

Nationwide Loan System

Participant User Guide

Nationwide
Retirement Plans
On Your Side

For Participant Use Only
PNT-0326AO.1



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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, Nationwide Bank, Nationwide Financial, the Nationwide framemark, Life Comes at You Fast and On Your Side are service marks of Nationwide Mutual Insurance Company.

Introduction

Welcome to the Nationwide Loan System

It's always important to keep your retirement goals in mind as you consider borrowing from your retirement plan. Any money that you take from your account loses out on the benefits of possible growth and compounding- even for a short period of time.

However, a retirement plan loan can be a convenient way to get money if you're purchasing a new home or faced with an unexpected expense.

Make sure to weigh this benefit against the potential cost to your investments over time. After you've considered all options, if you still decide to take a loan, please use this guide to walk you through the system....Welcome to the Nationwide Loan System.

Benefits of the Loan System

Some benefits of using this system are:

1. The approval process is simple- it's generally easier than trying to get a loan from a bank
 2. Interest rates are competitive
 3. Your repayments are made directly into your account
 4. You don't pay taxes on the money you withdraw for a loan (unless the loan doesn't adhere to IRS guidelines)
 5. The process can be paperless, completing everything online
 6. You'll receive notifications anytime the status of your loan changes
-

Investor Service Center

Overview

This user guide makes a number of assumptions:

- You are a participant in a retirement plan
- Your retirement plan permits online loans
- You already have an account established in the Investor Service Center (ISC)*

*If that has not yet occurred, please follow the steps on the *Sign Up* link to create an account. Once that has been completed, you may go directly to the *Login* tab to view your account and initiate a loan request.

Nationwide®

Log In | Find an Insurance

For Individuals For Businesses Access My Account

Insurance Investments Banking

ACCESS
My Account

Login for Individuals:
Retirement Plans (401k) ▼
or
Login for Business

SIGN UP
Sign up
Privacy & Security

Get a Car Insurance Quote

Start now

Auto ▼
Select a State
Select ▼ **Go**

Save up to \$43 every month
★★★★★
97% of customers recommend Nationwide

Retrieve your saved car insurance quote

Find a local agent or
Call 1-877-On Your Side® (1-877-669-6877)

Getting Started Upon logging into the ISC, your account will be displayed under the *Access My Account* and *Balance Detail* tabs. This is the default screen and from here you can start the process to request a new loan or enter the loan system to check on the status of an existing loan.

The screenshot displays the Nationwide Retirement Plan account dashboard. At the top, the Nationwide logo is on the left, and a welcome message "Welcome, TIM : [Contact Us](#) [Log Out](#)" is on the right. Below the logo are tabs for "For Individuals", "For Businesses", and "Access My Account". The main navigation bar includes "Account Summary" and "My Profile".

The "Manage Account" section for "R & D SALES RETIREMENT PLAN 001-80002" is the central focus. It contains two main panels: "My Balance" and "Plan Information".

My Balance
Account Balance as of 8/30/2010
\$790.44

Plan Information
Name: TIM T CONSULTANT SSN: XXX-XX-1000
Plan Name: R & D SALES RETIREMENT PLAN Plan Number: 001-80002

Below these panels are tabs for "Balance Detail", "Rate of Return", "My Funds", and "My Funds - Chart". The "Balance Detail" tab is active, showing a table with the following data:

| Balance Detail | |
|--|----------|
| Total Variable Options: | \$790.44 |
| Total Account Value: | \$790.44 |
| Current Vested Account Value: as of 8/30/2010 | \$742.76 |

At the bottom, there are three columns of links: "View Account" (Transaction History, Future Allocation, Statements, Learning Center, Change Address, News, Automatic Enrollment), "Explore Funds" (Fund Performance, Fund Evaluator, Unit Values, Trading Policies), and "Move Money" (Change Funds on My Own, Model a Loan, **Request/Quote a Loan**, Enter Loan System, Change Contribution). The "Request/Quote a Loan" link is highlighted with a red box.

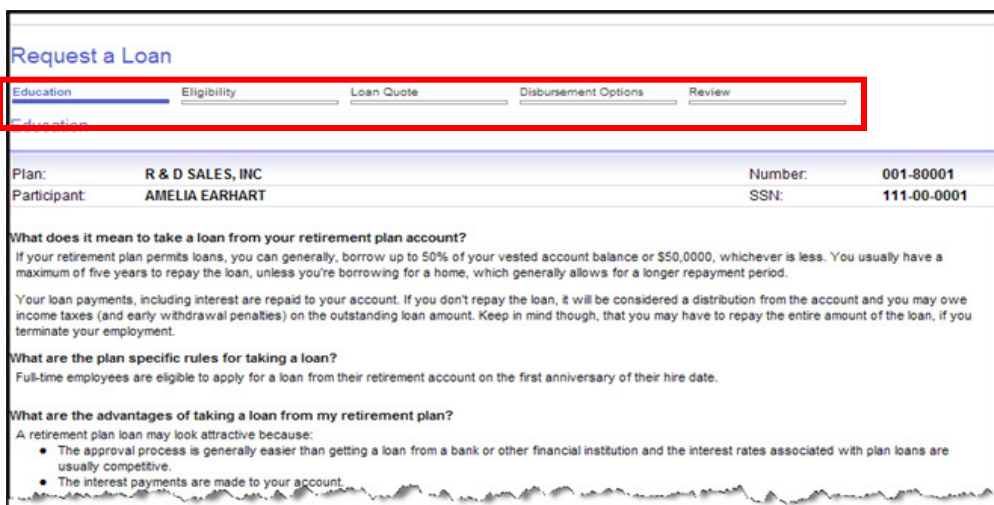
On the right sidebar, there is a "Contact Us" section with "Retirement Plans" contact info (1-888-867-5175, Weekdays 8 a.m. - 7 p.m. ET), a "6 ways to boost your credit score" graphic, and a "Holiday note - market closure" announcement for September 6th.

Request or Quote a Loan

Request a New Loan

If you are requesting a loan for the first time, click on the *Request or quote a loan* link displayed on the previous page. A new browser will open in the loan system. You will notice at the top of this page that there are 5 stages to requesting a loan.

| Stage | Component |
|-------|----------------------|
| 1 | Education |
| 2 | Eligibility |
| 3 | Loan Quote |
| 4 | Disbursement Options |
| 5 | Review and Submit |



Request a Loan

Education Eligibility Loan Quote Disbursement Options Review

Plan: R & D SALES, INC Number: 001-80001
Participant: AMELIA EARHART SSN: 111-00-0001

What does it mean to take a loan from your retirement plan account?
If your retirement plan permits loans, you can generally, borrow up to 50% of your vested account balance or \$50,000, whichever is less. You usually have a maximum of five years to repay the loan, unless you're borrowing for a home, which generally allows for a longer repayment period.

