

KOAM ENGINEERING SYSTEMS, INC.  
RETIREMENT SAVINGS PLAN  
Case Number: 361-80024



**Nationwide®**  
*On Your Side*

# Features and Highlights.

## **WHAT IS KOAM ENGINEERING SYSTEMS, INC.'S PLAN YEAR?**

The Plan Year is the consecutive twelve-month period beginning on January 1 and ending on December 31.

## **WHO CAN PARTICIPATE?**

All current employees are eligible to participate in the Plan.

The Plan does *not* allow participation by employees who are:

- Union employees.

Other requirements may also have to be met, as described in the Summary Plan Description.

## **WHEN MAY I JOIN?**

Eligible employees may join the elective deferrals portion of the Plan on the day on which eligibility requirements are met.

Eligible employees may join the employer discretionary match on eligible elective deferrals portion of the Plan on the day on which eligibility requirements are met.

Eligible employees may join the safe harbor contribution portion of the Plan on the day on which eligibility requirements are met.

Eligible employees may join the employer profit-sharing contribution portion of the Plan on the first day of the Plan year nearest the date on which the eligibility requirements are met.

## **HOW DO I CONTRIBUTE TO THE PLAN?**

Through payroll deduction, you can make elective deferrals up to the maximum allowed by law. The dollar limit is \$17,500 for 2013.

You can also designate your elective deferrals to a Plan account that qualifies as a Roth 401(k). In 2013 you may contribute as much as \$17,500, in total, to your 401(k) accounts (Roth 401(k) and pre-tax contributions), or the maximum allowed by your plan, whichever is less. Roth 401(k) contributions will be included in your taxable income. Earnings on the Roth 401(k) contributions will accumulate tax free, and retirement withdrawals may be exempt from federal income tax.

You may make a special elective salary deferral on any bonuses you receive up to 100% of any bonus.

If you have an existing qualified retirement plan (pre-tax), Roth 401(k), qualified retirement plan (after-tax), 403(b) tax deferred arrangement or governmental 457 plan with a prior employer, or hold a taxable IRA account, you may transfer or roll over that account into the Plan anytime.

## **CAN I MAKE CATCH-UP CONTRIBUTIONS TO THE PLAN?**

If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional "catch-up contribution". The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their careers. The maximum catch-up contribution is \$5,500 for 2013. See your Benefits Administrator for more details.

## **CAN I STOP OR CHANGE MY CONTRIBUTIONS?**

You may stop your contributions anytime upon written notice to KOAM ENGINEERING SYSTEMS, INC. Once you discontinue contributions, you may only start again as provided under the terms of the Plan.

You may increase or decrease the amount of your contributions upon written notice to KOAM ENGINEERING SYSTEMS, INC. The frequency of these changes is determined by KOAM ENGINEERING SYSTEMS, INC. See your Plan Administrator for more information.

## **HOW DOES KOAM ENGINEERING SYSTEMS, INC. CONTRIBUTE TO THE PLAN?**

The Plan also provides for KOAM ENGINEERING SYSTEMS, INC. to make contributions.

The Plan provides for discretionary matching contributions on eligible elective deferrals in an amount to be determined by KOAM ENGINEERING SYSTEMS, INC. on an annual basis. The discretionary matching contribution will be made on both pre-tax contributions and Roth 401(k) contributions. Any match made on Roth 401(k) contributions and the earnings on that match will be subject to income tax upon withdrawal.

KOAM ENGINEERING SYSTEMS, INC. shall also make a safe harbor non-elective contribution in an amount equal to 3% of your eligible compensation, which will be allocated to all eligible employees. Other limitations may apply.

KOAM ENGINEERING SYSTEMS, INC. may also make profit-sharing contributions in its discretion which will be allocated among all eligible employees, whether or not they make contributions. The profit sharing contribution will be a Prevailing Wage Contribution. See your Summary Plan Description for further details.

The employer discretionary match on eligible elective deferrals benefits all eligible employees.

The employer profit-sharing contributions benefit eligible employees who are actively employed on the last day of the Plan year and who have completed a year of service.

## **HOW DO I BECOME "VESTED" IN MY PLAN ACCOUNT?**

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate. You are 100% vested in the "safe harbor" contributions KOAM ENGINEERING SYSTEMS, INC. makes on your behalf, plus any earnings they generate. Other employer contributions to the Plan, plus any earnings they generate, are vested as follows:

Years of Service	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

All accounts are fully vested at the Normal Retirement Age of 65.

## **WHEN CAN MONEY BE WITHDRAWN FROM MY PLAN ACCOUNT?**

Money may be withdrawn from your Plan account in these events:

- Retirement at the later of the Plan's Normal Retirement Age of 65 or the 5 anniversary of the first day of the first Plan year in which the participant commenced participation in the Plan.
- Death.
- Disability.
- Termination of Employment.

To receive favorable tax treatment, distributions of Roth 401(k) contributions must be made after you reach age 59½, or on account of your death or disability, and must be made at least 5 years after the date your first Roth 401(k) contribution was made. See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

## **MAY I WITHDRAW MONEY IN CASE OF FINANCIAL HARDSHIP?**

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account. A hardship, as defined by the government, can include:

- buying a principal residence,
- paying for your or a dependent's college education,
- paying certain medical expenses, or
- preventing eviction from or foreclosure on your principal residence.

If you feel you are facing a financial hardship, you should see your Benefits Administrator for more details.

## **MAY I BORROW MONEY FROM MY ACCOUNT?**

The Plan is intended to help you put aside money for your retirement. However, KOAM ENGINEERING SYSTEMS, INC. has included a Plan feature that lets you borrow money from the Plan.

- The amount the Plan may loan to you is limited by rules under the tax law. In general, all loans will be limited to the lesser of: one-half of your vested account balance or \$50,000.
- The minimum loan amount is \$1000.
- All loans must generally be repaid within five years. A longer term may be available if the loan is to be used to purchase your principal residence.
- A \$100 processing fee for all new loans is charged to your account.
- Loans are permitted from all accounts.

Other requirements and limits must be met, and certain fees may apply. Refer to the Summary Plan Description for more details about this participant loan feature.

## **HOW ARE PLAN CONTRIBUTIONS INVESTED?**

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by KOAM ENGINEERING SYSTEMS, INC. You may change your investment choices anytime. More information about your Plan's investment choices can be found elsewhere in these materials.

## **SUMMARY PLAN DESCRIPTION**

The above highlights are only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description is available. Contact your Benefits Administrator if you have any further questions.

August 21, 2013

### **Plan and 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 regarding the operation of the Plan
- Part II provides information regarding charges for administrative expenses the plan may incur
- Part III provides information regarding individual expenses you may incur as a Plan Participant or Beneficiary

Later in this document, you'll find what's referred to as the "Comparative Chart of Investment Options" ("Comparative Chart"), which will give you information about the plan's investment options. You can get both of these documents 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](http://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 [nationwide.com/planfees](http://nationwide.com/planfees); click on "look up" under the "Plan Fees Information" section and then enter your **8-digit plan number 361-80024**.

#### **Part I - General Plan Information**

1. **Giving investment instructions.** If you are 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 may call the Nationwide participant call center at 800-772-2182 or make your election online at [nationwide.com/login](http://nationwide.com/login). You may direct the investment of your account 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.** The Plan offers you the ability to research and select other Nationwide-offered investments that are not a part of the designated investment alternatives listed on the Comparative Chart. Investment options available through the Fund Window are not monitored by the Plan's fiduciaries, and any investment decision that you make through the Fund Window, is at your own risk.

You can access the Fund Window online at [nationwide.com/login](http://nationwide.com/login). You do not have to complete an application or pay any additional fees to use the Fund Window. You can select investments just as you would make any other investment selections through the website.

Fund Window funds are designated in the selection chart on the website. Any restrictions or limitations that may apply to a specific fund available through the Fund Window will be disclosed as you are making your investment selections. Asset fees for some of these options may be higher than the options your plan representative selected. These fees are included in the Fund Evaluator online tool. For general questions about the Fund Window, you may contact Nationwide at 1-800-772-2182.

## 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.

Please note that a contingent deferred sales charge (CDSC) may be assessed against the plan's assets in the event the investment contract is terminated or if certain withdrawals are taken. If a CDSC is assessed, this reduces the value of your individual account. For more information, please contact your Plan Sponsor.

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.

## 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 regarding these expenses. The Plan imposes the following charges:

### Fees charged by Nationwide

#### **Exchange Fees**

HARD COPY EXCHANGE FEE	\$6.00	per transaction, per "from" fund
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#### **Loan Maintenance Fee**

LOAN MAINTENANCE FEE	\$12.00	per year
	Fee charged for loans that are set up and managed on Nationwide's Loan Management System.	

### Fees charged by INNOVATIVE PENSION STRATEGY AND DESIGN

#### **Withdrawal Fees**

Per Participant Fee	\$8.00	per year
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#### **Loan Setup Fees**

LOAN SETUP FEE	\$100.00	per transaction
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**NOTIFICATION TO ELIGIBLE EMPLOYEES OF  
KOAM ENGINEERING SYSTEMS, INC. RETIREMENT SAVINGS PLAN  
361-80024**

Dear Participant:

We have some important information to share about your company's retirement plan:

**1. Qualified Default Investment Alternative**

You have the right to direct the investment of your assets in your retirement plan. If you have not already given investment directions to your employer, any contributions made or allocated to your account in the retirement plan named above will be invested in the following fund. Please refer to the fund profile for information about the fund's investment objectives, risk and return characteristics, fees and expenses.

Okmrk Eq Inc II

You can always choose a different fund in which to invest your contributions. For more information about all investment funds available in the plan, go to [nationwide.com/login](http://nationwide.com/login) and review the investment options available. You can change the investment of your account at [nationwide.com](http://nationwide.com) or by calling 1-800-772-2182.

If you have already given investment directions to your employer, your contributions will be allocated to your previously chosen investments.

**For more information about the available investment options, including all charges and expenses, please consult a fund prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your pension representative or calling 1-800-772-2182. 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.**

**2. Questions**

If you have any questions regarding your plan's qualified default investment alternative, please contact your employer, at the address listed in the Summary Plan Description, for assistance.

- **Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution**
- **Not insured by any federal government agency • May lose value**

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, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Nationwide, the Nationwide framemark and On Your Side are service marks of Nationwide Mutual Insurance Company.

# Determine Your Investment Personality.

Circle one of the following:



## **Do It For Me**

### **Professional Money Management**

**I prefer to let a registered investment adviser choose and monitor my investments for me.**

A registered investment adviser will select investments based on your goals and risk tolerance. Your employer, and not Nationwide, has selected the registered investment adviser. Results are not guaranteed, so carefully consider all options before investing. Additional fees apply for this service.

✓ Select this option on your enrollment form and complete the participant Investment Adviser Agreement provided by the registered investment adviser.



## **I'll Do It Myself**

**I want to research and select my investments.**

Complete the questionnaire provided (or available from your employer) to get your investor profile. Then, use the Morningstar® reports to research and choose investments that match your profile. Be sure to review this on a routine basis and when you have any life-changing events.

✓ Complete the enrollment form provided and select your funds based on your profile and preferences.



# The Best of America Retirement Resource

## Comparative Investment Chart

### KOAM ENGINEERING SYSTEMS, INC. RETIREMENT SAVINGS PLAN

Period Ending 07/31/2013 for month end results

The performance data featured represents past performance, which is not a guarantee of future results. Investment return and principal value fluctuate so that the fund's value, when redeemed, may be worth more or less than the amount invested. Current performance may be higher or lower than the performance quoted.

#### Performance Summary

Investment Option (Ticker)	Pricing Tier	INQUIRE Code	Gross Exp Ratio	Month	YTD	Annualized as of 06/28/2013				Since Inception	Inception Date
						1-Year	3-Year	5-Year	10-Year		
Specialty											
DWS RREEF RealEst Sec A (RRRAX)	S	1267	0.99%	0.51%	4.82%	6.79%	17.22%	6.49%	10.38%	12.39%	12/01/1999
EV WW Hlth Scnc A (ETHSX)	S	1021	1.41%	7.09%	24.23%	17.31%	16.14%	10.65%	7.46%	12.95%	07/26/1985
Invsco RealEst A (IARAX)	S	576	1.25%	0.79%	5.19%	7.15%	15.76%	6.12%	10.82%	9.32%	12/31/1996
WR Ivy Scnc Tech Y (WSTYX)	S	661	1.29%	6.67%	27.86%	30.17%	20.70%	11.29%	13.19%	12.52%	06/09/1998
International Stocks											
AmFds Cap Wld Gr Inc R3 (RWICX)	S	388	1.10%	4.74%	12.08%	18.49%	12.46%	2.18%	9.00%	10.01%	03/26/1993
Harbor Intl Inv (HIINX)	S	1027	1.15%	5.25%	5.23%	13.34%	10.16%	-0.08%	10.14%	10.79%	11/01/2002
Opp Devl Mkt A (ODMAX)	S	844	1.36%	3.38%	-0.85%	7.11%	7.36%	4.74%	17.33%	13.59%	11/18/1996
Index: EAFE				5.28%	9.60%	18.62%	10.04%	-0.63%	7.67%		
Small-cap Stocks											
Diamond Hill SmCap A (DHSCX)	S	1482	1.31%	5.14%	26.56%	30.06%	15.21%	8.08%	10.63%	10.95%	12/29/2000
JPM SmCap Eq A (VSEAX)	S	615	1.42%	5.74%	21.27%	22.62%	20.26%	11.64%	13.16%	12.81%	12/20/1994
NW SmCap Indx A (GMRAX)	S	967	0.74%	6.93%	23.37%	23.27%	17.65%	7.86%	8.47%	6.99%	04/09/1997
WlmBlr SmCap Gr N (WBSNX)	S	1334	1.59%	7.34%	32.46%	33.25%	14.69%	9.21%	9.01%	11.11%	12/27/1999
Index: Russell 2000				7.00%	23.97%	24.21%	18.67%	8.77%	9.53%		
Mid-cap Stocks											
Col MdCap Val Oppr A (AMVAX)	S	1975	1.31%	5.76%	24.47%	29.16%	18.14%	6.01%	10.75%	9.01%	02/14/2002
Jns Entrp S (JGRTX)	S	2664	1.21%	5.03%	17.49%	21.29%	18.48%	6.32%	10.37%	9.59%	09/01/1992
JPM MdCap Gr A (OSGIX)	S	932	1.39%	7.20%	23.15%	22.89%	17.53%	5.83%	8.29%	10.89%	03/02/1989
RdgWrth MdCap Val Eq A (SAMVX)	S	2917	1.45%	5.75%	18.76%	26.68%	16.77%	11.44%	N/A	10.88%	10/27/2003
Index: S&P 400				6.20%	21.69%	25.18%	19.45%	8.91%	10.74%		
Large-cap Stocks											
Abdrn US Eq A (GXXAX)	S	254	1.33%	4.86%	17.34%	21.05%	15.77%	4.40%	6.97%	2.78%	06/30/2000
AmFds Gr Fd Am R3 (RGACX)	S	662	0.98%	5.50%	17.76%	22.11%	15.36%	4.13%	7.26%	12.67%	11/30/1973
AmFds Wshngtn Mut Inv R6 (RWMGX)	O	2656	0.30%	4.32%	19.45%	19.89%	18.31%	6.74%	6.56%	11.26%	07/31/1952
Buf Gr (BUFGX)	S	2464	0.92%	6.93%	19.47%	18.99%	16.69%	7.86%	8.09%	8.85%	05/19/1995
DE Sel Gr A (DVEAX)	S	1606	1.35%	6.31%	15.90%	12.40%	19.23%	10.91%	8.59%	9.82%	05/16/1994
FnkInMSF Mut Shrs A (TESIX)	S	308	1.12%	4.55%	17.26%	20.52%	13.48%	5.06%	6.41%	N/A	07/01/1949
Opp Val A (CGRWX)	S	846	0.95%	5.44%	19.33%	22.64%	14.85%	3.81%	6.63%	9.21%	09/16/1985
Vngrd 500 Indx Sgnl (WFSX)	O	2889	0.05%	5.01%	19.03%	19.60%	17.47%	6.17%	N/A	4.18%	09/29/2006
Vngrd Eq Inc Inv (VEIPX)	O	1504	0.30%	4.47%	19.92%	20.73%	19.62%	8.27%	7.86%	9.14%	03/21/1988
Index: S&P 500				5.09%	19.62%	20.60%	18.45%	7.01%	7.30%		
Balanced											
Okmrk Eq Inc II (OARBX)	S	669	1.09%	5.52%	12.75%	11.48%	9.39%	4.04%	7.16%	8.24%	07/12/2000
Index: Balanced Benchmark				3.35%	7.66%	10.56%	10.36%	5.47%	7.62%		
Bonds											
GdmnScs Govt Inc A (GSGOX)	S	771	1.00%	-0.26%	-2.85%	-2.05%	1.87%	3.58%	3.31%	4.97%	02/10/1993
Payden GNMA Adv (PYGWX)	S	2765	0.75%	-0.53%	-4.08%	-2.64%	2.46%	N/A	N/A	3.32%	11/02/2009
PIMCO Ttl Rtn A (PTTAX)	S	138	0.85%	0.42%	-2.99%	0.42%	3.83%	6.38%	5.08%	7.13%	05/11/1987
WR Ivy Hi Inc Y (WHIYX)	S	681	0.95%	1.64%	5.18%	11.43%	12.11%	11.26%	8.72%	7.37%	12/30/1998
Index: Lehman Bros Agg Bd				0.14%	-2.31%	-0.69%	3.51%	5.19%	4.52%		
Short-term Bonds											
PIMCO Low Dur A (PTLAX)	S	675	0.80%	0.38%	-1.41%	0.59%	2.06%	3.54%	3.02%	5.34%	05/11/1987
Index: Citigroup 1-3 Govt/Corp				0.21%	0.28%	0.73%	1.22%	2.44%	2.92%		
Cash											
NW Mny Mkt Inst (GMIXX)	S	688	0.48%	-0.04%	-0.23%	-0.40%	-0.40%	-0.24%	1.14%	4.60%	03/03/1980

## Fee and Expense Summary

Investment Option (Ticker)	Net AMC/ Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder-type expenses	
			As a %	Per \$1,000		
Specialty						
DWS RREEF RealEst Sec A (RRRAX)	0.40%	0.99%	1.39%	\$13.90	N/A	
EV WW Hlth Scnc A (ETHSX)	0.40%	1.41%	1.81%	\$18.10	N/A	
Invsco RealEst A (IARAX)	0.40%	1.25%	1.65%	\$16.50	The fund house limits the number of trades to 1 in 30 days. The maximum amount transferred in is \$5000. The maximum amount transferred out is \$5000.	
WR Ivy Scnc Tech Y (WSTYX)	0.40%	1.29%	1.69%	\$16.90		N/A
International Stocks						
AmFds Cap Wld Gr Inc R3 (RWICX)	0.40%	1.10%	1.50%	\$15.00	The fund house limits the number of trades to 1 in 30 days. The maximum amount transferred in is \$5000. The maximum amount transferred out is \$5000.	
Harbor Intl Inv (HIINX)	0.40%	1.14%	1.54%	\$15.40		N/A
Opp Devl Mkt A (ODMAX)	0.40%	1.36%	1.76%	\$17.60		N/A
Index: EAFE						
Small-cap Stocks						
Diamond Hill SmCap A (DHSCX)	0.40%	1.31%	1.71%	\$17.10	N/A	
JPM SmCap Eq A (VSEAX)	0.40%	1.31%	1.71%	\$17.10	N/A	
NW SmCap Indx A (GMRAX)	0.40%	0.74%	1.14%	\$11.40	N/A	
WlmbIrr SmCap Gr N (WBSNX)	0.40%	1.50%	1.90%	\$19.00	Assets held less than 60 days are charged a 1.00% redemption fee.	
Index: Russell 2000						
Mid-cap Stocks						
Col MdCap Val Oppr A (AMVAX)	0.40%	1.27%	1.67%	\$16.70	N/A	
Jns Entrp S (JGRTX)	0.40%	1.21%	1.61%	\$16.10	N/A	
JPM MdCap Gr A (OSGIX)	0.40%	1.25%	1.65%	\$16.50	N/A	
RdgWrth MdCap Val Eq A (SAMVX)	0.40%	1.35%	1.75%	\$17.50	N/A	
Index: S&P 400						
Large-cap Stocks						
Abdrn US Eq A (GXXAX)	0.40%	1.15%	1.55%	\$15.50	N/A	
AmFds Gr Fd Am R3 (RGACX)	0.40%	0.98%	1.38%	\$13.80	The fund house limits the number of trades to 1 in 30 days. The maximum amount transferred in is \$5000. The maximum amount transferred out is \$5000.	
AmFds Wshngtn Mut Inv R6 (RWMGX)	0.80%	0.30%	1.10%	\$11.00		The fund house limits the number of trades to 1 in 30 days. The maximum amount transferred in is \$5000. The maximum amount transferred out is \$5000.
Buf Gr (BUFGX)	0.40%	0.92%	1.32%	\$13.20		
DE Sel Gr A (DVEAX)	0.40%	1.35%	1.75%	\$17.50	N/A	
FnklnMSF Mut Shrs A (TESIX)	0.40%	1.12%	1.52%	\$15.20	N/A	
Opp Val A (CGRWX)	0.40%	0.95%	1.35%	\$13.50	N/A	
Vngrd 500 Indx Sgnl (VFSX)	0.80%	0.05%	0.85%	\$8.50	N/A	
Vngrd Eq Inc Inv (VEIPX)	0.80%	0.30%	1.10%	\$11.00	N/A	
Index: S&P 500						
Balanced						
Okmrk Eq Inc II (OARBX)	0.40%	1.09%	1.49%	\$14.90	N/A	
Index: Balanced Benchmark						
Bonds						
GdmnScs Govt Inc A (GSGOX)	0.40%	0.92%	1.32%	\$13.20	N/A	
Payden GNMA Adv (PYGWX)	0.40%	0.75%	1.15%	\$11.50	N/A	

PIMCO Ttl Rtn A (PTTAX)	0.40%	0.85%	1.25%	\$12.50	N/A
WR Ivy Hi Inc Y (WHIYX)	0.40%	0.93%	1.33%	\$13.30	N/A
<i>Index: Lehman Bros Agg Bd</i>					
<b>Short-term Bonds</b>					
PIMCO Low Dur A (PTLAX)	0.40%	0.80%	1.20%	\$12.00	N/A
<i>Index: Citigroup 1-3 Govt/Corp</i>					
<b>Cash</b>					
NW Mny Mkt Inst (GMIXX)	0.40%	0.48%	0.88%	\$8.80	The fund house limits trades directly to competing funds. Transfers out of the fund must be held in an equity fund for at least 90 days before transfer to a competing fund.
<i>Index: 3 Mos. T-Bill</i>					

\*A portion of the Net Asset Fee may be paid as commission to the financial advisor and/or may be paid as override/administrative services fee to the administrator. The Net Asset Fee amount may also include an administrative fee which is paid to the administrator.

