

Enrollment form

Case number: 193-80144 // KULANU 403(b) PLAN

Yes, sign me up. Follow these easy steps:

Please clearly print information below. Please note that this enrollment form is for your initial enrollment only. For future changes, contact your employer. All employees who have met the Plan's eligibility requirements, regardless of whether you choose to participate, must complete all applicable sections of the form.

Be sure to complete all personal information below to help ensure the highest level of security for your account.

Social Security number: _____ Last/first/MI name: _____

Address: _____
Street/Apt #/PO Box City State ZIP code

Date of birth: _____ Date of hire: _____ Gender (M or F): _____ Marital status: _____

Personal Email: _____

Home Phone: _____

Complete your contribution election(s).

Elective deferrals

- I elect to participate and contribute _____% or \$_____ of compensation per pay period on a pretax (traditional) basis. Maximum Plan limit for pretax contributions: \$19,500 for 2020. If you're age 50 or older in 2020, you may contribute an additional \$6,500.
- Opt out. I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date. Although I elect not to save through payroll deduction, I understand my employer may elect to continue a discretionary contribution to the Plan, and I authorize such a contribution to be invested as indicated below. If I elect to roll over money into the Plan, I also authorize my rollover to be invested as indicated below.

Select what type of investor you are.

Based on your investing comfort zone and style, select one strategy below that best matches your preference, then continue to the specific section of the form as directed.

- Help me do it (Jump to Section A below.)
- I'll do it myself (Jump to Section B below.)

Please turn to the next page. >

Last/first/MI name _____

SSN _____

A**Choose Target Maturity**

I prefer to pick just one fund, based on the year I plan to retire.

Check one box below that aligns closest to when you plan to retire, then jump to the signature section at the end of this enrollment form.

Fund name	Fund code	Inquire code	Allocation percentage
<input type="checkbox"/> NW Dest 2025 R	NDJA	2080	100%
<input type="checkbox"/> NW Dest 2030 R	NDKA	2081	100%
<input type="checkbox"/> NW Dest 2035 R	NDLA	2082	100%
<input type="checkbox"/> NW Dest 2040 R	NDMA	2083	100%
<input type="checkbox"/> NW Dest 2045 R	NDNA	2084	100%
<input type="checkbox"/> NW Dest 2050 R	NDOA	2085	100%
<input type="checkbox"/> NW Dest 2055 R	VBCA	2885	100%
<input type="checkbox"/> NW Dest Rtrmt R	NDHA	2078	100%

B**Build your own portfolio**

Select investments below based on your questionnaire results, then jump to the signature section at the end of this enrollment form. All allocations must be made in whole percentages, and the total must equal 100%.

Asset class	Fund name	Fund code	Inquire code	Allocation percentage
Specialty	BlkRk Hlth Scnc Oppr Inv A	BSAA	1795	_____ %
Specialty	Col Seligman Glbl Tech A	SHGA	2712	_____ %
Specialty	Invsco Opp GoldSpecMnrls A	PGMA	374	_____ %
Specialty	PGIM Jnism Natrl Rsrc A	PNRA	383	_____ %
Specialty	Prncpl RealEst Sec A	WRAA	1972	_____ %
International stocks	AmFds Cap Wld Gr Inc R3	ARWA	388	_____ %
International stocks	AmFds EuroPacfc Gr R3	AERA	506	_____ %
International stocks	Okmrk Intl II	KOIA	672	_____ %
International stocks	Okmrk Intl SmCap II	KOXA	2200	_____ %
International stocks	WF Emrg Mkt Eq A	EMGA	2379	_____ %
Small-cap stocks	JPM SmCap Eq A	JSEA	615	_____ %
Small-cap stocks	Vic Integrity SmCap Val A	MNVA	2107	_____ %
Mid-cap stocks	JnsHndrsn Entrp S	YJGA	2664	_____ %
Mid-cap stocks	Vic Syc Estblshd Val A	VXEA	2243	_____ %
Large-cap stocks	AmFds Gr Fd Am R3	ARGA	662	_____ %
Large-cap stocks	AMGMgrs Ycktmn Focs N	YAFA	1942	_____ %
Large-cap stocks	JnsHndrsn Frty S	JACA	984	_____ %

Continued on next page

Last/first/MI name SSN

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Asset class	Fund name	Fund code	Inquire code	Allocation percentage
Large-cap stocks	Parnassus Endvr	PWXA	2873	_____ %
Large-cap stocks	PIMCO RAE PLUS A	CLZA	4715	_____ %
Balanced	NW Dest 2025 R	NDJA	2080	_____ %
Balanced	NW Dest 2030 R	NDKA	2081	_____ %
Balanced	NW Dest 2035 R	NDLA	2082	_____ %
Balanced	NW Dest 2040 R	NDMA	2083	_____ %
Balanced	NW Dest 2045 R	NDNA	2084	_____ %
Balanced	NW Dest 2050 R	NDOA	2085	_____ %
Balanced	NW Dest 2055 R	VBCA	2885	_____ %
Balanced	NW Dest Rtrmt R	NDHA	2078	_____ %
Balanced	NW Inv Dest Cnsrv R	GCRA	1844	_____ %
Balanced	Okmrk Eq Inc II	KOEA	669	_____ %
U.S. bonds	Invsco Opp Intl Bd A	PIBA	852	_____ %
U.S. bonds	PGIM Ttl Rtn Bd A	PBDA	1997	_____ %
U.S. bonds	PIMCO Inc A	CAJA	4458	_____ %
U.S. bonds	PIMCO Real Rtn A	PRRA	676	_____ %
U.S. bonds	Prncpl Hi Yld A	WCPA	1373	_____ %
Short-term bonds	LrdAbt Shrt Dur Inc A	LALA	367	_____ %
	Fixed	BOA2I	8002	_____ %

Total Percentage 100%

Double-check that your selections equal 100%.

Additional funds are available to you after this enrollment process is completed by visiting nationwide.com.

Sign and date to confirm that all elections and information entered is accurate and current.

The selected investment allocation(s) will apply to all new money deposited into an existing group annuity or trust contract unless otherwise directed. Monies previously deposited to this contract will not be changed to reflect the selections on this form. If you do not select a fund on this form or if the form is not completed by the time the first deposit to your account is received, and your Plan has a default fund, then deposits will be made to the Plan's default fund.

PLEASE CONTACT YOUR INVESTMENT AGENT, GREGG SCHRIRO, AT 516-763-9700, EXT. 16 WITH ANY INVESTMENT RELATED QUESTIONS.

Signature: _____ Date: _____

Please return this completed form to YOUR PLAN ADMINISTRATOR. Don't forget to set up your online access at nationwide.com.