Your loan payments, including interest are repaid to your account. If you don't repay the loan, it will be considered a distribution from the account and you may owe income taxes (and early withdrawal penalties) on the outstanding loan amount. Keep in mind though, that you may have to repay the entire amount of the loan, if you terminate your employment.

What are the plan specific rules for taking a loan?
Full-time employees are eligible to apply for a loan from their retirement account on the first anniversary of their hire date.

What are the advantages of taking a loan from my retirement plan?
A retirement plan loan may look attractive because:

- The approval process is generally easier than getting a loan from a bank or other financial institution and the interest rates associated with plan loans are usually competitive.
- The interest payments are made to your account.

Education Page

We feel it is important to provide you with education on the subject of loans so we've provided you with things that you should consider before taking a loan from your retirement plan account such as:

- What does it mean to take a loan from my account?
- What are the plan specific rules?
- What are the advantages of taking a loan?
- What are the disadvantages of taking a loan?
- What factors should be considered?
- Tax consequences

Continued on next page

Request or Quote a Loan, Continued

Education Page (continued)

Education

| | | | |
|--------------|------------------|---------|-------------|
| Plan: | R & D SALES, INC | Number: | 001-80001 |
| Participant: | AMELIA EARHART | SSN: | 111-00-0001 |

What does it mean to take a loan from your retirement plan account?
If your retirement plan permits loans, you can generally, borrow up to 50% of your vested account balance or \$50,000, whichever is less. You usually have a maximum of five years to repay the loan, unless you're borrowing for a home, which generally allows for a longer repayment period.

Your loan payments, including interest are repaid to your account. If you don't repay the loan, it will be considered a distribution from the account and you may owe income taxes (and early withdrawal penalties) on the outstanding loan amount. Keep in mind though, that you may have to repay the entire amount of the loan, if you terminate your employment.

What are the plan specific rules for taking a loan?
Full-time employees are eligible to apply for a loan from their retirement account on the first anniversary of their hire date.

What are the advantages of taking a loan from my retirement plan?
A retirement plan loan may look attractive because:

- The approval process is generally easier than getting a loan from a bank or other financial institution and the interest rates associated with plan loans are usually competitive.
- The interest payments are made to your account.

What are the disadvantages of taking a loan from my retirement plan?
The disadvantages of taking a loan from your retirement plan are:

- The money you borrow from your retirement plan no longer appreciates in value from interest, dividend, and capital gains. Therefore, you may miss out on possible growth or interest compounding, even if you only borrow for a short period of time.
- Even though you're paying the interest to your retirement plan account, the interest rate you pay might be lower than the overall rate of return of your retirement plan account. Depending on your investment choices, this difference could be substantial.
- If you terminate your employment with the company, you may have to repay the full balance of your loan within a short period of time in order to avoid income taxes (and possibly early withdrawal penalties).
- Since you repay your loan with after-tax dollars, the interest you pay on your loan will be taxed again when you withdraw it from your account at retirement.

What factors should I consider before taking a loan?
A loan from your retirement plan may be a quick fix for an immediate need, but consider the following questions as you make your decision:

- If the interest you pay to your retirement plan account is lower than the potential growth of your investments over time, will your account be sufficient to meet your needs when you retire?
- Will you be able to make payments on your loan and continue your regular plan contributions at the current level?
- Is a retirement plan loan cost-effective? (Interest on a plan loan is not tax deductible; therefore, it may cost more to take a plan loan than to take a loan with tax-deductible interest such as a mortgage loan.)

If after reviewing the information, if you still want to request a loan, click on the *Continue* button in the bottom right corner.

What are the tax consequences?
A retirement plan loan may affect your taxes. Therefore, you should consult with your tax advisor before taking out any loan. For example, if you terminate your employment without repaying the loan, or if you don't meet the loan repayment terms, your loan is treated as a distribution from the plan and the amount of the loan becomes taxable income. If you're under the age of 59 1/2, you may also incur a 10% penalty on the loan balance amount as a result of an early withdrawal.

This document is intended to be general in nature and for informational purposes only. Your plan may impose other limits on plan loans. This document should not be construed as legal or tax advice. Participants are encouraged to consult with their tax advisors to determine the appropriateness of a retirement plan loan, as well as the legal and tax consequences of borrowing money from a retirement plan account.

Cancel **Continue ▶**

Eligibility

Section 1- Type of Loan

The first step to taking a loan is determining your eligibility. By determining eligibility, you will see how much money is available to you for a loan. In the eligibility section, there are 3 sections to complete.

| Step | Action |
|------|----------------|
| 1 | Type of Loan |
| 2 | Vested Balance |
| 3 | Eligibility |

Continued on next page

Request or Quote a Loan, Continued

Type of Loan (continued)

Request a Loan

Education **Eligibility** Loan Quote Disbursement Options Review

Eligibility

Plan: R & D SALES, INC Number: 001-80001
Participant: AMELIA EARHART SSN: 111-00-0001

Before you can apply for a loan, you must be eligible to take a new loan. Eligibility is determined by your vested account balance, the number of outstanding loans allowed by your plan, and the balance of those loans.

Step 1 - Type of Loan

Please choose the reason for the loan then click "Determine eligibility" to display your eligibility below.

What is the reason for the loan?

The options displayed to were entered by the plan administrator to reflect the Summary Plan Document as it pertains to loans. Your plan may or may not allow some of the options displayed in this user guide. If there are additional requirements that you must meet before the loan is approved, the administrator or your employer will contact you.

Determine the reason for your loan request. The maximum amount and the term are determined by your plan. The IRS maximum is \$50,000. Your choices may be:

- **Principal Residence-** Principal Residence Loan may be used to purchase a primary residence.
- **Hardship** – Hardship loans are generally requested to help you resolve a financial burden and you may be required to submit additional documentation to prove the financial burden. Please note that hardship loans are not the same as hardship distributions because a hardship loan must be repaid whereas hardship distributions are tax reportable and do not need to be repaid.
- **General Purpose-** Generally you do not need to specify the reason for taking a loan when requesting a general purpose loan.

Once you've selected which type of loan you are requesting, click on the *Determine Eligibility* button.

Eligibility

View your vested balance.

Step 2- Vested Balance

To read the Tooltip, place your cursor over the purple link. Keep in mind that your vested amount may be different than your overall account balance.