**For more information about the funds available, including all charges, expenses, and expense waivers and reimbursement information, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Pension 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 and trust program documents carefully before investing.**

Performance figures represent the total change in net assets with capital gains and income dividends reinvested, and reflect the deduction of Nationwide's asset fee of 0.00% for primary value (V), 0.40% for primary plus (S), 0.60% for primary (P) and 0.80% for optional (O) as indicated in the Net Asset Fee column above. 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. For information about these expenses, contact your Pension Representative. 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.

The Best of America® Retirement Resource program is offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, Member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

The Best of America® is a federally registered service mark of Nationwide Life Insurance Company.

Market indices have been provided for comparison purposes only; they are unmanaged and do not reflect the deduction of any fees or expenses. Index performance does not provide an indicator of how individual investments performed in the past or how they will perform in the future. Individuals cannot purchase or invest directly in an index.

### 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 Destinations 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 invest 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 invest internationally involve risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

**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 investing 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 invest 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.

**Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value**

# DWS RREEF Real Estate Securities A

**Category**  
Real Estate

**Overall Morningstar Rating™**  
★★★★

Out of 230 Real Estate funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term capital appreciation and current income.

The fund will invest at least 80% of its net assets, plus the amount of any borrowing for investment purposes (calculated at the time of any investment), in equity securities of real estate investment trusts ("REITs") and real estate companies. It may also invest a portion of its assets in other types of securities. These securities may include short-term securities, bonds, notes, securities of companies not principally engaged in the real estate industry, non-leveraged stock index futures contracts and other similar securities. The fund is non-diversified.

### Broad Asset Class: Real Estate

Shares of ownership in corporations that invest only in real estate.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Lending, Credit and Counterparty, Loss of Money, Not FDIC Insured, Nondiversification, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Restricted/Illiquid Securities, Management

## Morningstar Proprietary Statistics

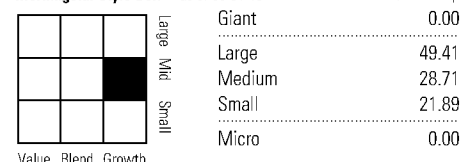
	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★★	★★★
Fund Rank Percentile	65	50	21	48	37
Out of # of Investments	277	263	230	206	131

## Portfolio Analysis as of 05-31-13

### Composition as of 05-31-13



### Morningstar Style Box™ as of 05-31-13



Top 15 Holdings as of 05-31-13	% Assets
Simon Property Group Inc	11.65
Ventas Inc	6.05
Public Storage	5.81
AvalonBay Communities Inc	5.77
Boston Properties Inc	5.62
Equity Residential	4.63
Vornado Realty Trust	3.49
Health Care REIT, Inc.	3.29
Duke Realty Corp	2.97
Healthcare Realty Trust Inc.	2.92
Taubman Centers, Inc.	2.71
Camden Property Trust	2.63
Dupont Fabros Technology Inc	2.56
Douglas Emmett, Inc.	2.49
Post Properties Inc	2.48
Total Number of Stock Holdings	42
Total Number of Bond Holdings	0
Annual Turnover Ratio %	108.00
Total Fund Assets (\$mil)	1,612.72

### Operations

Fund Inception Date	09-03-02
Initial Share Class	12-01-99
Inception Date	
Issuer	DWS Investments
Subadvisor	RREEF America LLC

### Fees and Expenses as of 05-01-13

Gross Prosp Exp Ratio	0.99%
Net Prosp Exp Ratio	0.99%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

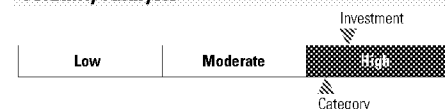
John F. Robertson, CFA (1996). B.A., Wabash College, 1986. M.B.A., Indiana University, 1991. Since 1999.  
Jerry W. Ehlinger, CFA. M.S., University of Wisconsin, Madison, 1995. B.A., University of Wisconsin, Madison, 1993. Since 2004.

Statistics as of 05-31-13	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	42.42	2.88	1.03
P/B Ratio	2.36	1.12	1.04
P/C Ratio	15.97	2.17	1.05
GeoAvgCap (\$mil)	9,027.93	0.15	1.00

Risk Measures as of 06-30-13	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.97	1.25	1.05
3 Yr Beta	0.89	—	1.05
3 Yr Sharpe Ratio	1.04	0.79	0.96
3 Yr Alpha	5.30	—	1.06
3 Yr R-squared	64.98	—	0.98

Morningstar Sectors as of 05-31-13	% Fund	S&P 500 %
Cyclical	100.00	32.56
Basic Materials	0.00	3.06
Consumer Cyclical	0.00	11.76
Financial Services	0.00	15.58
Real Estate	100.00	2.16
Sensitive	0.00	41.27
Communication Services	0.00	4.11
Energy	0.00	10.52
Industrials	0.00	10.07
Technology	0.00	16.57
Defensive	0.00	26.17
Consumer Defensive	0.00	10.30
Healthcare	0.00	12.62
Utilities	0.00	3.25

### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Release Date: 06-30-2013

# Eaton Vance Worldwide Health Sci A

**Category**  
Health

**Overall Morningstar Rating™**  
★★

Out of 129 Health funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Below Average

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks long-term capital growth by investing in a worldwide and diversified portfolio of health sciences companies.

The fund normally invests at least 80% of its net assets in securities of companies principally engaged in the discovery, development, production or distribution of products related to scientific advances in health care, including biotechnology, pharmaceuticals, diagnostics, managed health care and medical equipment and supplies. It concentrates (that is, invests at least 25% of its assets) its investments in medical research and the health care industry. The fund may invest up to 5% of its total assets in royalty bonds.

**Broad Asset Class: Specialty**

Securities from narrow sub-sectors of the broader market or uncommon asset classes.

**Notes**

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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**Principal Risks**

Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Equity Securities, Industry and Sector Investing, Regulation/Government Intervention, Increase in Expenses, Shareholder Activity, Small Cap

**Morningstar Proprietary Statistics**

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★	★★	★★
Fund Rank Percentile	85	95	91	53	69
Out of # of Investments	140	135	129	119	98

**Portfolio Analysis** as of 04-30-13

**Composition** as of 04-30-13

**Top 15 Holdings** as of 04-30-13

	% Assets
Roche Holding AG	5.64
Gilead Sciences Inc	4.27
HCA Holdings Inc	4.02
Sanofi	3.96
Pfizer Inc	3.85
Bristol-Myers Squibb Company	3.44
Amgen Inc	3.35
Merck & Co Inc	3.16
ONO Pharmaceutical Co., Ltd.	3.01
Incyte Corp Ltd	2.97
Infinity Pharmaceuticals, Inc.	2.97
AbbVie Inc	2.90
Mylan Inc	2.85
Thermo Fisher Scientific Inc	2.78
Sawai Pharmaceutical Co., Ltd.	2.72
Total Number of Stock Holdings	53
Total Number of Bond Holdings	0
Annual Turnover Ratio %	63.00
Total Fund Assets (\$mil)	1,064.77

**Operations**

Fund Inception Date	07-26-85
Initial Share Class	07-26-85
Inception Date	
Issuer	Eaton Vance
Subadvisor	—

**Fees and Expenses** as of 01-01-13

Gross Prosp Exp Ratio	1.41%
Net Prosp Exp Ratio	1.41%

Waiver Data	Type	Exp. Date	%
—	—	—	—

**Portfolio Manager(s)**

Samuel D. Isaly. B.A., Princeton University, 1967. M.S., London School of Economics, 1968. Since 1985.  
Sven Borho, CFA. M.S., London School of Economics. B.S., Bayreuth University. Since 2005.

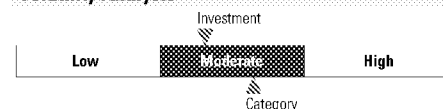
**Morningstar Style Box™** as of 04-30-13

	% Mkt Cap
Giant	34.31
Large	28.50
Medium	25.25
Small	7.37
Micro	4.57

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	14.06	0.96	0.72
P/B Ratio	2.51	1.20	0.80
P/C Ratio	10.83	1.47	0.83
GeoAvgCap (\$mil)	17,050.60	0.29	0.83

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.95	0.88	0.85
3 Yr Beta	0.58	—	0.81
3 Yr Sharpe Ratio	1.34	1.02	0.88
3 Yr Alpha	7.90	—	0.70
3 Yr R-squared	56.84	—	0.88

	% Fund	S&P 500 %
Cyclical	0.00	32.56
Basic Materials	0.00	3.06
Consumer Cyclical	0.00	11.76
Financial Services	0.00	15.58
Real Estate	0.00	2.16
Sensitive	0.50	41.27
Communication Services	0.00	4.11
Energy	0.00	10.52
Industrials	0.00	10.07
Technology	0.50	16.57
Defensive	99.50	26.17
Consumer Defensive	0.00	10.30
Healthcare	99.50	12.62
Utilities	0.00	3.25

**Volatility Analysis**


In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Invesco Real Estate A

## Category

Real Estate

## Overall Morningstar Rating™

★★★★

Out of 230 Real Estate funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Morningstar Return

Average

## Morningstar Risk

Below Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks total return through growth of capital and current income.

The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in securities of real estate and real estate-related issuers, and in derivatives and other instruments that have economic characteristics similar to such securities. It may also invest in debt securities, including corporate debt obligations and commercial mortgage-backed securities. The fund may invest up to 10% of its net assets in non-investment grade debt securities (commonly known as "junk bonds") of real estate and real estate-related issuers.

### Broad Asset Class: Real Estate

Shares of ownership in corporations that invest only in real estate.

### Notes

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### Principal Risks

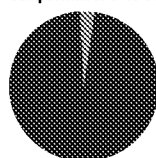
Short Sale, Credit and Counterparty, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Market/Market Volatility, Convertible Securities, High-Yield Securities, Industry and Sector Investing, Mortgage-Backed and Asset-Backed Securities, Preferred Stocks, Derivatives, Management, Small Cap, Mid-Cap, Real Estate/REIT Sector

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★	★★★★	★★★★★
Fund Rank Percentile	63	41	67	57	21
Out of # of Investments	277	263	230	206	131

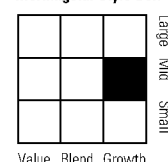
## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13



	% Assets
U.S. Stocks	96.8
Non-U.S. Stocks	0.0
Bonds	0.0
Cash	2.4
Other	0.8

### Morningstar Style Box™ as of 03-31-13



	% Mkt Cap
Giant	0.00
Large	47.32
Medium	41.53
Small	10.13
Micro	1.02

### Top 15 Holdings as of 03-31-13

	% Assets
Simon Property Group Inc	7.36
Ventas Inc	6.00
American Tower Corp	5.35
Macerich Company	4.63
Health Care REIT, Inc.	4.36
DDR Corp	4.16
Host Hotels & Resorts Inc	4.16
Essex Property Trust	4.14
Prologis Inc	4.11
Weyerhaeuser Co	3.83
Vornado Realty Trust	3.44
SL Green Realty Corporation	3.36
UDR Inc	3.26
AvalonBay Communities Inc	2.97
Equity Residential	2.60
Total Number of Stock Holdings	40
Total Number of Bond Holdings	0
Annual Turnover Ratio %	60.00
Total Fund Assets (\$mil)	2,390.65

### Operations

Fund Inception Date	12-31-96
Initial Share Class	05-01-95
Inception Date	
Issuer	Invesco
Subadvisor	—

### Fees and Expenses as of 06-28-13

Gross Prosp Exp Ratio	1.25%
Net Prosp Exp Ratio	1.25%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

Joe Rodriguez, Jr., CFP. M.B.A., Baylor University. B.B.A., Baylor University. Since 1995.  
Mark D. Blackburn, CPA. M.B.A., Southern Methodist University. B.S., Louisiana State University. Since 2000.

### Statistics as of 03-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	46.08	3.13	1.12
P/B Ratio	2.32	1.10	1.02
P/C Ratio	16.99	2.31	1.12
GeoAvgCap (\$mil)	10,057.77	0.17	1.11

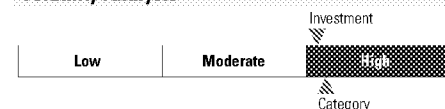
### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.01	1.18	0.99
3 Yr Beta	0.85	—	1.00
3 Yr Sharpe Ratio	1.02	0.77	0.94
3 Yr Alpha	4.42	—	0.88
3 Yr R-squared	66.62	—	1.01

### Morningstar Sectors as of 03-31-13

	% Fund	S&P 500 %
Cyclical	100.00	32.56
Basic Materials	0.00	3.06
Consumer Cyclical	0.55	11.76
Financial Services	0.00	15.58
Real Estate	99.45	2.16
Sensitive	0.00	41.27
Communication Services	0.00	4.11
Energy	0.00	10.52
Industrials	0.00	10.07
Technology	0.00	16.57
Defensive	0.00	26.17
Consumer Defensive	0.00	10.30
Healthcare	0.00	12.62
Utilities	0.00	3.25

### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Release Date: 06-30-2013

# Ivy Science & Technology Y

**Category**  
Technology

**Overall Morningstar Rating™**  
★★★★★

**Morningstar Return**  
High

**Morningstar Risk**  
Low

Out of 199 Technology funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks to provide growth of capital.

The fund invests primarily in the equity securities of science and technology companies around the globe. Under normal circumstances, it invests at least 80% of its net assets in securities of science or technology companies. Science and technology companies are companies whose products, processes or services, are being or are expected to be significantly benefited by the use or commercial application of scientific or technological developments or discoveries.

**Broad Asset Class: Specialty**

Securities from narrow sub-sectors of the broader market or uncommon asset classes.

**Notes**

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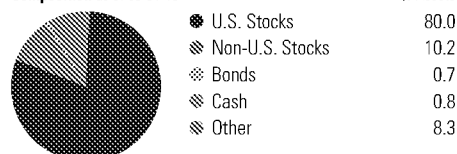
**Principal Risks**

Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Issuer, Market/Market Volatility, Restricted/Illiquid Securities, Management, Portfolio Diversification, Small Cap, Mid-Cap, Large Cap, Technology Sector

**Morningstar Proprietary Statistics**

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★★	★★★★★	★★★★★
Fund Rank Percentile	6	5	5	6	1
Out of # of Investments	210	207	199	175	148

**Portfolio Analysis** as of 03-31-13

**Composition** as of 03-31-13

**Top 15 Holdings** as of 03-31-13

	% Assets
Aspen Technology, Inc.	6.94
Micron Technology, Inc.	5.61
Cree, Inc.	5.54
Alliance Data Systems Corporation	5.01
Tenet Healthcare Corp	4.14
ACI Worldwide, Inc.	4.04
Samsung Electronics Co Ltd	3.72
Apple Inc	3.70
Google, Inc. Class A	3.51
Axiom Corporation	3.24
UnitedHealth Group Inc	3.16
Pentair Ltd	2.95
Vertex Pharmaceuticals	2.79
Sprint Nextel Corp	2.58
Euronet Worldwide, Inc.	2.39
Total Number of Stock Holdings	51
Total Number of Bond Holdings	6
Annual Turnover Ratio %	43.00
Total Fund Assets (\$mil)	2,336.55

**Operations**

Fund Inception Date	06-09-98
Initial Share Class	07-31-97
Inception Date	
Issuer	Ivy Funds
Subadvisor	—

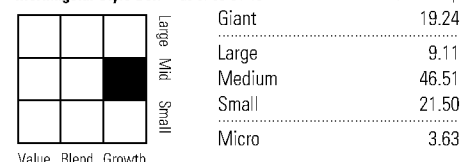
**Fees and Expenses** as of 03-31-13

Gross Prosp Exp Ratio	1.30%
Net Prosp Exp Ratio	1.30%

Waiver Data	Type	Exp. Date	%
—	—	—	—

**Portfolio Manager(s)**

Zachary H. Shafran. M.B.A., University of Missouri. B.B.A., University of Missouri. Since 2001.

**Morningstar Style Box™** as of 03-31-13


Statistics as of 03-31-13	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	19.56	1.33	1.00
P/B Ratio	2.51	1.20	0.94
P/C Ratio	8.44	1.15	0.81
GeoAvgCap (\$mil)	8,105.36	0.14	0.36

Risk Measures	as of 06-30-13	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.77	1.16	0.84	
3 Yr Beta	0.91	—	0.86	
3 Yr Sharpe Ratio	1.30	0.98	1.62	
3 Yr Alpha	7.68	—	-45.18	
3 Yr R-squared	80.08	—	1.04	

Morningstar Sectors	as of 03-31-13	% Fund	S&P 500 %
Cyclical		2.98	32.56
Basic Materials		2.25	3.06
Consumer Cyclical		0.00	11.76
Financial Services		0.20	15.58
Real Estate		0.53	2.16
Sensitive		79.41	41.27
Communication Services		7.42	4.11
Energy		0.62	10.52
Industrials		14.55	10.07
Technology		56.82	16.57
Defensive		17.61	26.17
Consumer Defensive		0.00	10.30
Healthcare		17.61	12.62
Utilities		0.00	3.25

**Volatility Analysis**


In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.



# American Funds Capital World G/I R3

**Category**  
World Stock

**Overall Morningstar Rating™**  
★★★★

Out of 759 World Stock funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term growth of capital while providing current income.

The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances, the fund invests a significant portion of its assets in securities of issuers domiciled outside the United States. The fund may also invest in issuers in developing countries.

### Broad Asset Class: International Stocks

Shares of ownership in corporations headquartered outside of the U.S.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Income, Market/Market Volatility

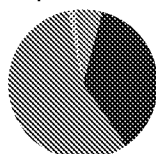
## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★	★★★	★★★★
Fund Rank Percentile	57	42	54	62	28
Out of # of Investments	1,062	1,004	759	603	304

## Portfolio Analysis as of 03-31-13

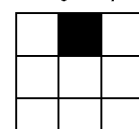
### Composition as of 03-31-13

	% Assets
U.S. Stocks	36.1
Non-U.S. Stocks	56.5
Bonds	1.6
Cash	4.3
Other	1.6



### Morningstar Style Box™ as of 03-31-13

	% Mkt Cap
Giant	57.79
Large	36.97
Medium	5.19
Small	0.05
Micro	0.00



### Top 15 Holdings as of 03-31-13

	% Assets
Novartis AG	3.40
Philip Morris International, Inc.	2.56
Amgen Inc	2.21
Bayer AG	2.01
BP PLC	1.89
Altria Group Inc.	1.82
Microsoft Corporation	1.46
Home Depot, Inc.	1.37
Gilead Sciences Inc	1.30
AbbVie Inc	1.27
Assa Abloy AB	1.25
Samsung Electronics Co Ltd	1.08
Verizon Communications Inc	1.05
National Grid PLC	1.02
HSBC Holdings PLC	0.99
Total Number of Stock Holdings	273
Total Number of Bond Holdings	44
Annual Turnover Ratio %	23.00
Total Fund Assets (\$mil)	76,495.34

### Operations

Fund Inception Date	06-06-02
Initial Share Class	03-26-93
Inception Date	
Issuer	American Funds
Subadvisor	—

### Fees and Expenses as of 02-01-13

Gross Prosp Exp Ratio	1.10%
Net Prosp Exp Ratio	1.10%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

Stephen E. Bepler, CFA. B.A., Fordham University, 1964. Columbia University, 1966. Since 1993.  
Mark E. Denning, B.S., London School of Economics. M.B.A., Columbia University. Since 1993.

