



FEE DISCLOSURE 404(a)(5) STATEMENT

KULANU 403(B) PLAN

PLAN ID 15386

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 Plan and investment-related information be given to you.

We have selected Nationwide® as the retirement plan provider. As part of their services, they have made the necessary information available in these documents.

Inside you'll find:

- General information about the operation of the Plan
- Information about administrative charges and expenses
- Information about individual expenses you may be charged as a participant or beneficiary
- A Comparative Chart of Plan Investment Options

You should review these materials 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/REALtirement**.

Sincerely,

KULANU 403(B) PLAN

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](https://www.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 <https://www.sponsorportal.com/gen-app/index.html?custno=1ab60e79-6829-4204-9912-3ae5512003e4&plan=15386> 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 Fund Window option.** A universe of investment choices offered by Nationwide, outside of your Plan's designated lineup, that you can research and select to personalize your investment needs. There are no trading fees and no additional paperwork. Neither Nationwide or your Plan selects or monitors the investment options offered through fund window, and any investment decision that you make through the fund window option is at your own risk.

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

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

Plan Admin/Participant - \$3.96 per year

Trust/Custodial Fee - taken pro-rata based on the relative asset size of each account

Trust/Custodial Fee - \$500.00 per year

Fees that may be charged by UNITED BENEFIT PENSIONS INC.

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

Per Participant Fee – PPA - \$7.92 per year

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.
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Fees that may be charged by UNITED BENEFIT PENSIONS INC.

Withdrawal Fees

Withdrawal Fees	\$50.00 per transaction
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Please refer to your Third Party Administrator's Annual Disclosure for additional fees

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

This document includes important information to help you compare the investment options in your retirement plan. Additional information about your investment options can be found on the plan's web site:

- If you are currently participating in the plan and have an account balance, you should log in at [nationwide.com/login](https://www.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 <https://www.sponsorportal.com/gen-app/index.html?custno=1ab60e79-6829-4204-9912-3ae5512003e4&plan=15386> and click on Funds for more details on your plan's investments.

A paper copy of this information can be obtained at no cost by contacting Nationwide at 1-800-772-2182.

Comparative Chart of Plan Investment Options Summary

The Comparative Chart is divided into two sections:

- **Part I** consists of performance information for plan investment options
- **Part II** details the fees and expenses you'll pay for investing in a particular option

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Part 1 – Performance Information

Table 1 focuses on the performance of the variable return investment options. These options do not have a fixed or stated rate of return. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. A benchmark is an unmanaged group of securities whose performance is used as a standard to measure investment performance. Some well-known benchmarks are the Dow Jones Industrial Average and the S&P 500 Index. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the web site(s).

Table 1 – Variable Return Investment Performance						
Name/Type of Option	Average Annual Total Return As of September 30, 2024					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
Specialty						
BlackRock Health Sciences Opps. Fund (A)	20.63%	11.27%	11.06%	13.97%	12/21/1999	1.09%
Columbia Seligman GI Technology Fund (A)	34.96%	22.32%	19.96%	13.62%	05/23/1994	1.30%
Invesco Gold & Special Minerals Fund (A)	45.31%	11.32%	8.43%	6.36%	07/19/1983	1.10%
PGIM Jennison Nat. Resources Fund (A)	3.51%	14.93%	1.76%	8.01%	01/22/1990	1.27%
Principal Real Estate Securities Fund (A)	30.48%	5.15%	8.16%	7.77%	12/06/2000	1.22%
International Stocks						
Allspring Emerging Markets Equity Fund (A)	21.68%	3.12%	3.11%	5.84%	09/06/1994	1.57%
American Funds Cap Wld Gr & Inc Fund (R3)	29.40%	10.56%	8.06%	8.65%	03/26/1993	1.06%
American Funds EuroPacific Growth Fund (R3)	23.92%	6.83%	5.58%	6.74%	04/16/1984	1.12%
Oakmark International Fund (Inv)	13.32%	5.83%	4.30%	8.55%	09/30/1992	1.05%
Oakmark International Small Cap Fund (Inv)	21.48%	9.41%	6.30%	8.77%	11/01/1995	1.34%
Small-Cap Stocks						
JPMorgan Small Cap Equity Fund (A)	24.54%	8.70%	9.42%	11.94%	12/20/1994	1.26%
Victory Integrity Small-Cap Value Fund (A)	18.99%	10.69%	7.93%	8.49%	03/30/2004	1.43%
Mid-Cap Stocks						
Janus Henderson Enterprise Fund (S)	25.69%	10.91%	12.65%	14.87%	09/01/1992	1.16%
Victory Sycamore Established Value Fund (A)	26.09%	12.82%	11.66%	10.49%	08/16/1983	0.90%
Large-Cap Stocks						
American Funds Growth Fund of America (R3)	40.03%	16.03%	13.10%	10.14%	11/30/1973	0.94%
AMG Yacktman Focused Fund (N)	19.13%	10.99%	9.91%	9.85%	05/01/1997	1.25%
Janus Henderson Forty Fund (S)	42.18%	16.18%	15.52%	12.29%	05/01/1997	0.98%
Parnassus Value Equity Fund (Inv)	28.39%	15.41%	13.22%	12.41%	04/29/2005	0.93%
PIMCO RAE PLUS Fund (A)	29.88%	12.34%	9.97%	10.87%	06/30/2005	1.39%
Balanced						