Continued on next page

Request or Quote a Loan, Continued

Balance (continued)

Tooltip: Vested Account Balance- the amount in your retirement account that you've contributed and that your employer has contributed on your behalf that is yours.

Request a Loan

Education **Eligibility** Loan Quote Disbursement Options Review

Eligibility

Plan: R & D SALES, INC Number: 001-80001
Participant: AMELIA EARHART SSN: 111-00-0001

Before you can apply for a loan, you must be eligible to take a new loan. Eligibility is determined by your vested account balance, the number of outstanding loans allowed by your plan, and the balance of those loans.

Step 1 - Type of Loan

Please choose the reason for the loan then click "Determine eligibility" to display your eligibility below.

What is the reason for the loan?

Step 2 - Vested Balance

Your vested account balance is the amount of money you have contributed and that was contributed by your employer but to which you are entitled.
Note: The vested account balance may change based upon the market performance and can affect the maximum loan amount.

Vested Account Balance

| | |
|--------------------------------|---|
| Total Account Balance: | \$420,367.78 |
| <u>Vested Account Balance:</u> | \$410,370.96 view vesting |

If you would like to review the current vesting schedule, click on the *View Vesting* link. A new browser will open and display your account balance detail.

Review Vesting Information

Here is the current vesting schedule your employer has provided for you. If you believe it is incorrect, please contact your employer.

Vested Balance by Source

| Source Name | Current Balance | Vesting | Vested Balance |
|---------------------------|---------------------|---------|---------------------|
| Employer Discretionary | \$9,996.77 | 0% | \$0.00 |
| Employee Pre-tax Deferral | \$292,759.68 | 100% | \$292,759.68 |
| Roth Contribution | \$68,315.48 | 100% | \$68,315.48 |
| Rollover | \$48,793.44 | 100% | \$48,793.44 |
| Totals | \$419,865.37 | | \$409,868.60 |

Continued on next page

Request or Quote a Loan, Continued

Balance (continued)

Please keep in mind that this amount can fluctuate due to market performance and may affect the amount of your loan.

To close this page, click on the *OK* button.

Eligibility Step 3- Eligibility

Determine your eligibility. This step displays loan criteria set by the Plan Administrator (such as maximum number of loans), the number of loans that you currently have outstanding, and the money that you have available to take for a new loan.

Step 2 - Vested Balance

Your vested account balance is the amount of money you have contributed and that was contributed by your employer but to which you are entitled.
Note: The vested account balance may change based upon the market performance and can affect the maximum loan amount.

Vested Balance as of 03/02/2009

| | | |
|--------------------------------|--------------|------------------------------|
| Total Account Balance: | \$420,371.98 | |
| <u>Vested Account Balance:</u> | \$410,375.06 | view vesting |

Step 3 - Eligibility

The maximum allowed number of loans and maximum allowed amount are determined by the plan and the type of loan requested. Your outstanding loans and amount are determined by your current loans.

Eligibility for a Loan as of 03/02/2009

| | | |
|-------------------------------|-----------------------|--|
| The plan allows a maximum of: | 2 outstanding loan(s) | |
| You currently have: | 1 outstanding loan(s) | view outstanding loan(s) |

The plan requires a minimum loan amount of: \$10.00

| | | |
|--|-------------|---|
| You currently have available for a loan: | \$23,975.01 | How is this calculated? |
|--|-------------|---|

Eligibility Status: You are eligible to take a General Purpose loan for up to \$23,975.01

[Cancel](#) [< Back](#) [Continue >](#)

Important Note: Not all plans permit for more than 1 loan. If you have any questions concerning the eligibility, please contact your employer.

However, if you have any outstanding loans, you may click on the *View Outstanding Loans* link to review the details. To close this page, click on the *OK* button.

Continued on next page

Request or Quote a Loan, Continued

Eligibility (continued)

Current Outstanding Loans

Loan Balance by Loan Number

| Loan Number | Loan Type | Loan Balance | Payoff Date |
|-------------|-----------------|--------------|-------------|
| 100009057 | General Purpose | \$9,501.99 | 03/26/2010 |

Total Outstanding Loan Balance: \$9,501.99

OK

Here is another Tooltip. If you would like to know how your available loan amount is calculated, place your cursor on the “how is this calculated” link.

Tooltip: This amount is calculated by your total account balance less any current outstanding loans and the maximum amount permitted for the selected loan type.

Step 2 - Vested Balance

Your vested account balance is the amount of money you have contributed and that was contributed by your employer but to which you are entitled.
Note: The vested account balance may change based upon the market performance and can affect the maximum loan amount.

Vested Balance as of 03/02/2009

| | |
|-------------------------|---|
| Total Account Balance: | \$420,371.98 |
| Vested Account Balance: | \$410,375.06 view vesting |

Step 3 - Eligibility

The maximum allowed number of loans and maximum allowed amount are determined by the plan and the type of loan requested. Your outstanding loans and amount are determined by your current loans.

Eligibility for a Loan as of 03/02/2009

| | |
|---|--|
| The plan allows a maximum of: | 2 outstanding loan(s) |
| You currently have: | 1 outstanding loan(s) view outstanding loan(s) |
| The plan requires a minimum loan amount of: | \$10.00 |
| You currently have available for a loan: | \$23,975.01 How is this calculated? |

Eligibility Status: You are eligible to take a General Purpose loan for up to \$23,975.01

Cancel [Back](#) [Continue](#)

Continued on next page

Request or Quote a Loan, Continued

Eligibility (continued)

The eligibility status bar at the bottom of the page will indicate how much you can request on this date. Please keep in mind that this amount can change depending on your individual account, number of outstanding loans, and the type of loan requested above in step 1.

If you are ready to proceed, click the *Continue* button at the bottom of the page.

Loan Quote

In this section you will enter the details of your loan request. There are 3 steps to complete.

Step 1- Enter loan request information

| Step | Action |
|------|--------------------------------|
| 1 | Enter loan request information |
| 2 | Review loan quote |
| 3 | Apply for loan |

Continued on next page

Request or Quote a Loan, Continued

Step 1- Enter loan request information (continued)

Loan Quote

| | | | |
|--------------|------------------|---------|-------------|
| Plan: | R & D SALES, INC | Number: | 001-80001 |
| Participant: | AMELIA EARHART | SSN: | 111-00-0001 |

You are **eligible** to take a **General Purpose** loan for up to **\$23,975.01**

To see the updated Loan Repayment Schedule, select the appropriate statement, enter the required information, and click the "Calculate repayments" button.