Statistics as of 03-31-13	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.29	0.90	0.89
P/B Ratio	1.90	0.90	0.97
P/C Ratio	6.56	0.89	0.93
GeoAvgCap (\$mil)	46,942.03	0.79	1.69

Risk Measures as of 06-30-13	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.52	1.14	0.96
3 Yr Beta	0.82	—	1.01
3 Yr Sharpe Ratio	0.86	0.65	1.02
3 Yr Alpha	4.07	—	0.99
3 Yr R-squared	95.01	—	1.11

Top 10 Countries as of 03-31-13	% Assets
United States	39.16
United Kingdom	11.79
Switzerland	7.12
Germany	5.18
France	5.03
Sweden	3.82
Hong Kong	3.81
China	2.83
Australia	2.56
South Korea	1.90

### Volatility Analysis



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Release Date: 06-30-2013

# Harbor International Inv

## Category

Foreign Large Blend

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term total return, principally from growth of capital.

The fund invests normally in a minimum of ten countries throughout the world, focusing on companies located in Europe, the Pacific Basin and emerging industrialized countries whose economies and political regimes appear stable. It invests primarily (no less than 65% of its total assets) in common and preferred stocks of foreign companies, including those located in emerging market countries. Companies in the fund's portfolio generally have market capitalizations in excess of \$1 billion at the time of purchase.

### Broad Asset Class: International Stocks

Shares of ownership in corporations headquartered outside of the U.S.

### Notes

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### Principal Risks

Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Issuer, Market/Market Volatility, Equity Securities, Management

## Overall Morningstar Rating™

★★★★

Out of 710 Foreign Large Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Morningstar Return

Above Average

## Morningstar Risk

High

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★	★★★	★★★★★
Fund Rank Percentile	84	78	29	27	6
Out of # of Investments	837	793	710	622	324

## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13

	% Assets
U.S. Stocks	1.6
Non-U.S. Stocks	93.3
Bonds	0.0
Cash	4.1
Other	1.1

### Top 15 Holdings as of 03-31-13

	% Assets
Atlas Copco AB	2.60
Roche Holding AG	2.60
Novo Nordisk A/S	2.54
Anheuser-Busch Inbev SA	2.50
British American Tobacco PLC	2.39
Diageo PLC	2.37
Novartis AG	2.30
Sap AG	2.16
Linde AG	2.14
Toyota Motor Corp	2.14
Fanuc Corp	2.11
AXA SA	2.08
Allianz SE	2.07
Nestle SA	2.04
Japan Tobacco Inc.	1.91
Total Number of Stock Holdings	70
Total Number of Bond Holdings	0
Annual Turnover Ratio %	11.00
Total Fund Assets (\$mil)	41,658.96

### Operations

Fund Inception Date	11-01-02
Initial Share Class	12-29-87
Inception Date	
Issuer	Harbor
Subadvisor	Northern Cross, LLC

### Fees and Expenses as of 05-21-13

Gross Prosp Exp Ratio	1.15%
Net Prosp Exp Ratio	1.14%

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Contractual	02-28-14	0.01

### Portfolio Manager(s)

James LaTorre. Since 2009.  
Edward E. Wendell, Jr., CFA. M.A., University of Washington, 1966. B.A., Harvard University, 1963. Since 2009.

### Morningstar Style Box™ as of 03-31-13

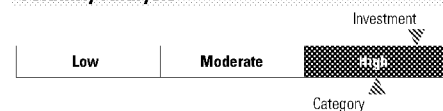
	% Mkt Cap
Giant	68.69
Large	29.73
Medium	1.58
Small	0.00
Micro	0.00

Statistics as of 03-31-13	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	14.27	0.97	1.06
P/B Ratio	1.82	0.87	1.12
P/C Ratio	6.98	0.95	1.27
GeoAvgCap (\$mil)	49,617.22	0.84	1.87

Risk Measures as of 06-30-13	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	19.57	1.44	1.07
3 Yr Beta	1.04	—	1.07
3 Yr Sharpe Ratio	0.61	0.46	1.05
3 Yr Alpha	0.34	—	-0.87
3 Yr R-squared	94.00	—	1.00

Top 10 Countries as of 03-31-13	% Assets
United Kingdom	16.66
France	16.14
Switzerland	15.43
Japan	9.64
Germany	9.10
Sweden	7.48
Brazil	2.87
Denmark	2.68
Belgium	2.64
China	2.60

### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

# Oppenheimer Developing Markets A

**Category**  
Diversified Emerging Mkts

**Overall Morningstar Rating™**  
★★★★★

Out of 366 Diversified Emerging Mkts funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
High

**Morningstar Risk**  
Below Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks capital appreciation aggressively.

The fund mainly invests in common stocks of issuers in developing and emerging markets throughout the world and at times it may invest up to 100% of its total assets in foreign securities. Under normal market conditions, it will invest at least 80% of its net assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in a developing market, i.e. are in a developing market or are economically tied to a developing market country. The fund will invest in at least three developing markets.

### Broad Asset Class: Emerging Market Stocks

Shares of ownership in corporations headquartered outside of the U.S. in developing countries.

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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### Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Market/Market Volatility, Equity Securities, Suitability, Management, Small Cap, Mid-Cap

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★★	★★★★★	★★★★★
Fund Rank Percentile	20	23	6	3	1
Out of # of Investments	645	578	366	269	147

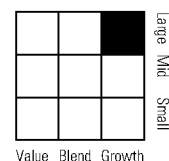
## Portfolio Analysis as of 05-31-13

### Composition as of 05-31-13



	% Assets
U.S. Stocks	0.0
Non-U.S. Stocks	91.9
Bonds	0.0
Cash	6.1
Other	2.0

### Morningstar Style Box™ as of 05-31-13



	% Mkt Cap
Giant	41.50
Large	47.03
Medium	10.99
Small	0.48
Micro	0.00

### Top 15 Holdings as of 05-31-13

	% Assets
Oppenheimer Institutional Money Market E	6.10
Baidu, Inc. ADR	3.87
Tencent Holdings Ltd.	2.73
America Movil, S.A.B. de C.V. ADR	2.44
OJSC Magnit	2.29
NHN Corporation	2.21
QAO Novatek GDR	2.05
Housing Development Finance Corp Ltd.	2.04
Carlsberg AS	1.77
Anglo American PLC	1.64
ICICI Bank Ltd ADR	1.60
Tenaris SA ADR	1.59
Petroleo Brasileiro SA Petrobras ADR	1.54
BMF Bovespa SA Bolsa Valores Merc Fut	1.51
Taiwan Semiconductor Manufacturing Co Ltd	1.49
Total Number of Stock Holdings	111
Total Number of Bond Holdings	0
Annual Turnover Ratio %	20.00
Total Fund Assets (\$mil)	33,056.28

### Operations

Fund Inception Date	11-18-96
Initial Share Class	11-18-96
Inception Date	
Issuer	OppenheimerFunds
Subadvisor	OppenheimerFunds, Inc.

### Fees and Expenses as of 04-15-13

Gross Prosp Exp Ratio	1.36%
Net Prosp Exp Ratio	1.36%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

Justin Leverenz, CFA, M.A., University of California—San Diego, 1993. B.A., University of California—San Diego, 1991. Since 2007.

### Statistics as of 05-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	16.78	1.14	1.41
P/B Ratio	2.13	1.01	1.20
P/C Ratio	9.25	1.26	1.70
GeoAvgCap (\$mil)	17,470.37	0.29	1.13

### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	19.47	1.44	0.95
3 Yr Beta	0.94	—	0.97
3 Yr Sharpe Ratio	0.48	0.36	1.78
3 Yr Alpha	-1.22	—	0.22
3 Yr R-squared	78.58	—	1.04

### Top 10 Countries as of 05-31-13

	% Assets
China	17.39
India	14.86
Brazil	10.31
United Kingdom	8.57
Russia	7.38
Mexico	5.57
Hong Kong	4.65
Turkey	3.12
South Korea	2.99
Philippines	2.60

### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Release Date: 06-30-2013

# Diamond Hill Small Cap A

**Category**  
Small Value

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Average

**Morningstar Risk**  
Low

Out of 295 Small Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks to provide long-term capital appreciation.

The fund normally invests at least 80% of its net assets in U.S. equity securities with small market capitalizations that the Adviser believes are undervalued. Small cap companies are defined as companies with market capitalizations at the time of purchase below \$2.5 billion or in the range of those market capitalizations of companies included in the Russell 2000 Index at the time of purchase. The Adviser focuses on estimating a company's value independent of its current stock price.

**Broad Asset Class: Small Cap Stocks**

Shares of ownership in small corporations.

**Notes**

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**Principal Risks**

Lending, Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Management, Small Cap

**Morningstar Proprietary Statistics**

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★★★	★★★★
Fund Rank Percentile	3	13	71	60	16
Out of # of Investments	376	364	295	254	151

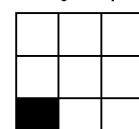
**Portfolio Analysis** as of 05-31-13

**Composition** as of 05-31-13

	% Assets
U.S. Stocks	79.5
Non-U.S. Stocks	3.9
Bonds	0.0
Cash	16.6
Other	0.0


**Morningstar Style Box™** as of 05-31-13

	% Mkt Cap
Giant	0.00
Large	0.00
Medium	43.08
Small	36.47
Micro	20.44



Value Blend Growth

**Top 15 Holdings** as of 05-31-13

	% Assets
JPMorgan Prime Money Market Capital	16.55
Steiner Leisure Ltd	3.09
Energizer Holdings, Inc.	2.98
HCC Insurance Holdings Inc.	2.80
Tenneco Inc	2.62
Rosetta Resources, Inc.	2.56
iStar Financial, Inc.	2.49
Assured Guaranty Ltd	2.43
Assurant Inc	2.20
Popular Inc	2.12
Aaron's, Inc.	1.93
Warner Chilcott PLC Class A	1.80
Whiting Petroleum Corporation	1.76
Cimarex Energy Company	1.72
Kennametal Inc.	1.71
Total Number of Stock Holdings	71
Total Number of Bond Holdings	0
Annual Turnover Ratio %	13.00
Total Fund Assets (\$mil)	997.10

**Operations**

Fund Inception Date	12-29-00
Initial Share Class	12-29-00
Inception Date	
Issuer	Diamond Hill Funds
Subadvisor	—

**Fees and Expenses** as of 02-28-13

Gross Prosp Exp Ratio	1.31%
Net Prosp Exp Ratio	1.31%

Waiver Data	Type	Exp. Date	%
—	—	—	—

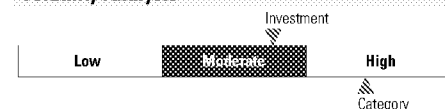
**Portfolio Manager(s)**

Tom Schindler, CFA (1999). B.S., Ohio State University, 1995. Since 2000.  
Christopher Welch, CFA (1998). B.A., Yale University, 1987. Since 2007.

Statistics	as of 05-31-13	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	14.58	0.99	0.99	
P/B Ratio	1.39	0.66	1.03	
P/C Ratio	4.84	0.66	0.91	
GeoAvgCap (\$mil)	2,136.75	0.04	1.50	

Risk Measures	as of 06-30-13	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.67	1.08	0.82	
3 Yr Beta	1.01	—	0.81	
3 Yr Sharpe Ratio	1.06	0.80	1.10	
3 Yr Alpha	-2.40	—	0.47	
3 Yr R-squared	87.02	—	0.99	

Morningstar Sectors	as of 05-31-13	% Fund	S&P 500 %
Cyclical		43.39	32.56
Basic Materials		0.00	3.06
Consumer Cyclical		12.56	11.76
Financial Services		25.82	15.58
Real Estate		5.01	2.16
Sensitive		38.53	41.27
Communication Services		0.00	4.11
Energy		11.40	10.52
Industrials		25.74	10.07
Technology		1.39	16.57
Defensive		18.08	26.17
Consumer Defensive		7.49	10.30
Healthcare		7.25	12.62
Utilities		3.34	3.25

**Volatility Analysis**


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# JPMorgan Small Cap Equity A

**Category**  
Small Growth

**Overall Morningstar Rating™**  
★★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Low

Out of 632 Small Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks capital growth over the long term.

The fund normally invests at least 80% of assets in equity securities of small cap companies. Small cap companies are companies with market capitalizations equal to those within the universe of the Russell 2000® Index stocks at the time of purchase. In implementing its main strategies, the fund invests primarily in common stocks. It will use futures contracts to more effectively gain targeted equity exposure from its cash positions.

### Broad Asset Class: Small Cap Stocks

Shares of ownership in small corporations.

## Notes

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## Principal Risks

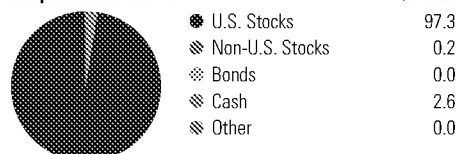
Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Derivatives, Suitability, Shareholder Activity, Management, Small Cap

## Morningstar Proprietary Statistics

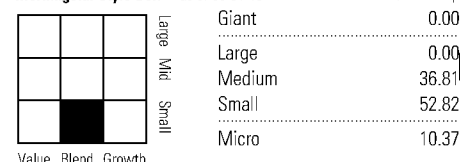
	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★	★★★★★	★★★★★
Fund Rank Percentile	64	44	26	7	1
Out of # of Investments	741	713	632	558	362

## Portfolio Analysis as of 05-31-13

### Composition as of 05-31-13



### Morningstar Style Box™ as of 05-31-13



### Top 15 Holdings as of 05-31-13

	% Assets
Waste Connections, Inc.	3.02
Silgan Holdings, Inc.	2.91
Proassurance Corporation	2.59
JPMorgan Prime Money Market Inst 12-31-49	2.58
Jarden Corporation	2.48
Associated Banc-Corp	2.37
Anixter International Inc	2.22
Brinker International, Inc.	1.97
Crown Holdings Inc	1.90
American Eagle Outfitters	1.88
AptarGroup, Inc.	1.86
Herman Miller, Inc.	1.84
RLJ Lodging Trust	1.82
Mid-America Apartment Communities	1.69
Cimarex Energy Company	1.67
Total Number of Stock Holdings	91
Total Number of Bond Holdings	0
Annual Turnover Ratio %	27.00
Total Fund Assets (\$mil)	2,706.74

## Operations

Fund Inception Date	12-20-94
Initial Share Class	12-20-94
Inception Date	
Issuer	JPMorgan
Subadvisor	—

### Fees and Expenses as of 12-31-12

Gross Prosp Exp Ratio	1.42%
Net Prosp Exp Ratio	1.31%

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Contractual	11-01-13	0.11

### Portfolio Manager(s)

Don San Jose, CFA. Since 2007.  
Christopher Mark Jones, CFA. M.A., University of Cambridge. Since 2013.

Statistics as of 05-31-13	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	18.48	1.26	0.89
P/B Ratio	2.17	1.03	0.91
P/C Ratio	6.39	0.87	0.70
GeoAvgCap (\$mil)	2,289.45	0.04	1.28

Risk Measures as of 06-30-13	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.63	1.15	0.83
3 Yr Beta	1.10	—	0.86
3 Yr Sharpe Ratio	1.28	0.97	1.27
3 Yr Alpha	0.47	—	-0.12
3 Yr R-squared	90.89	—	1.06

Morningstar Sectors as of 05-31-13	% Fund	S&P 500 %
Cyclical	56.75	32.56
Basic Materials	4.39	3.06
Consumer Cyclical	29.41	11.76
Financial Services	13.84	15.58
Real Estate	9.11	2.16
Sensitive	35.97	41.27
Communication Services	0.01	4.11
Energy	6.22	10.52
Industrials	17.32	10.07
Technology	12.42	16.57
Defensive	7.28	26.17
Consumer Defensive	1.38	10.30
Healthcare	3.31	12.62
Utilities	2.59	3.25

## Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Release Date: 06-30-2013

# Nationwide Small Cap Index A

**Category**  
Small Blend

**Overall Morningstar Rating™**  
★★

Out of 621 Small Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to match the performance of the Russell 2000® Index as closely as possible before the deduction of fund expenses.

The fund employs a "passive" management, or indexing, approach, designed to match approximately the performance of the Russell 2000 Index before the deduction of fund expenses. It normally invests at least 80% of its net assets in a statistically selected sampling of equity securities of companies included in the Russell 2000 Index. The Russell 2000 Index is composed of approximately 2,000 common stocks of small-cap U.S. companies in a wide range of businesses.

### Broad Asset Class: Small Cap Stocks

Shares of ownership in small corporations.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

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### Principal Risks

Loss of Money, Not FDIC Insured, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Management, Small Cap

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★★	★★
Fund Rank Percentile	45	58	52	44	59
Out of # of Investments	708	678	621	548	339

## Portfolio Analysis as of 05-31-13

### Composition as of 05-31-13



### Top 15 Holdings as of 05-31-13

	% Assets
Fidelity Institutional Mmkt Portfolio Inst Class -	4.37
Pharmacyclics, Inc.	0.36
Ocwen Financial Corporation	0.32
Starwood Property Trust, Inc.	0.29
Alaska Air Group, Inc.	0.28
Genesee & Wyoming, Inc. Class A	0.27
Two Harbors Investment Corp	0.27
3D Systems Corporation	0.26
Aikermes PLC	0.26
Dril-Quip, Inc.	0.25
Eagle Materials, Inc.	0.25
Gulfport Energy Corporation	0.25
Omega Healthcare Investors, Inc.	0.25
Russell 2000 Mini Future Jun13 21/Jun/ 06-21-13	0.25
Avis Budget Group Inc	0.24
Total Number of Stock Holdings	1949
Total Number of Bond Holdings	0
Annual Turnover Ratio %	26.98
Total Fund Assets (\$mil)	627.27

### Operations

Fund Inception Date	12-29-99
Initial Share Class	12-29-99
Inception Date	
Issuer	Nationwide
Subadvisor	BlackRock Investment Management, LLC

### Fees and Expenses as of 06-12-13

Gross Prosp Exp Ratio	0.74%
Net Prosp Exp Ratio	0.74%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

Edward Corallo, B.S., San Diego State University, 1989. M.B.A., University of San Diego. Since 2010.  
Christopher Bliss, CFA. Since 2011.

### Morningstar Style Box™ as of 05-31-13

	% Mkt Cap
Giant	0.00
Large	0.21
Medium	10.68
Small	58.93
Micro	30.19

### Statistics as of 05-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	17.60	1.20	1.08
P/B Ratio	1.82	0.87	1.07
P/C Ratio	6.68	0.91	1.06
GeoAvgCap (\$mil)	1,275.74	0.02	0.78

### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	18.60	1.37	0.99
3 Yr Beta	1.31	—	1.01
3 Yr Sharpe Ratio	0.99	0.75	1.00
3 Yr Alpha	-5.00	—	1.02
3 Yr R-squared	90.98	—	1.03

### Morningstar Sectors as of 05-31-13

	% Fund	S&P 500 %
Cyclical	42.76	32.56
Basic Materials	5.51	3.06
Consumer Cyclical	14.85	11.76
Financial Services	13.71	15.58
Real Estate	8.69	2.16
Sensitive	38.70	41.27
Communication Services	0.94	4.11
Energy	4.99	10.52
Industrials	16.68	10.07
Technology	16.09	16.57
Defensive	18.53	26.17
Consumer Defensive	3.95	10.30
Healthcare	11.40	12.62
Utilities	3.18	3.25

### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

# William Blair Small Cap Growth N

**Category**  
Small Growth

**Overall Morningstar Rating™**

★★★

Out of 632 Small Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Above Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term capital appreciation.

The fund normally invests at least 80% of its total assets in stocks of small capitalized ("small cap") companies. It invests primarily in a diversified portfolio of equity securities, including common stocks and other forms of equity investments, of small cap domestic growth companies that are expected to exhibit quality growth characteristics. For purposes of the fund, the advisor considers a company to be a small cap company if it has a market capitalization no larger than the largest capitalized company included in the Russell 2000® Index at the time of the fund's investment.

### Broad Asset Class: Small Cap Stocks

Shares of ownership in small corporations.