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 1 – Variable Return Investment Performance

Name/Type of Option	Average Annual Total Return As of September 30, 2024					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
Nationwide Destination 2025 Fund (R)	16.99%	5.09%	5.06%	4.59%	08/29/2007	1.19%
Nationwide Destination 2030 Fund (R)	20.43%	6.43%	5.93%	5.12%	08/29/2007	1.19%
Nationwide Destination 2035 Fund (R)	22.67%	7.55%	6.60%	5.53%	08/29/2007	1.19%
Nationwide Destination 2040 Fund (R)	24.72%	8.46%	7.22%	5.77%	08/29/2007	1.19%
Nationwide Destination 2045 Fund (R)	25.87%	8.95%	7.60%	6.01%	08/29/2007	1.18%
Nationwide Destination 2050 Fund (R)	26.58%	9.22%	7.77%	6.12%	08/29/2007	1.18%
Nationwide Destination 2055 Fund (R)	26.91%	9.40%	7.88%	8.22%	12/27/2010	1.18%
Nationwide Destination Ret Fund (R)	16.37%	4.21%	4.26%	3.74%	08/29/2007	1.18%
Nationwide ID Conservative Fund (R)	13.31%	2.70%	2.87%	3.36%	03/30/2000	1.18%
Oakmark Equity and Income Fund (Inv)	19.78%	9.25%	7.30%	9.65%	11/01/1995	0.86%
Bonds						
Invesco International Bond Fund (A)	13.04%	0.03%	1.06%	5.67%	06/15/1995	1.15%
PGIM Total Return Bond Fund (A)	13.00%	0.44%	2.34%	5.06%	01/10/1995	0.78%
PIMCO Income Fund (A)	12.28%	3.20%	3.95%	6.43%	03/30/2007	1.23%
PIMCO Real Return Fund (A)	9.98%	2.50%	2.11%	4.74%	01/29/1997	0.90%
Principal High Yield Fund (A)	14.54%	4.72%	4.65%	6.68%	04/08/1998	0.94%
Short-Term Bonds						
Lord Abbett Short Duration Income Fund (A)	7.77%	1.97%	2.21%	3.78%	11/04/1993	0.58%

Returns are based on the current charges being applied to all historical time periods and do not include any other fees or expenses including a contingent deferred sales charge, or any Plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would have lowered the performance described above. Nationwide Trust Company, FSB is not making any recommendations regarding these funds. Although gathered from reliable sources, data accuracy and completeness cannot be guaranteed. Unusually high performance may be the result of current favorable market conditions including successful IPOs or strength of a particular market sector – this performance may not be replicated in the future.

Understanding Risks

Markets are volatile and can decline in response to adverse developments. Particular investments can react differently to these developments. For specific risks related to each investment, see the prospectus.