* Required field

Step 1 - Enter Loan Request Information

* What is the reason for the loan? **General Purpose** Interest Rate: 7.25 %

* How often do you receive a paycheck? **Select frequency...**

* Choose the statement below that best matches your situation:

- ☒ **Statement 1:** I know how much I want to borrow and how long I need to repay the loan.
- ☐ **Statement 2:** I know how much I want to borrow and how much I can afford to repay every paycheck.
- ☐ **Statement 3:** I know how long I need to repay the loan and how much I can afford to repay every paycheck.

If you've selected a General Purpose loan, you will need to select which statement is most accurate for your need to borrow money. Once you've selected the statement that best matches your need, enter the information and click on the *Calculate Payments* button. The results will be displayed on Step 2- review loan quote.

This step may be revised as often as necessary until you determine which situation you are most comfortable with.

Important Note: If you have selected a Principal Residence or Hardship loan, you will see only one statement.

Important note: For all statements, an error message will display if you enter a loan amount greater than the amount you are eligible for. In this example, if you attempt to take a loan for more than \$23,975.01 or 5 years, it will not be processed.

Choose **Statement 1** if you know how much you would like to borrow and the timeframe in which you'd like to repay it.

Continued on next page

Request or Quote a Loan, Continued

Step 1- Enter loan request information (continued)

Step 1 - Enter Loan Request Information

* What is the reason for the loan? General Purpose Interest Rate: 7.25 %

* How often do you receive a paycheck? Select frequency...

* Choose the statement below that best matches your situation:

☒ Statement 1: I know how much I want to borrow and how long I need to repay the loan.
(Minimum: \$10.00) (Maximum: 5 years, 0 months)

* I need a loan for \$ 2000 and will repay the money within 5 year(s) 0 month(s).

Calculate repayments

Choose **Statement 2** if you know how much you need to borrow and what you can afford to have taken from your paycheck.

Step 1 - Enter Loan Request Information

* What is the reason for the loan? General Purpose Interest Rate: 7.25 %

* How often do you receive a paycheck? Select frequency...

* Choose the statement below that best matches your situation:

☐ Statement 1: I know how much I want to borrow and how long I need to repay the loan.

☒ Statement 2: I know how much I want to borrow and how much I can afford to repay every paycheck.
(Minimum: \$10.00)

* I need a loan for \$ 2000 and can afford to repay \$ 20.00 per paycheck.

Calculate repayments

Choose **Statement 3** if you know how long you need to repay the loan and how much you feel comfortable deducted from your pay.

Step 1 - Enter Loan Request Information

* What is the reason for the loan? General Purpose Interest Rate: 7.25 %

* How often do you receive a paycheck? Select frequency...

* Choose the statement below that best matches your situation:

☐ Statement 1: I know how much I want to borrow and how long I need to repay the loan.

☐ Statement 2: I know how much I want to borrow and how much I can afford to repay every paycheck.

☒ Statement 3: I know how long I need to repay the loan and how much I can afford to repay every paycheck.
(Maximum: 5 years, 0 months)

* I need a loan for 5 year(s) 0 month(s) and can afford to repay \$ 20.00 per paycheck.

Calculate repayments

Continued on next page

Request or Quote a Loan, Continued

Loan Quote

In this step, you will see the results of the information that you entered for the Statement that best matches your needs.

Step 2- review loan quote

Please note: Administrator fees vary by plan and may be found in the summary plan description. Please contact your employer with any questions.

Statement 1 Results:

The screenshot displays a web interface for reviewing a loan quote. At the top, three statements are listed, with Statement 1 selected. Statement 1 details a loan of \$2,000.00 repaid over 5 years and 0 months. Below the statements, a section titled 'Step 2 - Review Loan Quote' contains a 'Loan Repayment Schedule' table. This table lists applicable fees (Application, Maintenance, and Interest), the requested loan amount, total interest, total repayment, number of payments, and the final repayment amount and frequency.

| Loan Repayment Schedule | |
|--|-------------------------------------|
| Applicable Fees (deducted from your account) | |
| Administrator Application Fee: | \$ XX.XX |
| Administrator Maintenance Fee: | \$ XX.XX per year, deducted monthly |
| Nationwide Maintenance Fee: | \$12.00 per year, deducted monthly |
| Interest Rate: | 7.25 % General Purpose |
| Loan Term: | 5 years |
| <hr/> | |
| Requested Loan Amount: | \$2,000.00 |
| Total Interest to be Paid: | \$385.69 |
| Total Loan to be Repaid: | \$2,385.69 |
| Number of Repayments: | 130 |
| Repayment Amount: | \$18.36 Bi-Weekly |

Continued on next page

Request or Quote a Loan, Continued

Step 2- review loan quote (continued)

Statement 2 Results:

☒ **Statement 2:** I know how much I want to borrow and how much I can afford to repay every paycheck.

(Minimum: \$10.00)

* I need a loan for \$ and can afford to repay \$ per paycheck.

☐ **Statement 3:** I know how long I need to repay the loan and how much I can afford to repay every paycheck.

Step 2 - Review Loan Quote

Loan Repayment Schedule

| | |
|--|-------------------------------------|
| Applicable Fees (deducted from your account) | |
| Administrator Application Fee: | \$ xx.xx |
| Administrator Maintenance Fee: | \$ xx.xx per year, deducted monthly |
| Nationwide Maintenance Fee: | \$12.00 per year, deducted monthly |
| Interest Rate: | 7.25 % General Purpose |
| Loan Term: | 4 years, 6 months |

| | |
|----------------------------|--------------------------|
| Requested Loan Amount: | \$2,000.00 |
| Total Interest to be Paid: | \$345.41 |
| Total Loan to be Repaid: | \$2,345.41 |
| Number of Repayments: | 117 |
| Repayment Amount: | \$20.00 Bi-Weekly |

Statement 3 Results:

☒ **Statement 3:** I know how long I need to repay the loan and how much I can afford to repay every paycheck.

(Maximum: 5 years , 0 months)

* I need a loan for year(s) month(s) and can afford to repay \$ per paycheck.