### Notes

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### Principal Risks

Loss of Money, Not FDIC Insured, Growth Investing, Issuer, Market/Market Volatility, Equity Securities, Suitability, Management, Small Cap

## Morningstar Proprietary Statistics

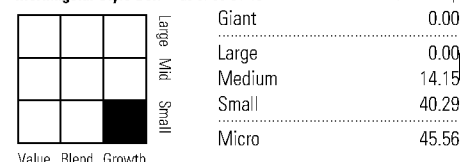
	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★★★	★★★
Fund Rank Percentile	5	2	88	34	45
Out of # of Investments	741	713	632	558	362

## Portfolio Analysis as of 05-31-13

### Composition as of 05-31-13



### Morningstar Style Box™ as of 05-31-13



### Top 15 Holdings as of 05-31-13

	% Assets
Pandora Media Inc	2.34
Nu Skin Enterprises, Inc. Class A	2.31
First Cash Financial Services, Inc.	2.25
Gentherm Inc	2.25
Encore Capital Group, Inc.	2.16
TriMas Corporation	2.11
Haemonetics Corporation	1.99
ExamWorks Group, Inc.	1.91
WNS holdings ADR	1.84
Franklin Covey Company	1.77
NxStage Medical, Inc.	1.72
Exar Corporation	1.69
CoStar Group, Inc.	1.66
Tangoe Inc	1.63
Audience Inc	1.54
Total Number of Stock Holdings	80
Total Number of Bond Holdings	0
Annual Turnover Ratio %	89.00
Total Fund Assets (\$mil)	487.34

### Operations

Fund Inception Date	12-27-99
Initial Share Class	12-27-99
Inception Date	
Issuer	William Blair
Subadvisor	—

### Fees and Expenses as of 05-01-13

Gross Prosp Exp Ratio	1.59%
Net Prosp Exp Ratio	1.50%

Waiver Data	Type	Exp. Date	%
Management Fee	Contractual	04-30-14	0.09

### Portfolio Manager(s)

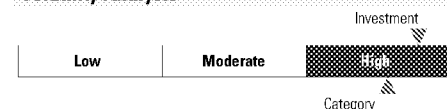
Karl W. Brewer. B.A., Washington and Lee University. M.B.A., Northwestern University. Since 1999.  
Michael P. Balkin. B.A., Northwestern University. Since 2008.

Statistics as of 05-31-13	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	21.09	1.43	1.02
P/B Ratio	2.33	1.11	0.97
P/C Ratio	8.64	1.18	0.95
GeoAvgCap (\$mil)	939.30	0.02	0.53

Risk Measures as of 06-30-13	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	19.60	1.45	1.05
3 Yr Beta	1.34	—	1.05
3 Yr Sharpe Ratio	0.82	0.62	0.81
3 Yr Alpha	-7.90	—	1.94
3 Yr R-squared	85.59	—	1.00

Morningstar Sectors as of 05-31-13	% Fund	S&P 500 %
Cyclical	33.02	32.56
Basic Materials	4.27	3.06
Consumer Cyclical	13.35	11.76
Financial Services	11.70	15.58
Real Estate	3.70	2.16
Sensitive	45.08	41.27
Communication Services	0.00	4.11
Energy	5.24	10.52
Industrials	27.51	10.07
Technology	12.33	16.57
Defensive	21.90	26.17
Consumer Defensive	5.67	10.30
Healthcare	16.23	12.62
Utilities	0.00	3.25

### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Release Date: 06-30-2013

# Columbia Mid Cap Value Opportunity A

**Category**  
Mid-Cap Value

**Overall Morningstar Rating™**  
★★

Out of 369 Mid-Cap Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Above Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term growth of capital.

The fund normally invests at least 80% of assets in equity securities of medium-sized companies whose market capitalizations at the time of purchase fall within the range of the Russell Midcap® Value Index. It may invest up to 25% of assets in foreign investments. The fund may invest up to 20% of assets in stocks of smaller or larger companies. It can invest in any economic sector and, at times, the fund may emphasize one or more particular sectors.

### Broad Asset Class: Mid Cap Stocks

Shares of ownership in mid-sized corporations.

### Notes

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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### Principal Risks

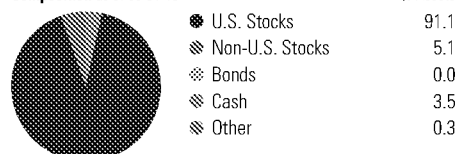
Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Active Management, Issuer, Market/Market Volatility, Industry and Sector Investing, Small Cap, Mid-Cap

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★	★★★
Fund Rank Percentile	19	20	36	72	10
Out of # of Investments	431	423	369	312	176

## Portfolio Analysis as of 05-31-13

### Composition as of 05-31-13



### Top 15 Holdings as of 05-31-13

	% Assets
Columbia Short-Term Cash 12-31-14	3.49
Eastman Chemical Company	3.08
Kansas City Southern, Inc.	2.43
XL Group PLC	2.28
Fifth Third Bancorp	2.15
Invesco Ltd.	2.11
Comerica Inc	2.04
PPG Industries, Inc.	1.98
CIT Group Inc	1.91
Actavis Inc	1.90
Ax's Capital Holdings Ltd	1.88
Cigna Corp	1.86
Lincoln National Corp (Radnor, PA)	1.83
Boston Scientific, Inc.	1.81
NV Energy Inc	1.68
Total Number of Stock Holdings	112
Total Number of Bond Holdings	0
Annual Turnover Ratio %	28.00
Total Fund Assets (\$mil)	1,646.31

### Operations

Fund Inception Date	02-14-02
Initial Share Class	02-14-02
Inception Date	
Issuer	Columbia
Subadvisor	—

### Fees and Expenses as of 06-01-13

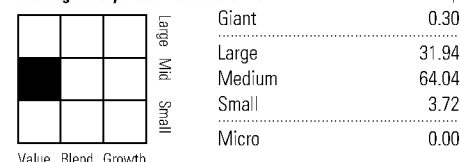
Gross Prosp Exp Ratio	1.31%
Net Prosp Exp Ratio	1.27%

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Contractual	09-30-13	0.04

### Portfolio Manager(s)

Steven R. Schroll. M.B.A., University of Minnesota, 1981. B.S., Drake University, 1979. Since 2003.  
Paul Stocking. B.B.A., University of Michigan (Ross), 1983. M.B.A., University of Chicago (Booth), 1987. Since 2006.

### Morningstar Style Box™ as of 05-31-13



### Statistics as of 05-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.76	0.94	0.97
P/B Ratio	1.60	0.76	0.99
P/C Ratio	7.36	1.00	1.14
GeoAvgCap (\$mil)	9,329.84	0.16	1.23

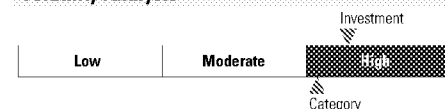
### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.00	1.25	1.05
3 Yr Beta	1.19	—	1.03
3 Yr Sharpe Ratio	1.09	0.83	1.00
3 Yr Alpha	-2.70	—	0.92
3 Yr R-squared	89.84	—	0.98

### Morningstar Sectors as of 05-31-13

	% Fund	S&P 500 %
Cyclical	43.24	32.56
Basic Materials	6.28	3.06
Consumer Cyclical	8.76	11.76
Financial Services	25.68	15.58
Real Estate	2.52	2.16
Sensitive	35.92	41.27
Communication Services	0.75	4.11
Energy	9.66	10.52
Industrials	13.77	10.07
Technology	11.74	16.57
Defensive	20.84	26.17
Consumer Defensive	4.35	10.30
Healthcare	10.55	12.62
Utilities	5.94	3.25

### Volatility Analysis



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# Janus Enterprise S

**Category**  
Mid-Cap Growth

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Low

Out of 637 Mid-Cap Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term growth of capital.

The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential, and normally invests at least 50% of its equity assets in medium-sized companies. Medium-sized companies are those whose market capitalization falls within the range of companies in the Russell Midcap® Growth Index. Market capitalization is a commonly used measure of the size and value of a company. It may also invest in foreign equity and debt securities, which may include investments in emerging markets.

### Broad Asset Class: Mid Cap Stocks

Shares of ownership in mid-sized corporations.

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### Principal Risks

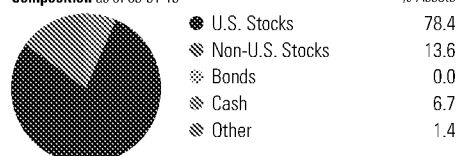
Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Market/Market Volatility, Equity Securities, Mid-Cap

## Morningstar Proprietary Statistics

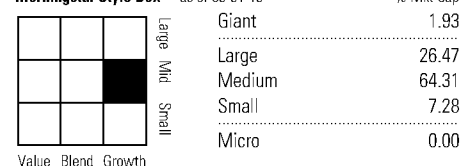
	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★	—	—
Fund Rank Percentile	63	32	21	—	—
Out of # of Investments	719	704	637	—	—

## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13



### Morningstar Style Box™ as of 03-31-13



### Top 15 Holdings as of 03-31-13

	% Assets
Verisk Analytics, Inc.	3.18
Dresser-Rand Group, Inc.	2.98
Solera Holdings, Inc.	2.95
Varian Medical Systems, Inc.	2.74
Crown Castle International Corp	2.68
Amphenol Corp	2.55
Sensata Technologies Holding N.V.	2.45
TE Connectivity Ltd	2.30
Amdocs Ltd.	2.25
Gartner, Inc. Class A	2.23
AthenaHealth, Inc.	2.07
MSCI, Inc.	1.86
VistaPrint, Ltd.	1.86
Celgene Corporation	1.82
Henry Schein, Inc.	1.82
Total Number of Stock Holdings	74
Total Number of Bond Holdings	0
Annual Turnover Ratio %	14.00
Total Fund Assets (\$mil)	2,863.53

### Operations

Fund Inception Date	07-06-09
Initial Share Class	09-01-92
Inception Date	
Issuer	Janus
Subadvisor	—

### Fees and Expenses as of 01-28-13

Gross Prosp Exp Ratio	1.21%
Net Prosp Exp Ratio	1.21%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

Brian Demain, CFA, B.A., Princeton University. Since 2007.

### Statistics as of 03-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	20.99	1.43	1.08
P/B Ratio	3.25	1.55	1.19
P/C Ratio	13.56	1.84	1.42
GeoAvgCap (\$mil)	7,764.91	0.13	1.08

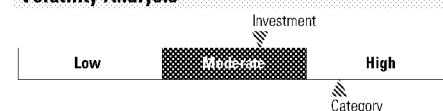
### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.41	1.06	0.85
3 Yr Beta	1.00	—	0.86
3 Yr Sharpe Ratio	1.28	0.97	1.25
3 Yr Alpha	0.59	—	-0.16
3 Yr R-squared	88.19	—	1.01

### Morningstar Sectors as of 03-31-13

	% Fund	S&P 500 %
Cyclical	12.47	32.56
Basic Materials	1.55	3.06
Consumer Cyclical	7.03	11.76
Financial Services	3.23	15.58
Real Estate	0.66	2.16
Sensitive	69.64	41.27
Communication Services	2.91	4.11
Energy	5.55	10.52
Industrials	28.34	10.07
Technology	32.84	16.57
Defensive	17.88	26.17
Consumer Defensive	0.89	10.30
Healthcare	16.40	12.62
Utilities	0.59	3.25

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Release Date: 06-30-2013

# JPMorgan Mid Cap Growth A

**Category**  
Mid-Cap Growth

**Overall Morningstar Rating™**

★★★★

Out of 637 Mid-Cap Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Above Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks growth of capital and secondarily, current income by investing primarily in equity securities.

The fund normally invests at least 80% of assets in equity securities of mid cap companies, including common stocks and debt securities and preferred stocks that are convertible to common stocks. In implementing its main strategies, it invests primarily in common stocks of mid cap companies which the fund's adviser believes are capable of achieving sustained growth. Mid cap companies are companies with market capitalizations similar to those within the universe of the Russell Midcap® Growth Index at the time of purchase.

### Broad Asset Class: Mid Cap Stocks

Shares of ownership in mid-sized corporations.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

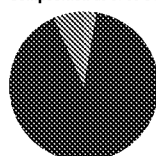
Loss of Money, Not FDIC Insured, Growth Investing, Market/Market Volatility, Equity Securities, Derivatives, Suitability, Shareholder Activity, Management, Mid-Cap

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★★	★★★
Fund Rank Percentile	21	18	33	48	53
Out of # of Investments	719	704	637	563	417

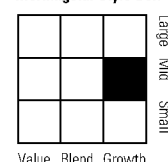
## Portfolio Analysis as of 05-31-13

### Composition as of 05-31-13



	% Assets
U.S. Stocks	90.7
Non-U.S. Stocks	6.6
Bonds	0.0
Cash	2.8
Other	0.0

### Morningstar Style Box™ as of 05-31-13



	% Mkt Cap
Giant	1.86
Large	30.13
Medium	62.68
Small	5.33
Micro	0.00

### Top 15 Holdings as of 05-31-13

	% Assets
JPMorgan Liquid Assets Money Market In	12-31-49
Sherwin-Williams Company	2.42
O'Reilly Automotive Inc	2.40
Alliance Data Systems Corporation	1.97
PPG Industries, Inc.	1.94
Agilent Technologies Inc	1.87
Valeant Pharmaceuticals International Inc	1.81
Fleetcor Technologies, Inc.	1.80
Harley-Davidson Inc	1.79
Michael Kors Holdings Ltd	1.79
Avago Technologies Ltd	1.70
Moody's Corporation	1.67
J.B. Hunt Transport Services, Inc.	1.63
Marriott International, Inc. Class A	1.63
Amphenol Corp	1.62
Total Number of Stock Holdings	85
Total Number of Bond Holdings	0
Annual Turnover Ratio %	70.00
Total Fund Assets (\$mil)	1,575.21

### Operations

Fund Inception Date	02-18-92
Initial Share Class	03-02-89
Inception Date	
Issuer	JPMorgan
Subadvisor	—

### Fees and Expenses as of 12-31-12

Gross Prosp Exp Ratio	1.39%
Net Prosp Exp Ratio	1.25%

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Contractual	11-01-13	0.14

### Portfolio Manager(s)

Timothy Parton, CFA. B.S., Bristol University. Since 2004.  
Christopher Mark Jones, CFA. M.A., University of Cambridge. Since 2004.

### Statistics as of 05-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	20.30	1.38	1.05
P/B Ratio	3.50	1.67	1.28
P/C Ratio	11.99	1.63	1.25
GeoAvgCap (\$mil)	9,268.83	0.16	1.29

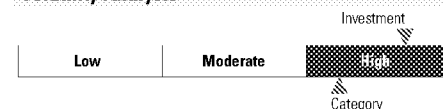
### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	18.88	1.39	1.12
3 Yr Beta	1.32	—	1.14
3 Yr Sharpe Ratio	0.97	0.73	0.95
3 Yr Alpha	-5.36	—	1.46
3 Yr R-squared	90.58	—	1.04

### Morningstar Sectors as of 05-31-13

	% Fund	S&P 500 %
Cyclical	38.33	32.56
Basic Materials	4.48	3.06
Consumer Cyclical	23.94	11.76
Financial Services	9.12	15.58
Real Estate	0.79	2.16
Sensitive	43.26	41.27
Communication Services	0.00	4.11
Energy	6.13	10.52
Industrials	20.41	10.07
Technology	16.72	16.57
Defensive	18.42	26.17
Consumer Defensive	1.99	10.30
Healthcare	16.43	12.62
Utilities	0.00	3.25

### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

# RidgeWorth Mid-Cap Value Equity A

**Category**  
Mid-Cap Value

**Overall Morningstar Rating™**

★★★

Out of 369 Mid-Cap Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Above Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to provide capital appreciation; current income is as a secondary objective.

The fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in U.S.-traded equity securities of mid-capitalization companies. The subadvisor considers mid-capitalization companies to be companies with market capitalizations similar to those of companies in the Russell Midcap® Value Index.

### Broad Asset Class: Mid Cap Stocks

Shares of ownership in mid-sized corporations.

## Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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## Principal Risks

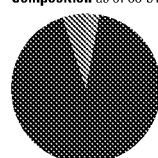
Loss of Money, Not FDIC Insured, Value Investing, Depository Receipts, Equity Securities, Mid-Cap

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★★★	—
Fund Rank Percentile	90	45	64	6	—
Out of # of Investments	431	423	369	312	—

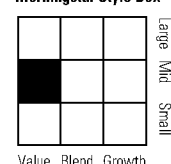
## Portfolio Analysis as of 05-31-13

### Composition as of 05-31-13



	% Assets
U.S. Stocks	92.0
Non-U.S. Stocks	5.0
Bonds	0.0
Cash	3.0
Other	0.0

### Morningstar Style Box™ as of 05-31-13



	% Mkt Cap
Giant	0.00
Large	41.97
Medium	41.16
Small	16.87
Micro	0.00

### Top 15 Holdings as of 05-31-13

	% Assets
Joy Global, Inc.	2.91
Cabot Corporation	2.81
Cigna Corp	2.68
Johnson Controls Inc	2.66
Agilent Technologies Inc	2.65
Cummins Inc	2.63
QEP Resources Inc	2.56
Allegheny Technologies Inc	2.27
Hartford Financial Services Group Inc	2.24
Lazard Ltd	2.18
Intersil Corporation	2.13
Baker Hughes Inc.	2.12
Ameriprise Financial Inc	1.88
Seadrill Ltd	1.88
Aon plc	1.75
Total Number of Stock Holdings	72
Total Number of Bond Holdings	0
Annual Turnover Ratio %	123.00
Total Fund Assets (\$mil)	2,934.22

## Operations

Fund Inception Date	10-27-03
Initial Share Class	11-30-01
Inception Date	
Issuer	RidgeWorth
Subadvisor	Ceredex Value Advisors LLC

### Fees and Expenses as of 03-31-13

Gross Prosp Exp Ratio	1.45%
Net Prosp Exp Ratio	1.35%

### Waiver Data

Type	Exp. Date	%
ExpenseRatio	Contractual	08-01-13 0.10

### Portfolio Manager(s)

Don Wordell, CFA. M.B.A., University of Central Florida, 1996. B.S., University of Central Florida, 1992. Since 2001.

### Statistics as of 05-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.99	0.95	0.99
P/B Ratio	1.66	0.79	1.02
P/C Ratio	6.90	0.94	1.07
GeoAvgCap (\$mil)	8,218.07	0.14	1.09

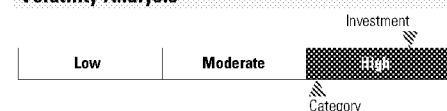
### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	19.17	1.41	1.18
3 Yr Beta	1.36	—	1.18
3 Yr Sharpe Ratio	0.92	0.70	0.84
3 Yr Alpha	-6.57	—	2.23
3 Yr R-squared	92.52	—	1.01

### Morningstar Sectors as of 05-31-13

	% Fund	S&P 500 %
Cyclical	44.01	32.56
Basic Materials	9.47	3.06
Consumer Cyclical	6.86	11.76
Financial Services	17.98	15.58
Real Estate	9.70	2.16
Sensitive	43.28	41.27
Communication Services	1.51	4.11
Energy	12.23	10.52
Industrials	21.60	10.07
Technology	7.94	16.57
Defensive	12.72	26.17
Consumer Defensive	1.35	10.30
Healthcare	7.19	12.62
Utilities	4.18	3.25

## Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Release Date: 06-30-2013

# Aberdeen US Equity A

**Category**  
Large Growth

**Overall Morningstar Rating™**  
★★★★

Out of 1488 Large Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return Average**

**Morningstar Risk Average**

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term capital appreciation.

The fund invests at least 80% of the value of its net assets, plus any borrowings for investment purposes, in U.S. equity securities. Equity securities include, but are not limited to, common stock, preferred stock and depository receipts. It will usually invest in securities with a market capitalization of \$2 billion and above at the time of purchase.

### Broad Asset Class: Large Cap Stocks

Shares of ownership in large corporations.

### Notes

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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### Principal Risks

Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Management

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★★	★★★
Fund Rank Percentile	30	16	54	63	36
Out of # of Investments	1,756	1,698	1,488	1,308	863

## Portfolio Analysis as of 05-31-13

### Composition as of 05-31-13



### Top 15 Holdings as of 05-31-13

	% Assets
Johnson & Johnson	3.92
EMC Corporation	3.13
TJX Companies	3.08
Oracle Corporation	2.97
CVS Caremark Corp	2.88
Wells Fargo & Co	2.87
Aflac Inc	2.83
PepsiCo Inc	2.81
Procter & Gamble Co	2.68
Praxair, Inc.	2.52
Baxter International Inc.	2.49
Kraft Foods Group Inc	2.49
Philip Morris International, Inc.	2.46
Chevron Corp	2.44
Comcast Corp Class A	2.35
Total Number of Stock Holdings	47
Total Number of Bond Holdings	0
Annual Turnover Ratio %	27.95
Total Fund Assets (\$mil)	402.23

## Operations

Fund Inception Date	06-30-00
Initial Share Class	06-30-00
Inception Date	
Issuer	Aberdeen Asset Management PLC
Subadvisor	—

### Fees and Expenses as of 02-25-13

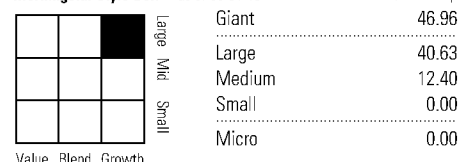
Gross Prosp Exp Ratio	1.33%
Net Prosp Exp Ratio	1.15%

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Contractual	02-28-14	0.18

### Portfolio Manager(s)

Paul Atkinson. B.S., Cardiff University. M.S., Birkbeck College. Since 2007.  
Jason Kotik, CFA, University of Delaware. M.B.A., Johns Hopkins University. Since 2000.

