, 2018
Questions? Call 800-772-2182
Visit us online nationwide.com

Important information about the funds in your retirement account

Access your information online

Register for the online service center at nationwide.com

Dear Participant,

We, The KULANU 403(B) PLAN, with the assistance of an independent financial expert, recently assessed the current investment options available in your Plan and identified opportunities to enhance our offering for greater value. We're excited to bring you an updated fund lineup.

Plan details

Plan name: KULANU 403(B) PLAN
Plan number: 193-80144

What to expect

New Investment Options

On May 25, 2018, the following investment option(s) will be made available to your investment lineup:

Fund Code	Fund Name
PBDA	Prudntl Ttl Rtn Bd A

Mapping Investment Options

You may continue to invest in the affected investment option(s) until May 25, 2018; however, after this date any funds currently invested in the option(s) will be automatically moved to the new investment option below:

Assets invested in and contributions to:	Will be directed to:
PCTA - PIMCO Ttl Rtn A	PBDA - Prudntl Ttl Rtn Bd A

Closing Investment Options

On May 25, 2018, the following investment option(s) will be removed from your plan's investment lineup:

Fund Code	Fund Name
PCTA	PIMCO Ttl Rtn A

Keep in mind

With new investment options, you may direct new contributions and/or transfer funds from your account balance to the new investment option(s) once the investment option(s) become available.You may continue to invest in the affected investment option(s), but you won't have access to the assets once you transfer them out of these investment option(s).You may continue to invest in the current investment option until May 25, 2018. Any assets remaining after this date will be directed to the new funds as indicated above.

See reverse side for additional information

Next Steps

To make investment changes to your account:
- Log in to nationwide.com to view your account information
- Call the Nationwide Service Center at 800-772-2182

Additional Information

For more information about the underlying investment options, including all charges and expenses, please consult a fund prospectus. Fund prospectuses and additional information can be obtained by contacting your pension representative or by visiting nationwide.com. 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.

For help when you need it

If you have any questions or need additional information, contact the Nationwide Service Center at 800-772-2182. Specialists are available Monday through Friday, 8 a.m. to 8 p.m. Eastern time.

Sincerely,

Nationwide Service Center