Step 2 - Review Loan Quote

Loan Repayment Schedule

| | |
|--|-------------------------------------|
| Applicable Fees (deducted from your account) | |
| Administrator Application Fee: | \$ xx.xx |
| Administrator Maintenance Fee: | \$ xx.xx per year, deducted monthly |
| Nationwide Maintenance Fee: | \$12.00 per year, deducted monthly |
| Interest Rate: | 7.25 % General Purpose |
| Loan Term: | 5 years |

| | |
|----------------------------|--------------------------|
| Requested Loan Amount: | \$2,178.37 |
| Total Interest to be Paid: | \$419.95 |
| Total Loan to be Repaid: | \$2,598.32 |
| Number of Repayments: | 130 |
| Repayment Amount: | \$20.00 Bi-Weekly |

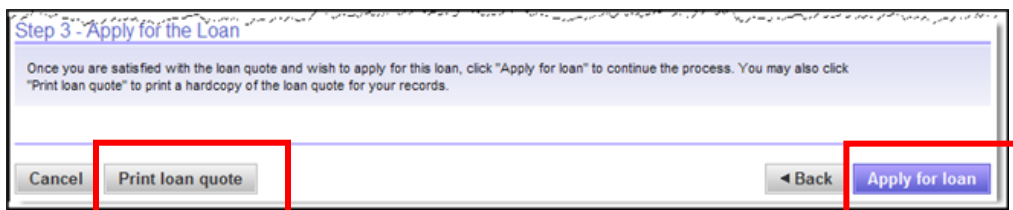
Continued on next page

Request or Quote a Loan, Continued

Loan Quote

Step 3- Apply for Loan

Apply for loan. Once you have decided which scenario you are most comfortable with, you may apply for the loan. If you would like to print any of the statements for your records, click on the *Print* button. Otherwise, click on the *Apply For Loan* button to proceed.



Disbursement Options

In this section, you will be entering your personal information as well as the method of payment distribution.

Again, at the top of the page, you will see a summary of what you are requesting.



Please enter your email address. The email address is required because email notifications will be sent to you regarding the status of your loan. **If you do not have an email address, unfortunately you can not take a loan online. Please contact the Plan Administrator for assistance.**

Tooltip: The email address that you provide will be used to notify you when the status of your loan has changed.

Next, confirm that your mailing address is correct.

Continued on next page

Request or Quote a Loan, Continued

Disbursement Options (continued)

The screenshot shows a web form with two main sections. The top section, 'Participant Contact Information', contains fields for Email, Confirm email, Street Address (with a dropdown showing '1 PARTICIPANT WAY'), City (DUBLIN), State (OH), and Zip (43017). A red tooltip bubble points to a link that says 'Why do we ask for this?'. The bottom section, 'Loan Disbursement Method', is highlighted with a red box. It contains a radio button for 'Electronic deposit' and a selected radio button for 'Check'. Below this, it shows 'Loan amount being issued: \$ 2000.00', 'Check will be payable to: AMELIA EARHART', and 'Check will be mailed to: AMELIA EARHART'. There is a checked checkbox for 'Delivery address is the same as contact information address above' and a radio button for 'Standard mail' selected over 'Express delivery (additional charges may apply)'.

In the loan disbursement section, please select which method of payment you would like to receive. Your choice is check or electronic deposit into a bank account.

Important note: Some plans may not offer both check or electronic deposit. In this situation, you would only see one option available to you.

If you choose check, please confirm again that you would like the check to be mailed to the above address. If not, then uncheck the box and enter the new address.

Continued on next page

Request or Quote a Loan, Continued

Disbursement Options (continued)

Important note: You may only edit the address field if the check is being sent to you. Some plans may require that the check be sent to the Plan Sponsor or Administrator. If you have any questions, please contact the appropriate party.

Loan Disbursement Method

* Preferred loan disbursement method: ☐ Electronic deposit ☒ Check

Loan amount being issued: \$ 2000.00

Check will be payable to: AMELIA EARHART

Check will be mailed to: AMELIA EARHART

☐ Delivery address is the same as contact information address above

* Street address: 1 Nationwide Street

Street address (line 2 continued):

Street address (line 3 continued):

Street address (line 4 continued):

* City: Columbus

* State: OH

* Zip (last 4 digits optional): 43015 -

This mailing address is used only for the delivery of the loan disbursement check. Changing this address does not change the address associated with the participant's account. To do so, please visit the appropriate account page.

* Preferred delivery method: ☒ Standard mail ☐ Express delivery (additional charges may apply)

You may have the option to choose if you would like the check to be sent via standard mail or express delivery depending on options established by your plan. Please note that additional costs may apply for express delivery and you can contact your Administrator for those costs.

Important note: not all plans will offer express delivery, so you may not see this as an option.

Continued on next page

Request or Quote a Loan, Continued

Disbursement Options (continued)

If you choose electronic deposit, you will have additional information to enter. Please enter which bank account you would prefer the deposit be made into: savings or checking. You will need to enter the name on the bank account, as well as both the bank routing number and the account number. When you are finished with this page, click on the *Continue* button.

Loan Disbursement Method

* Preferred loan disbursement method: ☒ Electronic deposit ☐ Check

Loan amount being issued: \$ 2000.00

* Account type: ☒ Checking ☐ Savings

* Name on bank account: *First name MI *Last name

* Bank routing number:

* Confirm bank routing number:

* Account number:

* Confirm account number:

[Locate my routing number](#)

[Locate my account number](#)

If you are not familiar with where to locate either bank routing number or your account number, click on the *Locate My Routing/Account Number* link for an example. To close this page, click on the *OK* button.


Continued on next page

Request or Quote a Loan, Continued


Disbursement Options (continued)

Locate Bank Routing Number and Account Number

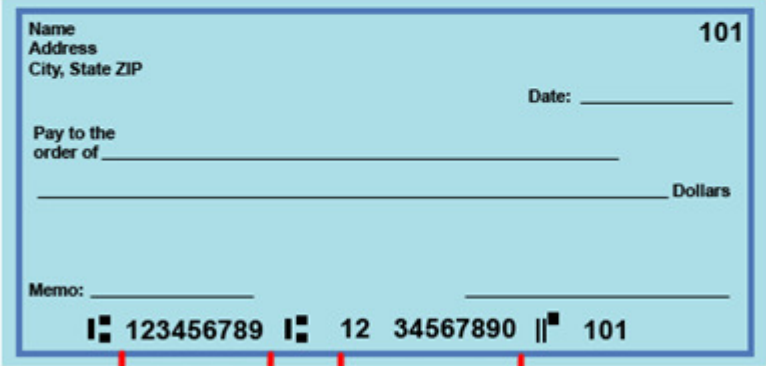
Bank Routing Number

The first set of 9 numbers on the bottom left of your check is your Bank Routing Number. This number is between the right and left symbols that look like this: 

Account Number

Your account number is a set of numbers that appear near your Bank Routing Number and may start with zero. This number is to the left of a symbol that looks like this: 

Do not include your check number as part of your Account Number.