## Morningstar Style Box™ as of 05-31-13



### Statistics as of 05-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	15.36	1.04	0.86
P/B Ratio	2.60	1.24	0.91
P/C Ratio	7.16	0.97	0.71
GeoAvgCap (\$mil)	52,971.20	0.89	1.35

### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.10	1.11	0.97
3 Yr Beta	1.10	—	1.00
3 Yr Sharpe Ratio	1.07	0.81	1.00
3 Yr Alpha	-3.48	—	1.12
3 Yr R-squared	97.52	—	1.06

## Morningstar Sectors as of 05-31-13

	% Fund	S&P 500 %
Cyclical	27.69	32.56
Basic Materials	5.59	3.06
Consumer Cyclical	8.58	11.76
Financial Services	13.52	15.58
Real Estate	0.00	2.16
Sensitive	38.87	41.27
Communication Services	4.63	4.11
Energy	9.77	10.52
Industrials	9.21	10.07
Technology	15.26	16.57
Defensive	33.45	26.17
Consumer Defensive	19.34	10.30
Healthcare	14.11	12.62
Utilities	0.00	3.25

## Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# American Funds Growth Fund of Amer R3

**Category**  
Large Growth

**Overall Morningstar Rating™**  
★★★★

Out of 1488 Large Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Below Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks growth of capital.

The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest a portion of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio counselors in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual counselors who decide how their respective segments will be invested.

### Broad Asset Class: Large Cap Stocks

Shares of ownership in large corporations.

### Notes

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### Principal Risks

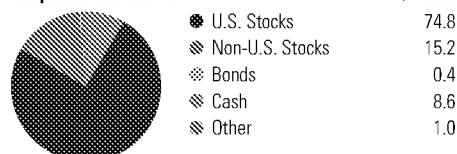
Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Market/Market Volatility

## Morningstar Proprietary Statistics

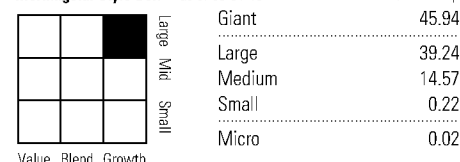
	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★	★★★	★★★★
Fund Rank Percentile	34	11	61	67	29
Out of # of Investments	1,756	1,698	1,488	1,308	863

## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13



### Morningstar Style Box™ as of 03-31-13



### Top 15 Holdings as of 03-31-13

	% Assets
Gilead Sciences Inc	4.36
Amazon.com Inc	3.82
Google, Inc. Class A	3.12
Home Depot, Inc.	2.61
Comcast Corp Class A	1.98
Oracle Corporation	1.77
Philip Morris International, Inc.	1.73
EOG Resources	1.69
UnitedHealth Group Inc	1.26
Allergan, Inc.	1.24
Costco Wholesale Corporation	1.24
Nike, Inc. Class B	1.23
Union Pacific Corp	1.12
Texas Instruments, Inc.	0.99
Crown Castle International Corp	0.97
Total Number of Stock Holdings	270
Total Number of Bond Holdings	11
Annual Turnover Ratio %	18.00
Total Fund Assets (\$mil)	123,229.07

### Operations

Fund Inception Date	05-21-02
Initial Share Class	11-30-73
Inception Date	
Issuer	American Funds
Subadvisor	—

### Fees and Expenses as of 05-01-13

Gross Prosp Exp Ratio	0.98%
Net Prosp Exp Ratio	0.98%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

James E. Drasdo. Since 1985.  
James F. Rothenberg, CFA, M.B.A., Harvard University, 1970.  
B.A., Harvard University, 1968. Since 1988.

### Statistics as of 03-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	17.33	1.18	0.97
P/B Ratio	2.51	1.20	0.88
P/C Ratio	8.47	1.15	0.85
GeoAvgCap (\$mil)	40,318.29	0.68	1.03

### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.37	1.06	0.93
3 Yr Beta	1.04	—	0.95
3 Yr Sharpe Ratio	1.09	0.83	1.02
3 Yr Alpha	-2.78	—	0.89
3 Yr R-squared	95.47	—	1.04

### Morningstar Sectors as of 03-31-13

	% Fund	S&P 500 %
Cyclical	29.91	32.56
Basic Materials	2.74	3.06
Consumer Cyclical	18.15	11.76
Financial Services	8.74	15.58
Real Estate	0.28	2.16
Sensitive	46.36	41.27
Communication Services	7.38	4.11
Energy	11.67	10.52
Industrials	9.77	10.07
Technology	17.54	16.57
Defensive	23.72	26.17
Consumer Defensive	5.27	10.30
Healthcare	18.45	12.62
Utilities	0.00	3.25

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Release Date: 06-30-2013

# American Funds Washington Mutual R6

**Category**  
Large Value

**Overall Morningstar Rating™**  
★★★★★

Out of 1047 Large Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Below Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to produce income and to provide an opportunity for growth of principal consistent with sound common stock investing.

The fund invests primarily in common stocks of established companies that are listed on, or meet the financial listing requirements of, the New York Stock Exchange and have a strong record of earnings and dividends. Its advisor strives to maintain a fully invested, diversified portfolio, consisting primarily of high-quality common stocks.

### Broad Asset Class: Large Cap Stocks

Shares of ownership in large corporations.

### Notes

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

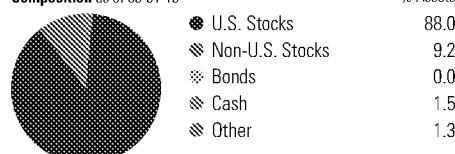
Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Income, Market/Market Volatility

## Morningstar Proprietary Statistics

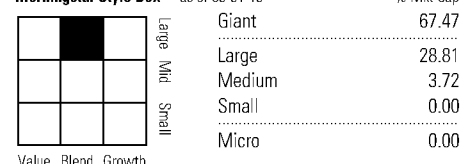
	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★★	—	—
Fund Rank Percentile	51	69	10	—	—
Out of # of Investments	1,254	1,199	1,047	—	—

## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13



### Morningstar Style Box™ as of 03-31-13



### Top 15 Holdings as of 03-31-13

	% Assets
Chevron Corp	5.41
Home Depot, Inc.	5.08
Boeing Co	4.20
Merck & Co Inc	3.87
Royal Dutch Shell PLC ADR Class B	3.16
Verizon Communications Inc	3.07
Union Pacific Corp	2.95
Wells Fargo & Co	2.71
American Express Co	2.53
Johnson & Johnson	2.05
Lockheed Martin Corporation	1.99
Coca-Cola Co	1.97
AT&T Inc	1.95
PepsiCo Inc	1.91
Bristol-Myers Squibb Company	1.86
Total Number of Stock Holdings	108
Total Number of Bond Holdings	0
Annual Turnover Ratio %	22.00
Total Fund Assets (\$mil)	62,570.55

### Operations

Fund Inception Date	05-01-09
Initial Share Class	07-31-52
Inception Date	
Issuer	American Funds
Subadvisor	—

### Fees and Expenses as of 07-01-13

Gross Prosp Exp Ratio	0.30%
Net Prosp Exp Ratio	0.30%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

Alan N. Berro. B.A., University of California, Los Angeles. M.B.A., Harvard University. Since 1997.  
Gregory D. Johnson. Since 2001.

### Statistics as of 03-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	14.40	0.98	1.09
P/B Ratio	2.41	1.15	1.40
P/C Ratio	7.25	0.99	1.19
GeoAvgCap (\$mil)	71,649.86	1.21	1.58

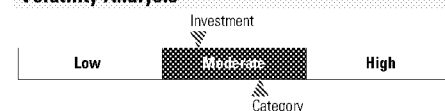
### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.49	0.85	0.81
3 Yr Beta	0.83	—	0.81
3 Yr Sharpe Ratio	1.59	1.20	1.34
3 Yr Alpha	3.54	—	-2.33
3 Yr R-squared	95.27	—	1.01

### Morningstar Sectors as of 03-31-13

	% Fund	S&P 500 %
Cyclical	27.21	32.56
Basic Materials	3.18	3.06
Consumer Cyclical	11.64	11.76
Financial Services	12.39	15.58
Real Estate	0.00	2.16
Sensitive	46.66	41.27
Communication Services	5.27	4.11
Energy	13.33	10.52
Industrials	21.42	10.07
Technology	6.64	16.57
Defensive	26.13	26.17
Consumer Defensive	9.23	10.30
Healthcare	11.06	12.62
Utilities	5.84	3.25

## Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Buffalo Growth

**Category**  
Large Growth

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Above Average

Out of 1488 Large Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term growth of capital.

The fund invests in domestic common stocks and other U.S. equity securities, including preferred stock, convertible securities, warrants and rights, with a goal of maintaining at least 75% of the equity weighting of the fund's portfolio in companies with market capitalizations greater than the median of the Russell 1000 Growth Index® or \$5 billion, whichever is lower.

### Broad Asset Class: Large Cap Stocks

Shares of ownership in large corporations.

### Notes

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### Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Management, Small Cap, Mid-Cap, Large Cap

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★	★★★★	★★★★
Fund Rank Percentile	32	29	37	13	15
Out of # of Investments	1,756	1,698	1,488	1,308	863

## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13



### Top 15 Holdings as of 03-31-13

	% Assets
Apple Inc	3.85
Lufkin Industries, Inc.	2.79
Align Technology, Inc.	2.70
Baker Hughes Inc.	2.38
Schlumberger NV	2.29
JPMorgan Chase & Co	2.26
Allergan, Inc.	2.25
EMC Corporation	2.20
Nike, Inc. Class B	2.19
E.I. du Pont de Nemours & Company	2.16
Boeing Co	2.14
Akamai Technologies, Inc.	2.09
Walgreen Company	2.05
Baxter International Inc.	2.04
Qualcomm, Inc.	2.01
Total Number of Stock Holdings	57
Total Number of Bond Holdings	0
Annual Turnover Ratio %	44.00
Total Fund Assets (\$mil)	506.42

### Operations

Fund Inception Date	05-19-95
Initial Share Class	05-19-95
Inception Date	
Issuer	Buffalo
Subadvisor	—

### Fees and Expenses as of 06-03-13

Gross Prosp Exp Ratio	0.92%
Net Prosp Exp Ratio	0.92%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

Kent Gasaway, CFA (1985). B.S., Kansas State University. Since 1995.  
Clay Brethour, CFA (1995). B.S., Kansas State University. Since 2001.

### Morningstar Style Box™ as of 03-31-13

	% Mkt Cap
Giant	33.83
Large	31.19
Medium	22.45
Small	12.53
Micro	0.00
Value Blend Growth	

### Statistics as of 03-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	17.72	1.20	0.99
P/B Ratio	2.49	1.19	0.88
P/C Ratio	11.06	1.50	1.10
GeoAvgCap (\$mil)	26,596.55	0.45	0.68

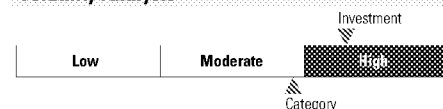
### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.10	1.26	1.10
3 Yr Beta	1.22	—	1.11
3 Yr Sharpe Ratio	1.01	0.77	0.94
3 Yr Alpha	-4.49	—	1.44
3 Yr R-squared	93.38	—	1.02

### Morningstar Sectors as of 03-31-13

	% Fund	S&P 500 %
Cyclical	25.74	32.56
Basic Materials	5.16	3.06
Consumer Cyclical	11.91	11.76
Financial Services	8.67	15.58
Real Estate	0.00	2.16
Sensitive	55.16	41.27
Communication Services	0.00	4.11
Energy	7.54	10.52
Industrials	14.84	10.07
Technology	32.78	16.57
Defensive	19.09	26.17
Consumer Defensive	5.28	10.30
Healthcare	13.81	12.62
Utilities	0.00	3.25

### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Release Date: 06-30-2013

# Delaware Select Growth A

**Category**  
Large Growth

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Above Average

Out of 1488 Large Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term capital appreciation.

The fund invests primarily in common stocks of companies that the advisor believes have long-term capital appreciation potential and are expected to grow faster than the U.S. economy. The portfolio managers will consider companies of any size or market capitalization.

### Broad Asset Class: Mid Cap Stocks

Shares of ownership in mid-sized corporations.

### Notes

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### Principal Risks

Credit and Counterparty, Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Market/Market Volatility, Restricted/Illiquid Securities,

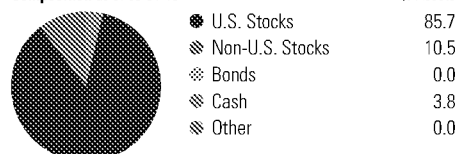
Regulation/Government Intervention, Management, Portfolio Diversification, Small Cap, Mid-Cap

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★	★★★★★	★★★★★
Fund Rank Percentile	75	86	6	2	11
Out of # of Investments	1,756	1,698	1,488	1,308	863

## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13



### Top 15 Holdings as of 03-31-13

	% Assets
Apple Inc	5.34
Adobe Systems Inc	5.14
BMC Software, Inc.	3.85
MasterCard Incorporated Class A	3.75
VeriFone Systems, Inc.	3.70
K12, Inc.	3.63
DineEquity Inc	3.58
Qualcomm, Inc.	3.33
Sally Beauty Holdings Inc	3.31
NeuStar, Inc.	3.29
Kinder Morgan, Inc.	2.80
EOG Resources	2.70
Celgene Corporation	2.61
Crown Castle International Corp	2.47
Allergan, Inc.	2.25
Total Number of Stock Holdings	63
Total Number of Bond Holdings	0
Annual Turnover Ratio %	38.00
Total Fund Assets (\$mil)	960.30

### Operations

Fund Inception Date	05-16-94
Initial Share Class	05-16-94
Inception Date	
Issuer	Delaware Investments
Subadvisor	—

### Fees and Expenses as of 10-31-12

Gross Prosp Exp Ratio	1.35%
Net Prosp Exp Ratio	1.35%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

Gregory Heywood, CFA. M.B.A., University of California, Berkeley. B.B.A., University of California, Berkeley. Since 2005.  
Jeffrey S. Van Harte, CFA. B.S., California State University–Fullerton, 1980. Since 2005.

### Morningstar Style Box™ as of 03-31-13

	% Mkt Cap
Giant	21.11
Large	33.91
Medium	27.57
Small	15.52
Micro	1.90
Value Blend Growth	

### Statistics as of 03-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	21.30	1.45	1.19
P/B Ratio	2.59	1.23	0.91
P/C Ratio	11.86	1.61	1.18
GeoAvgCap (\$mil)	15,022.91	0.25	0.38

### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.92	1.10	0.96
3 Yr Beta	1.01	—	0.92
3 Yr Sharpe Ratio	1.28	0.97	1.20
3 Yr Alpha	1.07	—	-0.34
3 Yr R-squared	84.40	—	0.92

### Morningstar Sectors as of 03-31-13

	% Fund	S&P 500 %
Cyclical	27.88	32.56
Basic Materials	1.17	3.06
Consumer Cyclical	13.46	11.76
Financial Services	12.51	15.58
Real Estate	0.74	2.16
Sensitive	57.92	41.27
Communication Services	6.79	4.11
Energy	8.71	10.52
Industrials	12.69	10.07
Technology	29.73	16.57
Defensive	14.18	26.17
Consumer Defensive	4.81	10.30
Healthcare	9.37	12.62
Utilities	0.00	3.25

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.



# Mutual Shares A

**Category**  
Large Value

**Overall Morningstar Rating™**  
★★★

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Below Average

Out of 1047 Large Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks capital appreciation, which may occasionally be short term; income is a secondary consideration.

The fund invests primarily in equity securities (including securities convertible into, or that the investment manager expects to be exchanged for, common or preferred stock) of U.S. and foreign companies that the investment manager believes are available at market prices less than their value based on certain recognized or objective criteria. It also invests in merger arbitrage securities and the debt and equity of distressed companies. The fund may invest a significant portion (up to 35%) of its assets in foreign securities.

### Broad Asset Class: Large Cap Stocks

Shares of ownership in large corporations.

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### Principal Risks

Event-Driven Investment/Arbitrage Strategies, Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Active Management, Market/Market Volatility, Distressed Investments, Derivatives, Small Cap, Mid-Cap

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★	★★★	★★★
Fund Rank Percentile	88	69	91	62	58
Out of # of Investments	1,254	1,199	1,047	935	605

## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13



### Top 15 Holdings as of 03-31-13

	% Assets
Merck & Co Inc	2.73
White Mountains Insurance Group Ltd.	2.58
CVS Caremark Corp	2.19
Microsoft Corporation	2.17
British American Tobacco PLC	2.01
News Corporation Class B	1.82
American International Group Inc	1.80
Vodafone Group PLC	1.76
Apple Inc	1.69
Marathon Oil Corp	1.62
PNC Financial Services Group Inc	1.59
Kroger Co	1.52
Royal Dutch Shell PLC Class A	1.52
Medtronic, Inc.	1.50
Cigna Corp	1.49
Total Number of Stock Holdings	100
Total Number of Bond Holdings	15
Annual Turnover Ratio %	21.57
Total Fund Assets (\$mil)	14,884.49

### Operations

Fund Inception Date	11-01-96
Initial Share Class	07-01-49
Inception Date	
Issuer	Franklin Templeton Investment Funds
Subadvisor	—

### Fees and Expenses as of 05-01-13

Gross Prosp Exp Ratio	1.12%
Net Prosp Exp Ratio	1.12%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

Peter A. Langerman, B.A., Yale University. J.D., Stanford University. M.S., New York University (Stern). Since 2005.  
F. David Segal, CFA, B.A., University of Michigan. M.B.A., New York University (Stern). Since 2005.

### Morningstar Style Box™ as of 03-31-13

	% Mkt Cap
Giant	34.36
Large	42.84
Medium	19.06
Small	2.63
Micro	1.11

### Statistics as of 03-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	12.58	0.86	0.95
P/B Ratio	1.35	0.64	0.78
P/C Ratio	4.83	0.66	0.79
GeoAvgCap (\$mil)	31,265.64	0.53	0.69

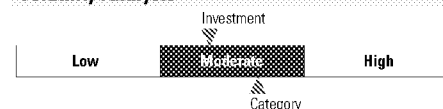
### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.49	0.92	0.88
3 Yr Beta	0.90	—	0.88
3 Yr Sharpe Ratio	1.10	0.83	0.92
3 Yr Alpha	-2.20	—	1.45
3 Yr R-squared	94.70	—	1.01

### Morningstar Sectors as of 03-31-13

	% Fund	S&P 500 %
Cyclical	33.91	32.56
Basic Materials	2.98	3.06
Consumer Cyclical	9.74	11.76
Financial Services	19.52	15.58
Real Estate	1.67	2.16
Sensitive	34.46	41.27
Communication Services	5.17	4.11
Energy	11.91	10.52
Industrials	5.10	10.07
Technology	12.28	16.57
Defensive	31.62	26.17
Consumer Defensive	17.06	10.30
Healthcare	11.69	12.62
Utilities	2.87	3.25

### Volatility Analysis



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Release Date: 06-30-2013

# Oppenheimer Value A

**Category**  
Large Value

**Overall Morningstar Rating™**  
★★

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Average

Out of 1047 Large Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term growth of capital; realization of current income is a secondary consideration.

The fund mainly invests in common stocks of companies that the portfolio manager believes are undervalued. It may also invest in other equity securities, such as preferred stock, rights, warrants and securities convertible into common stock. The fund may invest up to 25% of its total assets in foreign securities of companies or governments in any country, including in developed and emerging market countries. It may invest up to 10% of its net assets in debt securities.

### Broad Asset Class: Large Cap Stocks

Shares of ownership in large corporations.

### Notes

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### Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Market/Market Volatility, Equity Securities, Suitability, Management, Small Cap, Mid-Cap

## Morningstar Proprietary Statistics

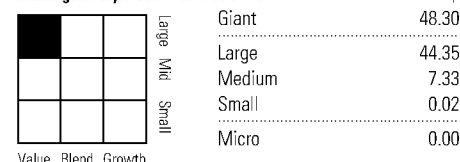
	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★	★	★★
Fund Rank Percentile	75	52	80	79	53
Out of # of Investments	1,254	1,199	1,047	935	605

## Portfolio Analysis as of 05-31-13

### Composition as of 05-31-13



### Morningstar Style Box™ as of 05-31-13



### Top 15 Holdings as of 05-31-13

	% Assets
Citigroup Inc	3.72
General Electric Co	3.54
JPMorgan Chase & Co	2.57
Goldman Sachs Group Inc	2.16
Cisco Systems Inc	2.06
United Technologies Corp	2.02
Pfizer Inc	1.83
American International Group Inc	1.77
BP PLC ADR	1.74
Eaton Corporation PLC	1.64
BlackRock Inc	1.63
Lowe's Companies Inc	1.61
UnitedHealth Group Inc	1.54
Bank of America Corporation	1.52
Verizon Communications Inc	1.45
Total Number of Stock Holdings	154
Total Number of Bond Holdings	0
Annual Turnover Ratio %	72.00
Total Fund Assets (\$mil)	2,223.50

### Operations

Fund Inception Date	09-16-85
Initial Share Class	09-16-85
Inception Date	
Issuer	OppenheimerFunds
Subadvisor	OppenheimerFunds, Inc.

