



01/03/2024

Case Name: KULANU 403(B) PLAN
Case Number: 193-80144

Dear Plan Participant,

You are receiving this disclosure because you are a participant or beneficiary in your company's retirement plan; or you are eligible for participation. Federal law requires that certain plan and investment-related information be given to you when changes are made.

The following changes have been made to fees that may be charged by Nationwide Financial, your retirement plan provider:

| Fee | Effective Date | Current Amount | Previous Amount |
|-------------------------------------|----------------|----------------|-----------------|
| Single Sum Charge - NW ¹ | 01/02/2024 | \$0.00 | \$300.00 |

¹ Taken pro-rata based on the relative asset size of each account

You should review these changes carefully. Although no action is required, this information is valuable when monitoring your plan account. To access your account information or to make any changes to your account, visit www.nationwide.com/login.

For assistance with accessing your fee disclosure information, you may contact Nationwide at 1-800-772-2182 and reference your Nationwide Financial retirement plan case number 193-80144 when you call.

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. In MI only: Nationwide Investment Svcs. Corporation.

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