Nationwide Investor Destination Funds/Fidelity Advisor Freedom Portfolios: 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 expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Government funds: While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.

High-yield funds: Funds that are invested in high-yield securities are subject to greater credit risk and price fluctuations than funds that invest in higher-quality securities.

International/emerging markets funds: Funds that are invested internationally involve risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Money market funds: These funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it's possible to lose money by investing in money market funds.

Small company funds: Funds that are invested in stocks of small or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

Non-diversified funds: Funds that are invested in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

Real estate funds: Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

Index funds: For investors seeking minimum expenses, these funds invest in broad sectors of stocks and bonds for less volatility; individuals cannot invest directly in an index.

Target Date Funds: Target Date Funds are designed for people who plan to begin withdrawing money during or near a specific target date like 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 Date Funds, an investor is indirectly paying 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 specific target date.

Collective Investment Trust: Collective Investment Trust funds (CIFs) are unregistered, pooled investment options, each with a specific investment strategy. The CIFs are available only to certain retirement plan types and allow for participant assets to be pooled together. The CIFs are generally subject to the same investment risks as registered mutual funds of a similar investment strategy. Since the CIFs are not available to the general public, performance information is typically only available through the sponsoring employer's retirement plan.

Income Guarantee: Certain CIFs include a guaranteed retirement income benefit feature. The associated fee for the guaranteed retirement income benefit feature is an additional expense built into the investment option and is disclosed as part of the expense ratio. The income guarantee is underwritten by and backed by the issuing insurance companies as described in the Fund Declaration. The issuing insurance companies may receive a fee related to this feature. The benefit is based on the amount of assets a participant has accumulated in the CIF and because a participant's assets can go up or down, the amount of the retirement income is not guaranteed until the participant reaches age 65.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 2 focuses on the performance of the fixed return investment options. These options have a fixed or stated rate of return. This table shows the annual rate of return of each option, the term or length of time that you will earn this rate of return and additional information relevant to performance.

Table 2 – Fixed Return Investment Performance			
Name of Option	Period	Annual Percentage Yield (APY)	Additional Information
Best of America Fixed	Annual	3.28%	A market value adjustment may apply if Fixed Contract transfer payments are in excess of 20% of the annual book value installment limit. Book value is the current balance in your contract including principal and interest. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, or any plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would lower performance.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Part II - Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed above. This table includes the Total Annual Operating Expenses of the options above. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 3 – Investment Option Fees and Expenses

Name/Type of Option	Gross Expense Ratio	AMC/Net Asset Fee	Total Annual Operating Expenses As a %	Per \$1000	Shareholder-Type Fees
Specialty					
BlackRock Health Sciences Opps. Fund (A)	1.09%	0.75%	1.84%	\$18.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Columbia Seligman GI Technology Fund (A)	1.30%	0.75%	2.05%	\$20.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Invesco Gold & Special Minerals Fund (A)	1.10%	0.75%	1.85%	\$18.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
PGIM Jennison Nat. Resources Fund (A)	1.27%	0.75%	2.02%	\$20.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 60 days.
Principal Real Estate Securities Fund (A)	1.22%	0.75%	1.97%	\$19.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 30 days.

International Stocks

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 – Investment Option Fees and Expenses

Name/Type of Option	Gross Expense Ratio	AMC/Net Asset Fee	Total Annual Operating Expenses		Shareholder-Type Fees
			As a %	Per \$1000	
Allspring Emerging Markets Equity Fund (A)	1.57%	0.75%	2.32%	\$23.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Funds Cap Wld Gr & Inc Fund (R3)	1.06%	0.75%	1.81%	\$18.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
American Funds EuroPacific Growth Fund (R3)	1.12%	0.75%	1.87%	\$18.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Oakmark International Fund (Inv)	1.05%	0.75%	1.80%	\$18.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Oakmark International Small Cap Fund (Inv)	1.34%	0.75%	2.09%	\$20.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