### Fees and Expenses as of 02-28-13

Gross Prosp Exp Ratio	1.03%
Net Prosp Exp Ratio	1.03%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

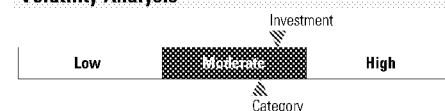
Laton Spahr, CFA (2002). B.S., University of Wyoming, 1997. M.S., University of Wisconsin–Madison, 2001. Since 2013.

Statistics as of 05-31-13	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.50	0.92	1.02
P/B Ratio	1.54	0.73	0.89
P/C Ratio	5.67	0.77	0.93
GeoAvgCap (\$mil)	52,164.51	0.88	1.15

Risk Measures as of 06-30-13	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.81	1.09	1.04
3 Yr Beta	1.07	—	1.05
3 Yr Sharpe Ratio	1.03	0.78	0.87
3 Yr Alpha	-3.83	—	2.52
3 Yr R-squared	96.38	—	1.03

Morningstar Sectors as of 05-31-13	% Fund	S&P 500 %
Cyclical	35.79	32.56
Basic Materials	2.44	3.06
Consumer Cyclical	7.41	11.76
Financial Services	25.93	15.58
Real Estate	0.01	2.16
Sensitive	40.52	41.27
Communication Services	3.80	4.11
Energy	13.68	10.52
Industrials	9.95	10.07
Technology	13.09	16.57
Defensive	23.68	26.17
Consumer Defensive	9.92	10.30
Healthcare	10.68	12.62
Utilities	3.08	3.25

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Vanguard 500 Index Signal

**Category**  
Large Blend

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

Out of 1381 Large Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks.

The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. It attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

### Broad Asset Class: Large Cap Stocks

Shares of ownership in large corporations.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

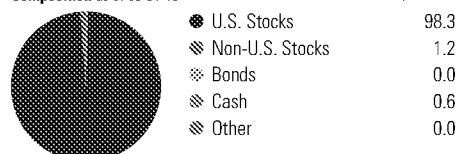
Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, ETF, Large Cap

## Morningstar Proprietary Statistics

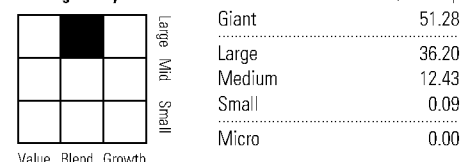
	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★	★★★★	—
Fund Rank Percentile	41	49	18	23	—
Out of # of Investments	1,649	1,565	1,381	1,254	—

## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13



### Morningstar Style Box™ as of 03-31-13



### Top 15 Holdings as of 03-31-13

	% Assets
Apple Inc	2.96
Exxon Mobil Corporation	2.87
General Electric Co	1.71
Chevron Corp	1.64
Johnson & Johnson	1.62
International Business Machines Corp	1.59
Microsoft Corporation	1.53
Google, Inc. Class A	1.51
Procter & Gamble Co	1.50
Pfizer Inc	1.48
AT&T Inc	1.43
JPMorgan Chase & Co	1.29
Wells Fargo & Co	1.29
Berkshire Hathaway Inc Class B	1.23
Coca-Cola Co	1.10
Total Number of Stock Holdings	503
Total Number of Bond Holdings	0
Annual Turnover Ratio %	3.00
Total Fund Assets (\$mil)	129,898.39

### Operations

Fund Inception Date	09-29-06
Initial Share Class	08-31-76
Inception Date	
Issuer	Vanguard
Subadvisor	—

### Fees and Expenses as of 04-12-13

Gross Prosp Exp Ratio	0.05%
Net Prosp Exp Ratio	0.05%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

Michael H. Buek, CFA, M.B.A., Villanova University. B.S., University of Vermont. Since 1991.

### Statistics as of 03-31-13

	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	14.28	0.97	0.99
P/B Ratio	2.04	0.97	1.01
P/C Ratio	7.19	0.98	1.02
GeoAvgCap (\$mil)	58,058.14	0.98	1.31

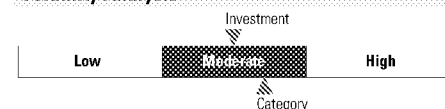
### Risk Measures as of 06-30-13

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.56	1.00	0.93
3 Yr Beta	1.00	—	0.95
3 Yr Sharpe Ratio	1.31	0.99	1.14
3 Yr Alpha	-0.03	—	0.01
3 Yr R-squared	100.00	—	1.04

### Morningstar Sectors as of 03-31-13

	% Fund	S&P 500 %
Cyclical	31.24	32.56
Basic Materials	3.21	3.06
Consumer Cyclical	11.29	11.76
Financial Services	14.79	15.58
Real Estate	1.95	2.16
Sensitive	42.19	41.27
Communication Services	4.22	4.11
Energy	10.89	10.52
Industrials	10.00	10.07
Technology	17.08	16.57
Defensive	26.56	26.17
Consumer Defensive	10.75	10.30
Healthcare	12.37	12.62
Utilities	3.44	3.25

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Release Date: 06-30-2013

# Vanguard Equity-Income Inv

**Category**  
Large Value

**Overall Morningstar Rating™**  
★★★★★

**Morningstar Return**  
High

**Morningstar Risk**  
Below Average

Out of 1047 Large Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation.

The fund invests mainly in common stocks of mid-size and large companies whose stocks pay above-average levels of dividend income and are considered to have the potential for capital appreciation. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, it will invest at least 80% of its assets in equity securities. The fund uses multiple investment advisors.

### Broad Asset Class: Large Cap Stocks

Shares of ownership in large corporations.

### Notes

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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### Principal Risks

Loss of Money, Not FDIC Insured, Value Investing, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Management, Mid-Cap, Large Cap

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★★	★★★★★	★★★★★
Fund Rank Percentile	44	64	4	6	10
Out of # of Investments	1,254	1,199	1,047	935	605

## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13



### Top 15 Holdings as of 03-31-13

	% Assets
Exxon Mobil Corporation	4.11
Johnson & Johnson	3.89
Chevron Corp	3.86
CMT Market Liquidity Rate	3.10
Pfizer Inc	2.87
AT&T Inc	2.80
JPMorgan Chase & Co	2.80
Merck & Co Inc	2.76
General Electric Co	2.73
Wells Fargo & Co	2.49
Microsoft Corporation	2.31
Philip Morris International, Inc.	2.31
Marsh & McLennan Companies, Inc.	1.83
3M Co	1.75
Lowe's Companies Inc.	1.66
Total Number of Stock Holdings	157
Total Number of Bond Holdings	0
Annual Turnover Ratio %	26.00
Total Fund Assets (\$mil)	12,589.52

### Operations

Fund Inception Date	03-21-88
Initial Share Class	03-21-88
Inception Date	
Issuer	Vanguard
Subadvisor	—

### Fees and Expenses as of 01-25-13

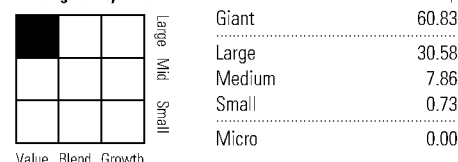
Gross Prosp Exp Ratio	0.30%
Net Prosp Exp Ratio	0.30%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

James P. Stetler, B.S., Susquehanna University, M.B.A., Saint Joseph's University. Since 2003.  
W. Michael Reckmeyer III, CFA, M.B.A., University of Wisconsin, B.S., University of Wisconsin. Since 2007.

### Morningstar Style Box™ as of 03-31-13



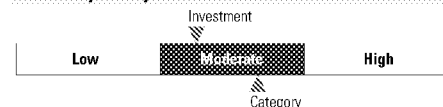
Statistics as of 03-31-13	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.57	0.92	1.02
P/B Ratio	2.09	1.00	1.21
P/C Ratio	7.07	0.96	1.16
GeoAvgCap (\$mil)	68,269.05	1.15	1.50

Risk Measures as of 06-30-13	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.43	0.84	0.80
3 Yr Beta	0.81	—	0.79
3 Yr Sharpe Ratio	1.70	1.29	1.43
3 Yr Alpha	4.89	—	-3.22
3 Yr R-squared	93.07	—	0.99

### Morningstar Sectors as of 03-31-13

	% Fund	S&P 500 %
Cyclical	25.03	32.56
Basic Materials	2.47	3.06
Consumer Cyclical	8.32	11.76
Financial Services	14.22	15.58
Real Estate	0.02	2.16
Sensitive	40.87	41.27
Communication Services	5.08	4.11
Energy	12.55	10.52
Industrials	12.53	10.07
Technology	10.71	16.57
Defensive	34.11	26.17
Consumer Defensive	13.85	10.30
Healthcare	13.33	12.62
Utilities	6.93	3.25

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Oakmark Equity & Income II

## Category

Moderate Allocation

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks income and preservation and growth of capital.

The fund invests primarily in a diversified portfolio of U.S. equity and debt securities (although the fund may invest up to 35% of its total assets in equity and debt securities of non-U.S. issuers). It is intended to present a balanced investment program between growth and income by investing approximately 40-75% of its total assets in common stock, including securities convertible into common stock, and up to 60% of its assets in U.S. government securities and debt securities, including inflation-indexed securities, rated at time of purchase within the two highest grades.

### Broad Asset Class: Balanced

Combination of stocks, bonds and cash.

### Notes

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### Principal Risks

Inflation-Protected Securities, Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Fixed-Income Securities, Suitability, Portfolio Diversification, Small Cap, Mid-Cap

## Overall Morningstar Rating™

★★★

Out of 789 Moderate Allocation funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Morningstar Return

Average

## Morningstar Risk

Below Average

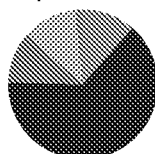
## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★★★	★★★★
Fund Rank Percentile	33	53	74	68	9
Out of # of Investments	988	919	789	705	422

## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13

	% Assets
U.S. Stocks	63.9
Non-U.S. Stocks	11.2
Bonds	11.8
Cash	11.6
Other	1.6



### Morningstar Style Box™ as of 03-31-13 (EQ); 06-30-13 (F-I)

Value	Blend	Growth
Large	Mid	Small
Not Available		

### Top 15 Holdings as of 03-31-13

	% Assets
UnitedHealth Group Inc	3.35
US Treasury Note 1.25% 07-15-20	3.35
US Treasury Note 1.375% 07-15-18	3.32
Dover Corporation	3.19
Nestle SA ADR	3.06
Devon Energy Corp	3.00
General Dynamics	3.00
Philip Morris International, Inc.	2.92
MasterCard Incorporated Class A	2.76
Flowserve Corporation	2.64
Diageo PLC ADR	2.58
Baker Hughes Inc.	2.55
Cenovus Energy, Inc.	2.47
Rockwell Automation	2.46
FedEx Corporation	2.31
Total Number of Stock Holdings	52
Total Number of Bond Holdings	38
Annual Turnover Ratio %	29.00
Total Fund Assets (\$mil)	18,509.43

### Operations

Fund Inception Date	07-13-00
Initial Share Class	11-01-95
Inception Date	
Issuer	Oakmark
Subadvisor	—

### Fees and Expenses as of 06-17-13

Gross Prosp Exp Ratio	1.09%
Net Prosp Exp Ratio	1.09%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

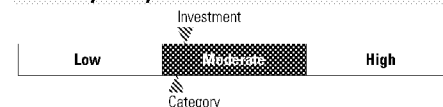
Clyde S. McGregor, CFA (1981). M.B.A., University of Wisconsin, Madison, 1977. B.A., Oberlin College, 1974. Since 1995.  
Matthew A. Logan. B.S., Babson College, 2006. Since 2013.

Statistics as of 03-31-13	Stk Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	15.12	1.03	1.04
P/B Ratio	2.08	0.99	1.08
P/C Ratio	7.92	1.08	1.13
GeoAvgCap (\$mil)	20,224.87	0.34	0.61

Risk Measures as of 06-30-13	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	10.08	0.74	1.03
3 Yr Beta	1.04	—	1.00
3 Yr Sharpe Ratio	0.98	0.74	0.87
3 Yr Alpha	-1.21	—	8.64
3 Yr R-squared	87.20	—	0.93

Morningstar Sectors as of 03-31-13	% Fund	S&P 500 %
Cyclical	21.79	32.56
Basic Materials	0.85	3.06
Consumer Cyclical	11.62	11.76
Financial Services	9.32	15.58
Real Estate	0.00	2.16
Sensitive	50.18	41.27
Communication Services	0.00	4.11
Energy	17.80	10.52
Industrials	26.66	10.07
Technology	5.72	16.57
Defensive	28.03	26.17
Consumer Defensive	13.58	10.30
Healthcare	14.45	12.62
Utilities	0.00	3.25

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Release Date: 06-30-2013

# Goldman Sachs Government Income A

**Category**  
Intermediate Government

**Overall Morningstar Rating™**

★★

Out of 315 Intermediate Government funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks a high level of current income, consistent with safety of principal.

The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes in securities issued or guaranteed by the U.S. government, its agencies, instrumentalities or sponsored enterprises and in repurchase agreements collateralized by such securities. Its target duration range under normal interest rate conditions is that of the Barclays government/Mortgage Index, plus or minus one year.

### Broad Asset Class: Investment Grade Bonds

Lower risk IOUs issued by governments or corporations.

### Notes

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The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Credit and Counterparty, Loss of Money, Not FDIC Insured, Interest Rate, Mortgage-Backed and Asset-Backed Securities, U.S. Government Obligations, Derivatives

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★★	★★
Fund Rank Percentile	43	46	53	62	50
Out of # of Investments	333	327	315	286	247

## Portfolio Analysis as of 03-31-13

Composition as of 03-31-13	% Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	86.1
Cash	14.4
Other	-0.5
Total	100.0

## Morningstar Fixed Income Style Box™ as of 03-31-13

Not Available	Avg Eff Duration	—
	Avg Eff Maturity	—

Top 15 Holdings as of 03-31-13	% Assets
US 5yr Note (Cbt) Jun13 Xcbt 20130628 06-28-13	27.05
US Treasury Note 0.375% 02-15-16	8.54
US Long Bond(Cbt) Jun13 Xcbt 20130619 06-19-13	7.14
US Treasury Note 1.375% 11-30-15	5.13
Fannie Mae Single Family TBA 3.5% 2043 04-01-43	3.97
FHLMC 1% 07-30-14	3.92
FHLMC 1% 08-20-14	2.99
US Treasury Note 0.125% 07-31-14	2.29
US Treasury Note 0.25% 02-28-15	2.16
FNMA 6% 05-01-41	1.98
Gr370020 Irs Usd R V 03mlibor 1 Vanill 05-31-17	1.72
Gr370020 Irs Usd P F .70000 2 Vanilla 05-31-17	1.71
Us Ultra Bond(Cbt Jun13 Xcbt 20130619 06-19-13	1.63
Fannie Mae Single Family TBA 4% 2043-0 05-01-43	1.46
US Treasury Note 0.125% 12-31-14	1.46

Total Number of Stock Holdings	0
Total Number of Bond Holdings	409
Annual Turnover Ratio %	943.00
Total Fund Assets (\$mil)	714.35

## Operations

Fund Inception Date	02-10-93
Initial Share Class	02-10-93
Inception Date	
Issuer	Goldman Sachs
Subadvisor	—

## Fees and Expenses as of 03-31-13

Gross Prosp Exp Ratio	1.00%
Net Prosp Exp Ratio	0.92%

Waiver Data	Type	Exp. Date	%
ExpenseRatio	Contractual	07-27-13	0.08

## Portfolio Manager(s)

Michael Swell. M.A., Brandeis University. B.A., Brandeis University. Since 2009.  
Mark Van Wyk. B.A., Swarthmore College, 1989. M.S., University of Chicago, 1990. Since 2010.

Risk Measures as of 06-30-13	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	2.44	0.86	0.93
3 Yr Beta	0.81	—	0.99
3 Yr Sharpe Ratio	0.90	0.76	0.98
3 Yr Alpha	-0.56	—	1.17
3 Yr R-squared	89.90	—	1.14

Morningstar Sectors as of 03-31-13	% Fund	% Category
Government	64.92	27.18
Corporate	0.00	2.25
Securitized	22.36	56.96
Municipal	0.63	1.67
Cash & Equivalents	12.09	7.38
Other	0.00	4.56

Credit Analysis	% Bonds
Not Available	

## Volatility Analysis

Investment	Category
Low	Moderate
High	

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

# Payden GNMA Adviser

**Category**  
Intermediate Government

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

Out of 315 Intermediate Government funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks a high level of total return that is consistent with preservation of capital.

The fund invests at least 80% of its total assets in Government National Mortgage Association mortgage-backed securities, which are debt securities representing part ownership in a pool of mortgage loans backed by the full faith and credit of the U.S. government. It invests the balance of its assets in other "U.S. government obligations," which are defined as U.S. Treasury bills, notes and bonds, and other bonds and mortgage-backed securities issued or guaranteed by the U.S. government, or by Government sponsored enterprises. The fund is non-diversified.

### Broad Asset Class: Bonds

IOUs issued by governments or corporations.

### Notes

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### Principal Risks

Prepayment (Call), Loss of Money, Not FDIC Insured, Nondiversification, Interest Rate, U.S. Government Obligations

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★	—	—
Fund Rank Percentile	90	72	23	—	—
Out of # of Investments	333	327	315	—	—

## Portfolio Analysis as of 04-30-13

Composition as of 04-30-13	% Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	147.8
Cash	-48.2
Other	0.4
Total	100.0

## Morningstar Fixed Income Style Box™ as of 03-31-13

			High Med Low	Avg Eff Duration	4.87
				Avg Eff Maturity	8.46
Ltd	Mod	Ext			

Top 15 Holdings as of 04-30-13	% Assets
Govt Natl Mtg Asso 3.5% 07-15-43	18.20
Ginnie Mae Single Family TBA 4% 2043-0 05-01-43	11.22
Ginnie Mae Jumbos TBA 3% 2043-05-01 05-01-43	6.71
Ginnie Mae Jumbos TBA 4.5% 2043-05-01 05-01-43	5.69
Ginnie Mae Single Family TBA 3% 2043-0 06-01-43	4.76
GNMA 3.5% 07-15-42	2.16
GNMA 4.5% 07-15-41	1.95
GNMA 4.5% 07-15-40	1.70
GNMA 4.5% 07-20-41	1.70
GNMA 4.5% 07-15-41	1.67
GNMA 3.875% 10-15-41	1.60
GNMA 3.5% 02-15-42	1.55
Govt Natl Mtg Asso 3.5% 05-20-43	1.52
GNMA 4.5% 09-20-41	1.51
GNMA 4% 04-20-42	1.46

Total Number of Stock Holdings	0
Total Number of Bond Holdings	332
Annual Turnover Ratio %	27.00
Total Fund Assets (\$mil)	598.67

## Operations

Fund Inception Date	11-02-09
Initial Share Class	08-27-99
Inception Date	
Issuer	Paydenfunds
Subadvisor	—

## Fees and Expenses as of 02-28-13

Gross Prosp Exp Ratio	0.75%
Net Prosp Exp Ratio	0.75%

Waiver Data	Type	Exp. Date	%
—	—	—	—

## Portfolio Manager(s)

David P. Ballantine, CFA. B.S., University of New Hampshire, 1985. Since 1999.  
Gary Greenberg, CFA. M.M., Thunderbird School of Global Management, 1985. B.A., Carleton College, 1974. Since 1999.

Risk Measures as of 06-30-13	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	2.68	0.94	1.02
3 Yr Beta	0.83	—	1.01
3 Yr Sharpe Ratio	1.04	0.87	1.13
3 Yr Alpha	-0.03	—	0.06
3 Yr R-squared	77.15	—	0.98

Morningstar Sectors as of 04-30-13	% Fund	% Category
Government	0.00	27.18
Corporate	0.00	2.25
Securitized	99.39	56.96
Municipal	0.00	1.67
Cash & Equivalents	0.61	7.38
Other	0.00	4.56

Credit Analysis as of 03-31-13	% Bonds
AAA	1
AA	99
A	0
BBB	0
BB	0
B	0
Below B	0
Not Rated	0

## Volatility Analysis

Investment	Low	Moderate	High
Category	—	—	—

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Release Date: 06-30-2013

# PIMCO Total Return A

**Category**  
Intermediate-Term Bond

**Overall Morningstar Rating™**  
★★★

Out of 1005 Intermediate-Term Bond funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management.

The fund normally invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.

### Broad Asset Class: Investment Grade Bonds

Lower risk IOUs issued by governments or corporations.