OK

Review Loan - Paperless method

The Review section is the last section to complete the loan request process. The top of the page displays a review of all of the details of your request, including loan information, repayments, disbursement, and fees.

Continued on next page

Request or Quote a Loan, Continued

Review Loan - Paperless method (continued)

The screenshot shows the 'Request a Loan' web application with the 'Review' tab selected. The interface includes a progress bar at the top with steps: Education, Eligibility, Loan Quote, Disbursement Options, and Review. Below the progress bar, the 'Review' section displays loan details for Plan: R & D SALES, INC and Participant: AMELIA EARHART. The loan number is 001-80001 and the SSN is 111-00-0001. The 'Loan Information' section shows a request date of 03/02/2009, loan purpose of General Purpose, loan amount of \$2,000.00, interest rate of 7.25%, and total interest due of \$385.69. The 'Loan Repayments' section shows a total repayment amount of \$2,385.69, repayment frequency of Bi-Weekly, loan term of 5 years, number of repayments of 130, and a repayment amount of \$18.36 Bi-Weekly. The 'Loan Disbursement' section shows the loan payee name as AMELIA EARHART, contact email as schammp@nationwide.com, disbursement method as Check, delivery type as Standard Mail, deliver check to as Participant, delivery name as AMELIA EARHART, and delivery address as 1 Nationwide Street, Columbus, OH 43015. The 'Fee Information' section shows an administrator application fee of \$ xx.xx, an administrator maintenance fee of \$ xx.xx per year, and a nationwide maintenance fee of \$ 12.00 per year.

| Loan Information | |
|---------------------|-----------------|
| Request Date: | 03/02/2009 |
| Loan Purpose: | General Purpose |
| Loan Amount: | \$2,000.00 |
| Interest Rate: | 7.25 % |
| Total Interest Due: | \$385.69 |

| Loan Repayments | |
|-------------------------|-------------------|
| Total Repayment Amount: | \$2,385.69 |
| Repayment Frequency: | Bi-Weekly |
| Loan Term: | 5 years |
| Number of Repayments: | 130 |
| Repayment Amount: | \$18.36 Bi-Weekly |

| Loan Disbursement | |
|----------------------|---|
| Loan Payee Name: | AMELIA EARHART |
| Contact Email: | schammp@nationwide.com |
| Disbursement Method: | Check |
| Delivery Type: | Standard Mail |
| Deliver Check to: | Participant |
| Delivery Name: | AMELIA EARHART |
| Delivery Address: | 1 Nationwide Street Columbus, OH 43015 |

| Fee Information | |
|--------------------------------|-------------------|
| Administrator Application Fee: | \$ xx.xx |
| Administrator Maintenance Fee: | \$ xx.xx per year |
| Nationwide Maintenance Fee: | \$ 12.00 per year |

The bottom of the page includes some critical information. You will be required to accept the Truth in Lending and Promissory note using the following method depending on the options provided by your plan.

- Paperless method – The entire loan request process is completed on the web, you accept the Truth in Lending on the Loan System.
- Paperbased method – The loan request is completed on the web, however you will be required to sign and return

In the paperless method, the whole process will be completed electronically, so you should view and read the Truth in Lending Agreement and Promissory Note prior to accepting the agreement. You can accept the agreement by clicking the check box to confirm that you have had read and agree to the truth in lending Agreement and Promissory Note.

The screenshot shows the 'Truth in Lending Agreement' web application. It includes links for 'View Truth in Lending Agreement and Promissory Note' and 'View Repayment Schedule'. At the bottom, there is a checkbox labeled 'I have read and agree to the Truth in Lending Agreement and Promissory Note.' which is currently unchecked.

Continued on next page

Request or Quote a Loan, Continued

Review Loan - Paperless method (continued)

To view the Truth in Lending Agreement, click on the link. A new browser will open displaying the document. You will not receive a hardcopy of the loan because you will have access to the documents on the Loan System.

| | | | |
|--|---|--|-----------------------------|
|  Nationwide <small>On Your Side</small> | | R & D SALES RETIREMENT PLAN | |
| Truth in Lending Disclosure Statement | | | |
| Borrower: TIM T CONSULTANT 7891 MANOR GATE STREET C/O TONY LIBERTINI LEWIS CENTER, OH 43035-6013 | | Lender: R & D SALES RETIREMENT PLAN | |
| Amount Financed Amount of the loan is: \$ 300.00 | | | |
| Annual Percentage Rate The cost of the loan at a yearly rate: 4.25% (This interest rate is fixed for the term of the loan) | | | |
| Total Interest Paid Total interest paid will be: \$ 13.00 | | | |
| Total Repayments Amount financed plus total interest: \$ 313.00 | | | |
| Your repayments must be according to the following repayment schedule | | | |
| Number of Repayments | Amount of Repayments | When repayments are due | 1st Payment Due Date |
| 104 | \$ 3.01 | Weekly | 10/01/2010 |
| Security: | You are giving a security interest in your vested Plan balance as of the date of the Loan Process Date, together with all additions thereof, to the plan that shall at all times be equal to 100% of the unpaid principal balance of the loan together with the accrued interest. | | |
| Prepayment: | You will not be penalized for repaying the entire loan early. However, advance repayments that are less than the remaining principal amount of the loan and any accrued interest are not permitted. | | |
| Repayments: | By signing this form, you irrevocably authorize your employer to deduct from your net compensation all loan repayments as they become due to repay all principal and interest. You also irrevocably authorize the Plan's administrator to deduct from your account the fees described below on this form. | | |
| See your Plan's Participant Loan Administrator Procedures, Plan Document, and Loan Agreement for any additional information about nonpayment, default, acceleration, and any other requirements as to repayment in full before the scheduled date. | | | |
| The following fees will be deducted from your Plan account(s): | | | |
| Administrator Application Fee: \$ 1.00 | | | |
| Annual Administrator Maintenance Fee: \$ 10.00 | | | |
| Annual Nationwide Maintenance Fee: \$ 12.00 | | | |
| Plan Name: R & D SALES RETIREMENT PLAN | | | |
| Plan Number: 001-00002 | | | |
| Page 1 of 2 | | | |

The Promissory Note will also display in the same document as page 2.