Small-Cap Stocks

JPMorgan Small Cap Equity Fund (A)	1.26%	0.75%	2.01%	\$20.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 60-day period may result in restricted trading for 90 days.
Victory Integrity Small-Cap Value Fund (A)	1.43%	0.75%	2.18%	\$21.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 – Investment Option Fees and Expenses

Name/Type of Option	Gross Expense Ratio	AMC/Net Asset Fee	Total Annual Operating Expenses		Shareholder-Type Fees
			As a %	Per \$1000	
Mid-Cap Stocks					
Janus Henderson Enterprise Fund (S)	1.16%	0.75%	1.91%	\$19.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Victory Sycamore Established Value Fund (A)	0.90%	0.75%	1.65%	\$16.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Large-Cap Stocks					
American Funds Growth Fund of America (R3)	0.94%	0.75%	1.69%	\$16.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
AMG Yacktman Focused Fund (N)	1.25%	0.75%	2.00%	\$20.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Janus Henderson Forty Fund (S)	0.98%	0.75%	1.73%	\$17.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Parnassus Value Equity Fund (Inv)	0.93%	0.75%	1.68%	\$16.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 – Investment Option Fees and Expenses

Name/Type of Option	Gross Expense Ratio	AMC/Net Asset Fee	Total Annual Operating Expenses As a %	Per \$1000	Shareholder-Type Fees
PIMCO RAE PLUS Fund (A)	1.39%	0.75%	2.14%	\$21.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Balanced					
Nationwide Destination 2025 Fund (R)	1.19%	0.75%	1.94%	\$19.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Nationwide Destination 2030 Fund (R)	1.19%	0.75%	1.94%	\$19.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Nationwide Destination 2035 Fund (R)	1.19%	0.75%	1.94%	\$19.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Nationwide Destination 2040 Fund (R)	1.19%	0.75%	1.94%	\$19.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Nationwide Destination 2045 Fund (R)	1.18%	0.75%	1.93%	\$19.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Nationwide Destination 2050 Fund (R)	1.18%	0.75%	1.93%	\$19.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 – Investment Option Fees and Expenses

Name/Type of Option	Gross Expense Ratio	AMC/Net Asset Fee	Total Annual Operating Expenses As a %	Per \$1000	Shareholder-Type Fees
Nationwide Destination 2055 Fund (R)	1.18%	0.75%	1.93%	\$19.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Nationwide Destination Ret Fund (R)	1.18%	0.75%	1.93%	\$19.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Nationwide ID Conservative Fund (R)	1.18%	0.75%	1.93%	\$19.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Oakmark Equity and Income Fund (Inv)	0.86%	0.75%	1.61%	\$16.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Bonds					
Invesco International Bond Fund (A)	1.15%	0.75%	1.90%	\$19.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
PGIM Total Return Bond Fund (A)	0.78%	0.75%	1.53%	\$15.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 60 days.
PIMCO Income Fund (A)	1.23%	0.75%	1.98%	\$19.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 – Investment Option Fees and Expenses

Name/Type of Option	Gross Expense Ratio	AMC/Net Asset Fee	Total Annual Operating Expenses		Shareholder-Type Fees
			As a %	Per \$1000	
PIMCO Real Return Fund (A)	0.90%	0.75%	1.65%	\$16.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
Principal High Yield Fund (A)	0.94%	0.75%	1.69%	\$16.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 30 days.

Short-Term Bonds

Lord Abbett Short Duration Income Fund (A)	0.58%	0.75%	1.33%	\$13.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0% Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.
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Table 4 – Fixed Return Investments

Name/Type of Option	Gross Expense Ratio	Total Annual Operating Expenses		Shareholder-Type Fees
		As a %	Per \$1000	
Best of America Fixed	N/A	N/A	N/A	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are just two of many factors to consider when you decide to put money in an investment option. You may also want to think about whether investing in a particular option, along with your other investments, will help you achieve your financial goals.

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

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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.

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. Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Certain underlying investment options are not publicly traded mutual funds and are not available directly for purchase by the general public. They are only available through variable annuity/variable life insurance policies issued by life insurance companies or in some cases, through participation in certain qualified pension or retirement plans.

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PNN-2046AO.3 (2/24)