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### Principal Risks

Short Sale, Credit and Counterparty, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, Equity Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Derivatives, Leverage, Management

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	★★★	★★★★
Fund Rank Percentile	88	43	46	19	13
Out of # of Investments	1,241	1,189	1,005	873	616

## Portfolio Analysis as of 03-31-13

Composition as of 03-31-13		% Net
U.S. Stocks		0.0
Non-U.S. Stocks		0.0
Bonds		147.6
Cash		-50.3
Other		2.7
Total		100.0

Top 15 Holdings as of 03-31-13		% Assets
Fin Fut Euro\$ Cme 06/15/15 06-16-15		12.56
Irs Usd 3mls/1.50000s 03/18/15-16 Cme 03-18-16		12.47
Fin Fut Euro\$ Cme 12/14/15 12-15-15		8.55
Pimco Fds 11-12-13		3.88
Fin Fut Us 10yr Cbt 06/19/13 06-20-13		3.16
Fin Fut Euro\$ Cme 03/14/16 03-15-16		2.49
Fin Fut Euro\$ Cme 09/14/15 09-15-15		2.34
US Treasury Note 1.625% 11-15-22		2.28
Fannie Mae Single Family TBA 3% 2043-0 04-01-43		2.06
Irs Usd 3mlq/2.75000s 06/19/13-43 Cme 06-19-43		2.06
Brazil(Fed Rep Of) 10% 01-01-17		1.93
US Treasury Note 0.75% 02-28-18		1.93
US Treasury Note 07-15-21		1.92
Irs Usd 3mls/4.25000s 06/15/11-41 Cme 06-15-41		1.82
O's Usd Fed/01/1.0 10/15/15 Cme 10-15-17		1.55

Total Number of Stock Holdings	0
Total Number of Bond Holdings	19383
Annual Turnover Ratio %	380.00
Total Fund Assets (\$mil)	267,996.79

## Operations

Fund Inception Date	01-13-97
Initial Share Class	05-11-87
Inception Date	
Issuer	PIMCO
Subadvisor	—

## Fees and Expenses as of 03-31-13

Gross Prosp Exp Ratio	0.85%
Net Prosp Exp Ratio	0.85%

Waiver Data	Type	Exp. Date	%
—	—	—	—

## Portfolio Manager(s)

William H. Gross. B.A., Duke University, 1966. M.B.A., University of California, Los Angeles (Anderson). Since 1987.

## Morningstar Fixed Income Style Box™ as of 03-31-13

Avg Eff Duration	4.73
Avg Eff Maturity	6.73

Not Available

Risk Measures as of 06-30-13		Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev		3.94	1.38	1.23
3 Yr Beta		0.98	—	1.05
3 Yr Sharpe Ratio		1.06	0.89	0.81
3 Yr Alpha		0.80	—	0.80
3 Yr R-squared		51.02	—	0.70

Morningstar Sectors as of 03-31-13		% Fund	% Category
Government		32.93	22.53
Corporate		9.58	33.01
Securitized		20.36	28.57
Municipal		2.99	1.90
Cash & Equivalents		34.13	8.39
Other		0.00	5.60

Credit Analysis		% Bonds
Not Available		

## Volatility Analysis

Investment	
Low	Moderate
Category	High

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.



# Ivy High Income Y

**Category**  
High Yield Bond

**Overall Morningstar Rating™**  
★★★★★

**Morningstar Return**  
High

**Morningstar Risk**  
Below Average

Out of 525 High Yield Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to provide total return through a combination of high current income and capital appreciation.

The fund invests primarily in a diversified portfolio of high-yield, high-risk, fixed income securities, including loan participations and other loan instruments (loan participations), of U.S. and foreign issuers, the risks of which are, in the judgment of the adviser consistent with the fund's objective. It invests primarily in lower quality debt securities, which include debt securities rated BBB+ or lower.

### Broad Asset Class: High Yield Bonds

Higher risk IOUs issued by corporations.

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### Principal Risks

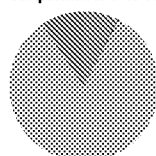
Lending, Credit and Counterparty, Reinvestment, Foreign Securities, Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, High-Yield Securities, Restricted/Illiquid Securities, Derivatives, Management

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★★	★★★★★	★★★★★
Fund Rank Percentile	7	11	2	2	3
Out of # of Investments	673	624	525	467	326

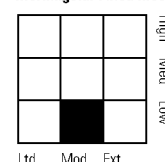
## Portfolio Analysis as of 03-31-13

### Composition as of 03-31-13



	% Assets
U.S. Stocks	0.1
Non-U.S. Stocks	0.0
Bonds	83.0
Cash	7.6
Other	9.4

### Morningstar Fixed Income Style Box™ as of 03-31-13



Avg Eff Duration	3.55
Avg Eff Maturity	4.36

### Top 15 Holdings as of 03-31-13

	% Assets
Laureate Educ 144A 9.25% 09-01-19	3.21
Fmg Resources Pty Ltd 10-12-17	2.89
Us Foodservice 144A 8.5% 06-30-19	2.85
Magic 2 Lien (Misy Plc) 03-19-19	2.50
Us Foodservice Ext TI 06-06-17	2.19
Formula 1 (Proj Green II) 10-16-19	2.08
Formula 1 11 (Alpha Topco) 04-27-19	1.74
Hd Sply 11.5% 07-15-20	1.60
Hit Property Acq Mz E 11-12-15	1.25
Laureate Educ 144A 11.75% 08-15-17	1.13
Hit Property Acq Mz D 11-12-15	1.08
Air Lease 5.625% 04-01-17	1.06
Jaguar Hldg Co I (Ppd) 144A 9.375% 10-15-17	0.98
Cnl Lifestyle Pptys 7.25% 04-15-19	0.91
Medassets 8% 11-15-18	0.88
Total Number of Stock Holdings	2
Total Number of Bond Holdings	243
Annual Turnover Ratio %	68.00
Total Fund Assets (\$mil)	8,549.46

### Operations

Fund Inception Date	12-30-98
Initial Share Class	07-31-97
Inception Date	
Issuer	Ivy Funds
Subadvisor	—

### Fees and Expenses as of 03-31-13

Gross Prosp Exp Ratio	0.99%
Net Prosp Exp Ratio	0.99%

Waiver Data	Type	Exp. Date	%
—	—	—	—

### Portfolio Manager(s)

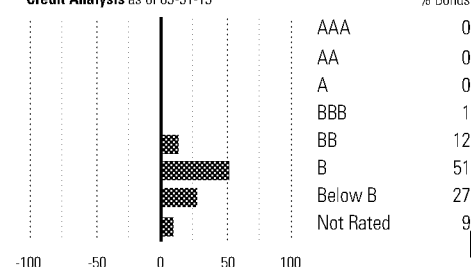
Bryan C. Krug, CFA, B.S., Miami University. Since 2006.

Risk Measures as of 06-30-13	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	5.23	1.84	0.75
3 Yr Beta	0.07	—	0.33
3 Yr Sharpe Ratio	2.28	1.92	1.65
3 Yr Alpha	11.69	—	1.35
3 Yr R-squared	0.15	—	0.09

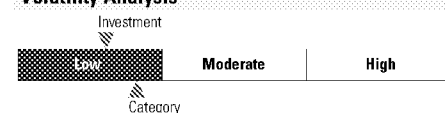
### Morningstar Sectors as of 03-31-13

	% Fund	% Category
Government	0.27	3.49
Corporate	91.22	86.58
Securitized	0.00	1.49
Municipal	0.15	0.21
Cash & Equivalents	3.42	5.50
Other	4.95	2.74

### Credit Analysis as of 03-31-13



### Volatility Analysis



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Release Date: 06-30-2013

# PIMCO Low Duration A

**Category**  
Short-Term Bond

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Average

**Morningstar Risk**  
Above Average

Out of 360 Short-Term Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management.

The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment grade debt securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.

### Broad Asset Class: Short-term Bonds

Investment-grade IOU's with an average duration of more than 1 but less than 3.5 years or an average effective maturity of more than 1 but less than 4 years.

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### Principal Risks

Short Sale, Credit and Counterparty, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Derivatives, Leverage, Management

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★	★★★★	★★★★
Fund Rank Percentile	89	56	32	23	25
Out of # of Investments	441	422	360	322	217

## Portfolio Analysis as of 03-31-13

Composition as of 03-31-13	% Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	138.7
Cash	-49.2
Other	10.4
Total	100.0

Top 15 Holdings as of 03-31-13	% Assets
Fin Fut Euro\$ Cme 12/14/15 12-15-15	28.70
Irs Usd 3mls/1.50000s 03/18/15-16 Cme 03-18-16	15.45
Pimco Fds 11-12-13	9.91
Fin Fut Euro\$ Cme 06/15/15 06-16-15	7.64
Fin Fut Euro\$ Cme 03/14/16 03-15-16	3.64

US Treasury Note 07-15-22	3.15
US Treasury Note 0.125% 01-15-22	1.66
Fannie Mae Single Family TBA 4.5% 2043 04-01-43	1.36
Fannie Mae Single Family TBA 5% 2043-0 04-01-43	1.17
FNMA 4% 11-01-40	1.08
Fannie Mae Single Family TBA 3.5% 2043 04-01-43	1.03
FNMA 4% 06-01-42	1.00
Fannie Mae Single Family TBA 2.5% 2028 04-01-28	0.92
Irs Usd 3mlq/2.75000s 06/19/13-43 Cme 06-19-43	0.92
US Treasury Note 07-15-21	0.89

Total Number of Stock Holdings	0
Total Number of Bond Holdings	4259
Annual Turnover Ratio %	445.00
Total Fund Assets (\$mil)	23,928.66

## Operations

Fund Inception Date	01-13-97
Initial Share Class	05-11-87
Inception Date	
Issuer	PIMCO
Subadvisor	—

## Fees and Expenses as of 05-14-13

Gross Prosp Exp Ratio	0.80%
Net Prosp Exp Ratio	0.80%

Waiver Data	Type	Exp. Date	%
—	—	—	—

## Portfolio Manager(s)

William H. Gross. B.A., Duke University, 1966. M.B.A., University of California, Los Angeles (Anderson). Since 1987.

## Morningstar Fixed Income Style Box™ as of 03-31-13

Not Available	Avg Eff Duration	2.67
	Avg Eff Maturity	3.36

Risk Measures as of 06-30-13	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	2.28	0.80	1.54
3 Yr Beta	0.42	—	1.50
3 Yr Sharpe Ratio	1.05	0.88	0.78
3 Yr Alpha	0.93	—	0.89
3 Yr R-squared	28.51	—	0.78

Morningstar Sectors as of 03-31-13	% Fund	% Category
Government	42.51	15.56
Corporate	7.56	35.45
Securitized	27.47	27.41
Municipal	0.18	1.12
Cash & Equivalents	16.95	14.25
Other	5.32	6.20

Credit Analysis	% Bonds
Not Available	

## Volatility Analysis

Investment	Low	Moderate	High
Category			

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

# Nationwide Money Market Instl

**Category**  
Money Market-Taxable

**Overall Morningstar Rating™**

**Morningstar Return**

**Morningstar Risk**

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks as high a level of current income as is consistent with preserving capital and maintaining liquidity.

The fund invests primarily in a portfolio of high-quality, fixed-income securities that mature in 397 days or less. It may purchase foreign money market securities, although all obligations held by the fund must be denominated in U.S. dollars. The fund may invest in floating-and variable-rate obligations and may enter into repurchase agreements. It maintains a dollar-weighted average maturity of no more than 60 days and a weighted average life of no more than 120 days.

### Broad Asset Class: Cash

Short-term IOUs issued by governments, corporations or financial institutions.

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### Principal Risks

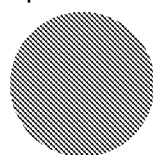
Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Income, Interest Rate, Mortgage-Backed and Asset-Backed Securities, Repurchase Agreements, Restricted/Illiquid Securities, Management, Money Market Fund

## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	—	—	—
Fund Rank Percentile	—	—	—	—	—
Out of # of Investments	—	—	—	—	—

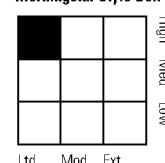
## Portfolio Analysis as of 06-30-13

**Composition** as of 06-30-13



	% Assets
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	0.0
Cash	100.0
Other	0.0

**Morningstar Style Box™** as of 06-30-13



Ltd Mod Ext

## Operations

Fund Inception Date	12-13-01
Initial Share Class	03-03-80
Inception Date	
Issuer	Nationwide
Subadvisor	Federated Investment Management Company

**Fees and Expenses** as of 06-12-13

Gross Prosp Exp Ratio	0.48%
Net Prosp Exp Ratio	0.48%

Waiver Data	Type	Exp. Date	%
—	—	—	—

**Portfolio Manager(s)**

Management Team. Since 2009.

## Volatility Analysis

Low	Moderate	High
-----	----------	------

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.



## SUPPLEMENT TO MORNINGSTAR INVESTMENT PROFILE PAGE USER'S GUIDE

### Morningstar Style Box

The style box reveals a fund's investment strategy. For equity funds, the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend or growth). The horizontal axis shows interest rate sensitivity as measured by a bond's duration (short, intermediate or long).

### Morningstar Rating™

For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loans, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variation in the distribution percentages). The Morningstar Rating™ shown is for the share class displayed in the fund name. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three, five and ten-year (if applicable) Morningstar Rating metrics.

### Morningstar Percentile Ranking

This is the fund's total return percentile rank relative to funds that have the same Morningstar Category in Morningstar's Mutual Fund universe. The highest (or most favorable) percentile rank is 1 and the lowest or least favorable percentile rank is 100. The top-performing fund in a category will always receive a rank of 1.

### Morningstar Return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable loads and sales charges. In each Morningstar Category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three, five and ten years). These separate measures are then weighted and not averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

### Morningstar Risk

This statistic evaluates the variations in a fund's monthly return, with an emphasis on downside variations. In each Morningstar Category, the 10% of the funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average and the top 10% High. Morningstar Risk is measured for up to three time periods (three, five and ten years). These separate measures are

then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

### Broad Asset Class Definitions:

Asset Allocation: Asset allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income, and Cash Equivalent.

Balanced: A combination of stocks, bonds and cash.

Bonds: IOU's issued by governments or corporations.

Cash: Short-term IOU's issued by governments, corporations or financial institutions.

International Stocks: Shares of ownership in corporations headquartered outside of the U.S.

Large-cap Stocks: Shares of ownership in large corporations.

Mid-cap Stocks: Shares of ownership in mid-sized corporations.

Short-term Bonds: Investment-grade IOU's with an average duration of more than 1 but less than 3.5 years or an average effective maturity of more than 1 but less than 4 years.

Small-cap Stocks: Shares of ownership in small corporations.

Specialty: Securities from narrow sub-sectors of the broader market or uncommon asset classes.

### Portfolio Analysis and Operations

- *Expense Ratio:* represents the percentage of fund assets paid for by operating expenses and management fees, including 12b-1 fees, administrative fees and all other asset-based costs incurred by the fund, except brokerage costs. Sales charges and other product fees are not included in the expense ratio.
- *Gross Prospectus Expense Ratio:* Morningstar pulls the gross prospectus expense ratio from the fund's most recent prospectus. Prospectus expense ratios reflect material changes to the expense structure for the current period. The gross expense ratio does not reflect fee waivers in effect during the time period.
- *Net Prospectus Expense Ratio:* Morningstar pulls the net prospectus expense ratio from the fund's most recent prospectus. Prospectus expense ratios reflect material changes to the expense structure for the current period. The net expense ratio includes fee waivers in effect during the time period as indicated in the 'Waiver Data' chart.
- *Annual Turnover Ratio:* a measure of the trading activity in a fund's investment portfolio; in essence, how often securities are bought and sold by a fund. A turnover ratio of 100% means that, on average, all of a fund's portfolio holdings are bought and sold once a year.

- **Sectors:** As another tool for evaluating risk, Morningstar tracks the holdings of funds based on a standard set of sector categories. This chart lists the percentage of assets in key sectors as of a stated date.
- **Price/Earnings Ratio:** The price of a share of stock divided by earnings per share.
- **Price/Book Ratio:** The price of a share of stock divided by book value per share.
- **Price/Cash-Flow Ratio:** The price of a share of stock divided by cash flow per share.
- **Average Effective Maturity:** A weighted average of all the maturities of the bonds in the portfolio, computed by weighting each maturity date by the market value of the security.
- **Average Effective Duration:** A measure of the fund's interest rate sensitivity. The longer a fund's duration, the more sensitive the fund is to shifts in interest rates.
- **Average Weighted Coupon:** A weighted average of the coupon rates of all bonds in a portfolio, calculated by weighting each bond's coupon by its relative size in the portfolio.
- **Average Weighted Price:** A weighted average of the prices of all bonds in a portfolio, calculated by weighting the price of each bond by its relative size in the portfolio. This statistic is expressed as a percentage of par (face) value.
- **Geometric Average Cap:** Indicates the overall "size" of a stock fund's portfolio by averaging the geometric mean of the market capitalization for all of the stocks it owns. Calculated by raising the market capitalization of each stock to a power equal to that stock's stake in the portfolio. The resulting numbers are multiplied together to produce the geometric mean of the market caps of the stocks in the portfolio, which is reported as average market capitalization.
- **Three-year Standard Deviation:** A statistical measure of the volatility of the fund's returns.
- **Beta:** A measure of the fund's sensitivity to market movements. A portfolio with a beta greater than one is more volatile than the market, and a portfolio with a beta less than one is less volatile than the market.
- **Sharpe Ratio:** Uses standard deviation and excess return to determine reward per unit of risk.
- **Alpha:** A measure of the difference between a fund's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the fund has performed better than its beta would predict, and a negative alpha indicates the fund's underperformance, given the expectations established by the fund's beta.
- **R-squared:** A measure that indicates the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index, and a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index.

## Investment Risk

**Government Bond Funds:** While these funds invest primarily in securities of the U.S. Government and its agencies, the fund's value is not guaranteed by these entities.

**High-yield Bond Funds:** Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher quality securities.

**International/Emerging Markets Funds:** Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political instability, foreign regulations, differences in accounting, and the limited availability of information.

**Money Market Funds:** An investment in a money market fund is not insured or guaranteed by the FDIC or any other federal government agency. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

**Non-Diversified Funds:** Funds that concentrate in a specific sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

**Real Estate Funds:** Investing in real estate funds entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.

**Small/Mid-cap funds:** Funds investing in stocks of small-cap, mid-cap, 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.

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

# On the Web

## It's easy to get account information

Once your enrollment has been processed, you can get information about your account on the Web, 24 hours a day, seven days a week. Please submit your enrollment form so that we can establish your account and start the ball rolling. Your plan also offers Online Enrollments, where you can set up your enrollment on the Internet instead of completing the enrollment form.

Follow these easy steps after you have enrolled:

- 1** Go to [nationwide.com/login](http://nationwide.com/login).
- 2** Select the "Sign up" link on the login page.
- 3** Verify identity and enter account number. You'll want to register as an "individual" and provide your name, birth date, zip code, and Social Security number. Next, enter your "Account/policy number." Your account number is 361-80024. Then click "Continue."
- 4** Create a User Name and Password. Then click "Continue."
- 5** You'll be asked to enter three security questions. Then click "Continue."
- 6** You'll be asked to enter your e-mail address and preferences. Then click "Send."
- 7** You'll receive a confirmation that your registration was complete. To see your account, click on "View my account." For technical or navigational support only, please call 888-867-5175, option 1. Please have your Social Security number and account number ready when you call.

Once your account access is established, you can check your account balance, review funds available in your plan, change your investment direction for current or future assets, and more!

### **NFS Trading Guidelines Information:**

Nationwide Financial will monitor electronic trades for individual plan participants and apply the following guidelines to limit abusive trading practices. Upon completing eleven (11) trades within two consecutive quarters of a calendar year or upon completing twenty (20) trades within a calendar year, a Participant will be restricted from requesting additional electronic trades for the remainder of the calendar year. Participants who become restricted from additional electronic trading may continue to request trades via U.S. mail. The restriction will be effective until the next calendar year at which time the restriction will be lifted. In addition to the Nationwide Financial monitoring policy, trading policies may be in effect on some of the mutual fund options in your plan. These policies can vary from fund to fund and may also result in a trade restriction or a redemption fee. Please consult the prospectus of each fund that you are invested in to determine what, if any, trading policy is in place for that fund.

# On the Phone

## It's easy to access your account

To get started with account information after enrollment, you will access INQUIRE, our toll-free telephone account tool. You can get information about your account on the telephone, 24 hours a day, seven days a week.

Follow these six easy steps:

- 1** Dial 1-800-772-2182.
- 2** Press 1 for English, or 2 for Spanish.
- 3** Enter your Social Security number (SSN). If you have more than one plan, you will be prompted to select the plan.
- 4** Enter your Personal Identification Number (PIN). For the initial call, use "1234" as your PIN.
- 5** During the call, you will be prompted to enter a confidential four-digit PIN for future access.
- 6** Make your selection!

**For Account Information, press 1 then:**

**Press 1** to hear your account balance

**Press 2** to hear Nationwide Fixed Fund Interest Rates

**Press 3** to hear how your current contributions are being directed

**Press 4** to hear your transaction history

**To process transactions, make changes to your account, or to change your Personal Identification Number (PIN), press 2 then:**

**Press 1** to exchange funds

**Press 2** to change how your future contributions will be directed

**Press 4** to change your pin

**For a full tutorial on the INQUIRE system, press 5**

**From any menu, you may also:**

**Press \*6** to return to a previous menu

**Press \*0** to speak to a Customer Service Representative

**Press \*9** to end the call

Once your account access is established, you can check your account balance, review funds available in your plan, change your investment direction for current or future assets, and more!