Continued on next page

Request or Quote a Loan, Continued

Review Loan - Paperless method (continued)


| | |
|--|--|
|  Nationwide <small>Own Your Side</small> | R & D SALES RETIREMENT PLAN |
| Promissory Note | |
| Borrower: TIM T CONSULTANT 7891 MANOR GATE STREET C/O TONY LIBERTINI LEWIS CENTER, OH 43035-6013 | Lender: R & D SALES RETIREMENT PLAN |
| <p>Important Information Regarding Loan Amount. Due to market fluctuations, your maximum statutory loanable balance; i.e., 50% of your vested account balance; may be less than the amount originally used to calculate the terms of your loan. If your account balance has decreased, therefore, reducing your maximum statutory loanable balance to an amount less than you requested, then we may process your loan using the smaller dollar amount, and a revised amortization schedule will be forwarded to you with the loan proceed check. If the loan amount must be reduced, it will not affect the rate of interest and number of payments listed on the promissory note. However, the payment amount will be affected, generally it will be a lower amount. By signing this promissory note and signing the final loan check, you and your spouse (if applicable) agree to the terms of the final loan amortization schedule.</p> <p>Additionally, if you are refinancing an existing loan, your original loan remaining balance will change daily due to accrued interest, and may vary from what is stated on this document. Accruing interest may reduce your maximum statutory loanable balance.</p> <p>How To Complete This Form. Verify the borrower name, mailing address, Truth-In-Lending Disclosure Statement, and Promissory Note. If you decide you want the loan, your paperwork must be received within 14 days of the date of this form. Sign and date the Promissory Note and Truth In Lending Disclosure Statement. If you want to change the amount or term of this loan prior to returning this paperwork, please call your pension representative at (614) 555-4321 for a revised loan application.</p> <p>Authorization. A company representative must authorize this request.</p> <p>Fees. An Administrator loan application fee of \$ 1.00 will be deducted from your account when the loan is granted. Annual maintenance fees of \$ 12.00 to Nationwide and \$ 10.00 to the Administrator will also be deducted from your account on a monthly basis for this loan.</p> <p>Taxes. Taxes will not be withheld.</p> <p>Sign this form and return it to: R & D SALES, INC. Joe Administrator R & D SALES, INC. PALM HARBOR, FL 34685</p> <p>Additional Information. Your request will be processed as soon as administratively feasible. If you have questions regarding this request, call your pension representative at (614) 555-4321.</p> | |
| Plan Name: R & D SALES RETIREMENT PLAN Plan Number: 001-80002 | Page 2 of 2 |

You also have another option to view the payment schedule, by clicking on the view *Repayment Schedule* link. This document will outline the principal and interest for every repayment of the loan. Depending on the length of your loan, this document may have multiple pages.

Continued on next page

Request or Quote a Loan, Continued

Review Loan - Paperless method (continued)



Nationwide®
On Your Side

Nationwide Retirement Plans Repayment Schedule

Name: TIM T CONSULTANT

Loan Type: General Purpose

Loan Amount: \$ 300.00

Interest Rate: 4.25%

Repayment Amount: \$ 3.01

Repayment Frequency: Weekly

Loan Term: 2 years

| Expected Schedule | | | | | |
|---------------------|-----------------------|---------------------|--------------------------|---------------------------|------------------------|
| Repayment Number | Repayment Due Date | Repayment Amount | Repayment to Interest | Repayment to Principal | Remaining Principal |
| 1 | 10/01/2010 | \$ 3.01 | \$ 0.24 | \$ 2.77 | \$ 297.23 |
| 2 | 10/08/2010 | \$ 3.01 | \$ 0.24 | \$ 2.77 | \$ 294.46 |
| 3 | 10/15/2010 | \$ 3.01 | \$ 0.24 | \$ 2.77 | \$ 291.69 |
| 4 | 10/22/2010 | \$ 3.01 | \$ 0.24 | \$ 2.77 | \$ 288.92 |
| 5 | 10/29/2010 | \$ 3.01 | \$ 0.24 | \$ 2.77 | \$ 286.15 |
| 6 | 11/05/2010 | \$ 3.01 | \$ 0.23 | \$ 2.78 | \$ 283.37 |
| 7 | 11/12/2010 | \$ 3.01 | \$ 0.23 | \$ 2.78 | \$ 280.59 |
| 8 | 11/19/2010 | \$ 3.01 | \$ 0.23 | \$ 2.78 | \$ 277.81 |
| 9 | 11/26/2010 | \$ 3.01 | \$ 0.23 | \$ 2.78 | \$ 275.03 |
| 10 | 12/03/2010 | \$ 3.01 | \$ 0.22 | \$ 2.79 | \$ 272.24 |
| 11 | 12/10/2010 | \$ 3.01 | \$ 0.22 | \$ 2.79 | \$ 269.45 |
| 12 | 12/17/2010 | \$ 3.01 | \$ 0.22 | \$ 2.79 | \$ 266.66 |
| 13 | 12/24/2010 | \$ 3.01 | \$ 0.22 | \$ 2.79 | \$ 263.87 |
| 14 | 12/31/2010 | \$ 3.01 | \$ 0.22 | \$ 2.79 | \$ 261.08 |
| 15 | 01/07/2011 | \$ 3.01 | \$ 0.21 | \$ 2.80 | \$ 258.28 |
| 16 | 01/14/2011 | \$ 3.01 | \$ 0.21 | \$ 2.80 | \$ 255.48 |
| 17 | 01/21/2011 | \$ 3.01 | \$ 0.21 | \$ 2.80 | \$ 252.68 |
| 18 | 01/28/2011 | \$ 3.01 | \$ 0.21 | \$ 2.80 | \$ 249.88 |
| 19 | 02/04/2011 | \$ 3.01 | \$ 0.20 | \$ 2.81 | \$ 247.07 |
| 20 | 02/11/2011 | \$ 3.01 | \$ 0.20 | \$ 2.81 | \$ 244.26 |
| 21 | 02/18/2011 | \$ 3.01 | \$ 0.20 | \$ 2.81 | \$ 241.45 |
| 22 | 02/25/2011 | \$ 3.01 | \$ 0.20 | \$ 2.81 | \$ 238.64 |
| 23 | 03/04/2011 | \$ 3.01 | \$ 0.19 | \$ 2.82 | \$ 235.82 |
| 24 | 03/11/2011 | \$ 3.01 | \$ 0.19 | \$ 2.82 | \$ 233.00 |
| 25 | 03/18/2011 | \$ 3.01 | \$ 0.19 | \$ 2.82 | \$ 230.18 |
| 26 | 03/25/2011 | \$ 3.01 | \$ 0.19 | \$ 2.82 | \$ 227.36 |
| 27 | 04/01/2011 | \$ 3.01 | \$ 0.19 | \$ 2.82 | \$ 224.54 |
| 28 | 04/08/2011 | \$ 3.01 | \$ 0.18 | \$ 2.83 | \$ 221.71 |
| 29 | 04/15/2011 | \$ 3.01 | \$ 0.18 | \$ 2.83 | \$ 218.88 |
| 30 | 04/22/2011 | \$ 3.01 | \$ 0.18 | \$ 2.83 | \$ 216.05 |
| 31 | 04/29/2011 | \$ 3.01 | \$ 0.18 | \$ 2.83 | \$ 213.22 |
| 32 | 05/06/2011 | \$ 3.01 | \$ 0.17 | \$ 2.84 | \$ 210.38 |
| 33 | 05/13/2011 | \$ 3.01 | \$ 0.17 | \$ 2.84 | \$ 207.54 |
| 34 | 05/20/2011 | \$ 3.01 | \$ 0.17 | \$ 2.84 | \$ 204.70 |
| 35 | 05/27/2011 | \$ 3.01 | \$ 0.17 | \$ 2.84 | \$ 201.86 |