**NFS Trading Guidelines Information:**

Nationwide Financial will monitor electronic trades for individual plan participants and apply the following guidelines to limit abusive trading practices. Upon completing eleven (11) trades within two consecutive quarters of a calendar year or upon completing twenty (20) trades within a calendar year, a Participant will be restricted from requesting additional electronic trades for the remainder of the calendar year. Participants who become restricted from additional electronic trading may continue to request trades via U.S. mail. The restriction will be effective until the next calendar year at which time the restriction will be lifted. In addition to the Nationwide Financial monitoring policy, trading policies may be in effect on some of the mutual fund options in your plan. These policies can vary from fund to fund and may also result in a trade restriction or a redemption fee. Please consult the prospectus of each fund that you are invested in to determine what, if any, trading policy is in place for that fund.



# Fund Window

## It's easy to access additional fund choices

In addition to the funds selected by your plan sponsor, your plan sponsor has chosen to make Nationwide Financial's Fund Window available to you. This Fund Window allows you access to hundreds of mutual funds with no additional trading fees.

*Please note that the investment options offered through Nationwide's Fund Window have not been individually selected and are not monitored by your Plan Representative. These investment options may require investment expertise and/or professional management advice to prudently manage. In addition, some of these investment options may have higher Nationwide asset fees than the investment options selected by your Plan Representative. Nationwide does not make recommendations or give investment advice. Nationwide does not monitor the funds offered through Fund Window.*

Convenient and easy to use, Fund Window gives you:

- One comprehensive statement that includes funds selected through Fund Window
- A user-friendly Web site to access and direct investments
- No additional paperwork
- No trading fees

Fund Window opens a universe of investment choices that you can use to personalize your employer-sponsored retirement plan to fit your investment needs.

After you have enrolled in the plan and your account has been established, you can access the Fund Window via the Internet at [nationwide.com/login](http://nationwide.com/login).

Simply log in to your account with your User Name and Password and select "Manage Account" next to your retirement plan. Under the "Explore Funds" section at the bottom of the page, select "Fund Evaluator." The Fund Evaluator tool enables you to return a list of funds based on your specific search criteria. Funds you wish to add to your personalized investment options should be selected by checking the box under "Select Favorite Fund." Be sure to click the "Save" button to save your election(s).

For further details on the Fund Evaluator tool and search criteria, select the "Instructions" link at the top of the page under "Need more Information?"

To change your existing account balance or your allocation for future funds, return to the "Manage Account" page and select "Change Funds on My Own" under the "Move Money" section at the bottom of the page. You will be able to choose from funds selected by your plan sponsor and funds you have designated as Favorite Funds. For assistance with the Web site or transactions, please contact our Call Center at 1-888-867-5175. You will need your Social Security number and Case Number for identification purposes.



**Duty to review pay records.** I understand I have a duty to review my pay records (pay stub, etc.) to confirm the Employer properly has implemented my salary reduction election. Furthermore, I have a duty to inform the Plan Administrator if I discover any discrepancy between my pay records and this Salary Reduction Agreement. I understand that my failure to report any discrepancy may result in a loss of or reduction in my ability to defer.

**Paperwork fix to avoid long-term problem?**

- Possible clause for salary reduction agreement:
  - **Duty to review pay records.** I understand I have a duty to review my pay records (pay stub, etc.) to confirm the Employer properly has implemented my salary reduction election. Furthermore, I have duty to inform the Plan Administrator if I discover any discrepancy between my pay records and this Salary Reduction Agreement. I understand the Plan Administrator will treat my failure to report any withholding errors for any payroll to which my Salary Reduction Agreement applies, by the cut-off date for the next following payroll, as my affirmative election to defer the amount actually withheld (including zero). However, I thereafter may modify my deferral election prospectively, consistent with the plan terms.

Please sign and return with Enrollment Form \_\_\_\_\_



# Enrollment Form

Case Number: 361-80024

INNOVATIVE PENSION STRATEGY AND DESIGN

KOAM ENGINEERING SYSTEMS, INC. RETIREMENT SAVINGS PLAN

## Yes, sign me up.

Follow these four easy steps:

Please clearly print current and accurate information below. Please note that this enrollment form is for your initial enrollment only. For future changes, refer to the account access card on the back cover. 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.

### STEP ONE: COMPLETE YOUR PERSONAL INFORMATION

Social Security

Number:

Name:

Last

First

MI

Address:

Street & Apt#/PO Box

City

State

ZIP Code

/ /

/ /

Date of Birth

Date of Hire

Gender (M or F)

Marital Status

### STEP TWO: COMPLETE YOUR CONTRIBUTION ELECTION(S)

#### ELECTIVE DEFERRALS

- ☐ I elect to participate and contribute \_\_\_\_% or \$ \_\_\_\_ of compensation per pay period on a **pre-tax (traditional)** basis. (Maximum plan limit for pre-tax contributions: \$17,500 for 2013 or \$23,000, if you are age 50 or older in 2013).
- ☐ I elect to participate and contribute \_\_\_\_% or \$ \_\_\_\_ of compensation per pay period to a **Roth (after tax basis)**. (Maximum plan limit for pre-tax and Roth contributions: \$17,500 for 2013 or \$23,000, if you are age 50 or older in 2013).
- ☐ 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 contribute 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.



Case Number: 361-80024

INNOVATIVE PENSION STRATEGY AND DESIGN

KOAM ENGINEERING SYSTEMS, INC. RETIREMENT SAVINGS PLAN

**STEP THREE: CHOOSE YOUR INVESTMENT OPTION BY CHECKING A BOX BELOW**

The following investment allocation 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 below. 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 complete one of the "Do It For Me" or "I'll Do It Myself" sections based on your investment style and goals.

**DO IT FOR ME****Professional Money Management**

I prefer to let a registered investment adviser choose and monitor my investments for me.

✓ Check the box below, then go to the next step and sign your name.

- ☐ I understand that I must complete and return the Investment Adviser Agreement. All money initially invested will be held in the fund listed below until the registered investment adviser receives the Agreement and invests my money.

Temporary Default Fund:  
NW Mny Mkt Inst

Inquire Code:  
688

Allocation Percentage:  
100%

**I'LL DO IT MYSELF**

✓ ☐ I elect to invest as follows:

Select investments below based on your profile, then go to the next step and sign your name. All allocations must be made in whole percentages, and the total must equal 100%.

Asset Class	Fund Name	Percentage	Inquire Code	Asset Class	Fund Name	Percentage	Inquire Code
SP	DWS RREEF RealEst Sec A	____%	1267	LC	AmFds Gr Fd Am R3	____%	662
SP	EV WW Hlth Scnc A	____%	1021	LC	AmFds Wshngtn Mut Inv R6	____%	2656
SP	Invsco RealEst A	____%	576	LC	Buf Gr	____%	2464
SP	WR Ivy Scnc Tech Y	____%	661	LC	DE Sel Gr A	____%	1606
IS	AmFds Cap Wld Gr Inc R3	____%	388	LC	FnklnMSF Mut Shrs A	____%	308
IS	Harbor Intl Inv	____%	1027	LC	Opp Val A	____%	846
IS	Opp Devl Mkt A	____%	844	LC	Vngrd 500 Indx Sgnl	____%	2889
SC	Diamond Hill SmCap A	____%	1482	LC	Vngrd Eq Inc Inv	____%	1504
SC	JPM SmCap Eq A	____%	615	BA	Okmrk Eq Inc II	____%	669
SC	NW SmCap Indx A	____%	967	BD	GdmnScs Govt Inc A	____%	771
SC	WlmbIr SmCap Gr N	____%	1334	BD	Payden GNMA Adv	____%	2765

Funds continued on next page.





Social Security

Number:

Name:

Last

First

MI

Case Number: 361-80024

## INNOVATIVE PENSION STRATEGY AND DESIGN

### KOAM ENGINEERING SYSTEMS, INC. RETIREMENT SAVINGS PLAN

MC	Col MdCap Val Oppr A	_____ %	1975	BD	PIMCO Ttl Rtn A	_____ %	138
MC	Jns Entrp S	_____ %	2664	BD	WR Ivy Hi Inc Y	_____ %	681
MC	JPM MdCap Gr A	_____ %	932	SB	PIMCO Low Dur A	_____ %	675
MC	RdgWrth MdCap Val Eq A	_____ %	2917	CA	NW Mny Mkt Inst	_____ %	688
LC	Abrden US Eq A	_____ %	254				

**Total Percentage**

**100%**

Double-check that your selections equal 100%

**Asset Class Legend:** IS - International Stocks, SC - Small-Cap Stocks, MC - Mid-Cap Stocks, LC - Large-Cap Stocks, BA - Balanced, BD - US Bonds  
SB - Short-Term Bonds, CA - Cash, SP - Specialty, AA - Asset Allocation

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

#### STEP FOUR: SIGN AND DATE

Please return this completed form to HUMAN RESOURCE CONTACT.

Signature: **X**

Date:

### Welcome to your plan!

Don't forget to set up your online access at nationwide.com.

Log on within 10 days of submitting this form to verify your fund choice (Money Manager as well )has been accurately uploaded to the NW website.Plan Sponsor &all affiliated providers not responsible for gain/loss on errors after 10 days.



# Internet Enrollment Worksheet

Case Number: 361-80024

INNOVATIVE PENSION STRATEGY AND DESIGN

KOAM ENGINEERING SYSTEMS, INC. RETIREMENT SAVINGS PLAN

## STEP ONE: FILL IN YOUR PERSONAL INFORMATION

Social Security

Number:

Name:

Last

First

MI

## STEP TWO: REVIEW ENROLLMENT INSTRUCTIONS

Enrollment is easy through the Internet. Fill out this worksheet with your choices, and then use it as a handy guide while going through the enrollment process outlined in Step Five. When logging on to the Internet site, you will need your Social Security number and Case Number to access your account.

## STEP THREE: SELECT DEFERRAL AMOUNT

I would like to defer from each paycheck the following amount(s) \$\_\_\_\_\_ per pay period as an elective deferral. (Dollar amount(s) must be at least equal to minimum percentage allowed.) See "How much can I contribute to the plan?" in your Plan Highlights for details.

## STEP FOUR: SELECT INVESTMENT OPTIONS

Please complete the reverse side of this form to select your investment options, then return to complete Step Five.

**All allocations must be made in whole percentages and the total allocations must equal 100%.**

## STEP FIVE: ENROLL!

- ☐ Go to [nationwide.com/enroll](http://nationwide.com/enroll).
- ☐ Select the Enroll Now link.
- ☐ Type your Case Number in the field provided and click "Search Enroll". For your initial PIN, use "1234".
- ☐ Search your company from the search results.
- ☐ If you are ready to enroll, select the "Enroll Now" link. Or, if you'd like more information on planning for retirement, check out the educational features on this page.
- ☐ Depending on your plan type, you may need to type your personal information, or it may already be there. Be sure to type or verify the information and click "Continue".
- ☐ Enter the percentage of your salary that you want to contribute and your gross salary. If your desired contribution exceeds the maximum allowed amount, you will be given the opportunity to revise your contribution. There are some calculators available to help you decide how much you should be saving for retirement and how much your contribution will affect your paycheck. When you have typed the salary and contribution information, click "Continue".
- ☐ Now, enter your investment options from the worksheet on the reverse side of this page. Enter whole percentages that total 100%, then click "Continue".
- ☐ Depending on your plan type, you may be asked to provide information about who would receive your money if you should die before withdrawing it. If you are asked to provide this information, all you need to provide is the person's name and relationship to you. If you don't have your beneficiary information, it's OK, you can still enroll and provide this information later.
- ☐ Now review and submit your information. Be sure the information is accurate, then click "Submit". If you find inaccuracies, you may click on the link for each section, jump to that section and correct the information.
- ☐ Finally, be sure to print and complete the online beneficiary form, or the one contained in this enrollment book. Once completed, sign it and return it to your employer.

## STEP FOUR: SELECT ONE OF THESE INVESTMENT OPTIONS

The following investment allocation 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 below. Please complete one of the "Do It For Me" or "I'll Do It Myself" sections based on your investment style and goals.

NOTE: In the event of a contract conversion from an existing individual annuity contract or from another group annuity contract or trust agreement, all money previously deposited at Nationwide will be invested pursuant to the selections below. If you have any questions, please consult your plan administrator.



### DO IT FOR ME

I elect to have active professional management for all contributions and accounts.

- ☐ I authorize the Managed Account Services Manager to invest my funds as indicated by the participant account management agreement. I understand it is my responsibility to return the agreement directly to the money management firm or as directed by the plan administrator. All money will be initially invested into the fund listed below until such time that the Managed Account Services Manager invests my funds:

Fund Name:	Inquire Code:	Allocation Percentage:
NW Mny Mkt Inst	688	100%



### I'LL DO IT MYSELF

I elect to invest my future contributions according to the following allocation:

- ☐ Invest my future contributions as follows. All allocations must be made in whole percentages and the total allocations must equal 100%.

Asset Class	Fund Name	Percentage	Inquire Code	Asset Class	Fund Name	Percentage	Inquire Code
SP	DWS RREEF RealEst Sec A	___%	1267	LC	AmFds Gr Fd Am R3	___%	662
SP	EV WW Hlth Scnc A	___%	1021	LC	AmFds Wshngtn Mut Inv R6	___%	2656
SP	Invsco RealEst A	___%	576	LC	Buf Gr	___%	2464
SP	WR Ivy Scnc Tech Y	___%	661	LC	DE Sel Gr A	___%	1606
IS	AmFds Cap Wld Gr Inc R3	___%	388	LC	FnklnMSF Mut Shrs A	___%	308
IS	Harbor Intl Inv	___%	1027	LC	Opp Val A	___%	846
IS	Opp Devl Mkt A	___%	844	LC	Vngrd 500 Indx Sgnl	___%	2889
SC	Diamond Hill SmCap A	___%	1482	LC	Vngrd Eq Inc Inv	___%	1504
SC	JPM SmCap Eq A	___%	615	BA	Okmrk Eq Inc II	___%	669
SC	NW SmCap Indx A	___%	967	BD	GdmnScs Govt Inc A	___%	771
SC	Wlmblr SmCap Gr N	___%	1334	BD	Payden GNMA Adv	___%	2765
MC	Col MdCap Val Oppr A	___%	1975	BD	PIMCO Ttl Rtn A	___%	138
MC	Jns Entrp S	___%	2664	BD	WR Ivy Hi Inc Y	___%	681
MC	JPM MdCap Gr A	___%	932	SB	PIMCO Low Dur A	___%	675
MC	RdgWrth MdCap Val Eq A	___%	2917	CA	NW Mny Mkt Inst	___%	688
LC	Abrden US Eq A	___%	254				

**Asset Class Legend:** IS - International Stocks, SC - Small-Cap Stocks, MC - Mid-Cap Stocks, LC - Large-Cap Stocks, BA - Balanced, BD - US Bonds  
SB - Short-Term Bonds, CA - Cash, SP - Specialty, AA - Asset Allocation

**NOW, COMPLETE STEP FIVE**

# Beneficiary Designation Form

Case Number: 361-80024

INNOVATIVE PENSION STRATEGY AND DESIGN

KOAM ENGINEERING SYSTEMS, INC. RETIREMENT SAVINGS PLAN

This form is used to designate the payment of your account balance upon your death. Follow these easy steps.

Social Security Number:

Name:

Last

First

MI

## STEP ONE: Enter Primary Beneficiary Information.

Percentages must total 100%.

If you are married, your spouse must be the sole primary beneficiary unless your spouse approves otherwise and signs the waiver below.

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Percentage \_\_\_\_\_%

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Phone Number \_\_\_\_\_

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Percentage \_\_\_\_\_%

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Phone Number \_\_\_\_\_

## STEP TWO: Enter Contingent Beneficiary Information.

Percentages must total 100%.

In the event that your primary beneficiaries do not survive you, your vested account balance will be divided among your contingent beneficiaries in the percentages specified below.

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Percentage \_\_\_\_\_%

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Phone Number \_\_\_\_\_

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Percentage \_\_\_\_\_%

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Phone Number \_\_\_\_\_

## STEP THREE: Complete and Sign.

I certify that I am: ☐ Married ☐ Not Married ☐ Legally Separated

Participant Signature \_\_\_\_\_ Date \_\_\_\_\_

## STEP FOUR: This section must be completed if your spouse is not the sole primary beneficiary.

I consent to the primary beneficiary designation(s) made by my spouse. I understand that I have the right to all of my spouse's vested account under this plan after my spouse dies. I understand that by signing this consent, I am giving up my right to some or all of the benefits under this plan, that the designation is not valid unless I consent to it, and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Spouse's Name \_\_\_\_\_

Spouse Signature \_\_\_\_\_ Date \_\_\_\_\_

This consent must be witnessed by either a plan representative or a notary public.

STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_

I certify that before me personally appeared the above-named spouse who signed the above spousal consent and acknowledged the same to be his/her free act and deed.

Plan Representative or Notary Public

Date

Notary Public Commission expires: \_\_\_\_\_

(Notary Seal)

Return form to: YOUR HUMAN RESOURCE REPRESENTATIVE.



# Rollover Request Form

**Case Number:** 361-80024

INNOVATIVE PENSION STRATEGY AND DESIGN

KOAM ENGINEERING SYSTEMS, INC. RETIREMENT SAVINGS PLAN

## Yes, I have a rollover.

Instructions for rolling money from your IRA or a Prior Employer's Qualified Plan:

### To rollover a distribution from your prior employer's qualified plan:

1. Request distribution paperwork from your prior employer.
2. When the paperwork is received, elect a direct rollover distribution into a qualified plan.
3. The check should be made payable to Nationwide Trust Company, FBO (your name).
4. In the memo section of the check, reference case #361-80024.
5. Send the check to:

Nationwide Retirement Plans  
3400 Southpark Pl, Suite A  
Attn: DSPF-F6  
Grove City, OH 43123-4856

6. If you prefer, you may have the rollover wired/ACHed directly to Nationwide using the following instructions:

**Wire instructions:**

JP Morgan Chase, NA  
Columbus, Ohio 43215  
ABA#: 021000021  
Nationwide Trust Company  
Account #: 615843653  
OBI field 361-80024

**ACH instructions:**

JP Morgan Chase, NA  
Columbus, Ohio 43215  
ABA#: 044000037  
Nationwide Trust Company  
Account #: 615843653  
OBI field 361-80024

7. Complete the bottom section of the form on the reverse side and send as directed.

### To rollover a distribution from your IRA:

1. Call the financial institution where your IRA is held and ask if they have their own paperwork for IRA rollover distributions (the phone number will generally be on your most recent account statement).
  - a. If so, request a copy and complete it using the instructions above.
  - b. If not, get the address that a distribution request letter should be sent and go to step 2 of this section.
2. Fill in all areas in the sample letter on the back of this form including the date, the financial institution's address, your account number, name, address and phone number.
3. Sign the letter and send to the address provided to you. Keep a copy for your records.
4. Complete the bottom section of the form on the reverse side and send as directed.

Date\_\_\_\_\_

Address of Financial Institution where assets are held:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Re: Account # \_\_\_\_\_

FBO \_\_\_\_\_

To Whom It May Concern:

You are hereby instructed to completely liquidate the above referenced accounts as soon as possible and remit the proceeds as follows, with checks payable to Nationwide:

**Check instructions:**

Nationwide Retirement Plans  
3400 Southpark Pl, Suite A  
Attn: DSPF-F6  
Grove City, OH 43123-4856

**Wire instructions:**

JP Morgan Chase, NA  
Columbus, Ohio 43215  
ABA#: 021000021  
Nationwide Trust Company  
Account #: 615843653  
OBI field 361-80024

**ACH instructions:**

JP Morgan Chase, NA  
Columbus, Ohio 43215  
ABA#: 044000037  
Nationwide Trust Company  
Account #: 615843653  
OBI field 361-80024

Include case #361-80024 , FBO (participant name)

Mail check to address above.

These funds are being transferred into a qualified plan for my benefit. Since this is a Qualified Rollover Distribution there should be no taxes withheld. Copies of the final account statement should be mailed to me as soon as possible.

If you have questions, please contact me directly. Thank you for your past service and your timely attention to this matter.

Sincerely,

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Participant Address

\_\_\_\_\_  
Participant Phone Number

\_\_\_\_\_  
Participant City/State/Zip



**Please complete this section of the form and send to** Previous Employer.

Participant's Name \_\_\_\_\_SSN\_\_\_\_\_ Phone # \_\_\_\_\_

Assets being transferred from\_\_\_\_\_ Approximate dollar amount \_\_\_\_\_

If this rollover includes Roth money, please enter the basis (total contributions made to the account) \_\_\_\_\_ and the date of the first deposit to the Roth (for determining the 5-year taxable period begin date) \_\_\_\_\_.

In the event that the trustees consent to my request, I direct that the rollover contribution be invested into my account according to my investment mix on the date of deposit. I understand that the rollover contribution will become part of my account balance under the plan and may be withdrawn only in accordance with the terms of the plan.

Participant Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature of Plan Representative \_\_\_\_\_ Date \_\_\_\_\_



# Notes

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## Notes

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# Retirement Matters Now. Get Ready. Be Ready.

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**KOAM ENGINEERING SYSTEMS, INC.  
RETIREMENT SAVINGS PLAN  
Case Number: 361-80024**