Page 1 of 3

Continued on next page

Request or Quote a Loan, Continued

Review Loan - Paperless method (continued)

The two sections labeled Hardship Documentation and Spousal Consent will be displayed if you are requesting a hardship loan or if spousal consent is required by your plan. The Hardship Loan section reminds you that you may need to provide appropriate documentation for this loan to be approved. Failure to do so, if applicable, may affect the status of your request. The Spousal Consent section informs you that you may be required to provide a spousal signature (when applicable) on the Truth in Lending and Promissory Note.

Truth in Lending Agreement

[View Truth in Lending Agreement and Promissory Note](#)

[View Repayment Schedule](#)

☐ I have read and agree to the Truth in Lending Agreement and Promissory Note.

Hardship Documentation

You may be required to provide appropriate hardship documentation in accordance with the loan documents for your plan. Failure to provide this documentation may affect the approval status of this loan.

Spousal Consent

You may be required to provide appropriate spousal consent in accordance with the loan documents for your plan. Failure to provide this documentation may affect the approval status of this loan.

Click "Send loan for approval" if you agree to the Truth in Lending Agreement and Promissory Note for this loan, and wish to submit this loan request for approval.

Upon completing this page, click on the *Send Loan For Approval* button.

Submission Confirmation Page for Paperless Method

This page confirms that your request was sent successfully. It indicates a loan number, which you will want to keep as a reference to track your loan. It is suggested that you print this page for your records.

It also indicates if you will receive an email notification based on the plan options.

The loan documents include:

- Confirmation page
- Truth in Lending Agreement
- Promissory Note
- Repayment Schedule

Continued on next page

Request or Quote a Loan, Continued

Page for Paperless Method (continued)

Request a Loan

| | | | |
|--------------|------------------|---------|-------------|
| Plan: | R & D SALES, INC | Number: | 001-80001 |
| Participant: | AMELIA EARHART | SSN: | 111-00-0001 |

Confirmation

Loan Request Submission Confirmation

Your loan request has been submitted electronically on 03/02/2009 and is currently pending approval.

Your Loan Number is: 100009650

Please print this confirmation for your records.

The corresponding **Loan Documents** have been sent to the following:

| | |
|----------------|-------------------------|
| Plan Sponsor: | Sponsor@sponsor.com |
| Administrator: | administrator@admin.com |
| Participant: | schamp@nationwide.com |

You'll be able to access the status of your loan application on the loans website by the above Loan Number. If you need any further assistance, please contact John Adams (614) 555-1212

After printing this page, click on the *Finish* button.

Review for Paperbased Method

In the paperbased method, your request for a loan is made electronically, however, you must still print, sign, and return the necessary documents before the loan may be approved.

Click on the *Save Loan Request* tab to receive the submission confirmation page.

Truth in Lending Agreement

[View Truth in Lending Agreement and Promissory Note](#)

[View Repayment Schedule](#)

Hardship Documentation

You may be required to provide appropriate hardship documentation in accordance with the loan documents for your plan. Failure to provide this documentation may affect the approval status of this loan.

Spousal Consent

You may be required to provide appropriate spousal consent in accordance with the loan documents for your plan. Failure to provide this documentation may affect the approval status of this loan.

If you're satisfied with your loan request, please click "Save loan request" to complete the online portion of your loan request.

Continued on next page

Request or Quote a Loan, Continued

Submission Confirmation Page for Paperbased Method

This confirmation page will instruct you to print the loan documents, sign, and return to the party listed. **This is a critical step, as your loan will not be approved until the signed documents are received, the administrator or your employer may contact you in regards to submitting additional documentation or signed loan documents.**

Confirmation

Loan Request Submission Confirmation

Your loan request has been saved on 03/12/2009. In order to be approved, click 'Print Loan Documents' below, read and sign the appropriate printed documentation, and send the loan application to:

R & D SALES, INC.
John Adams
1 ADMINISTRATOR WAY
ADMINISTRATOR CITY, OH 43017

Your Loan Number is: 100010253

Please print this confirmation for your records.

View and print your **Loan Documents**. Signed copies of this application must be sent to the address above to complete your application process. The corresponding Loan Documents have been sent to:

| | |
|----------------|-------------------------|
| Plan Sponsor: | Sponsor@sponsor.com |
| Administrator: | administrator@admin.com |
| Participant: | schamp@nationwide.com |

Once the loan has been approved, you'll be able to access the status of your loan application on the loans website by the above Loan Number. If you need any further assistance, please contact John Adams (614) 555-1212 ---cccc

Print Loan Documents **Finish**

The loan documents are the same as shown in the paperless method with the exception of a signature line on the Truth in Lendind Disclosue Statment. We recommend that you print and sign the documents provided on the Confirmation page because they contain the required signature lines.

Acknowledgement

I acknowledge that I have received and read a correct and complete copy of this Disclosure Statement on this date and that this Disclosure Statement was completed in full before I signed it. I also acknowledge receipt of this Disclosure Statement prior to signing the Promissory Note.

| | |
|------|-------------------------|
| Date | Participant's Signature |
| Date | Spouse's Signature |

You will also receive an email reminder to print your loan documents.

Continued on next page

Request or Quote a Loan, Continued

Submission Confirmation Page for Paperbased Method (continued)

Amelia Earhart
This is a reminder to print and sign the loan application for the Hardship Loan in the amount of \$5,000.00 that you requested on 03/12/2009. This loan has been assigned the Loan Number 100010253. The loan cannot be reviewed or approved until you mail the signed application to the following address:
R & D SALES, INC. John Adams 1 ADMINISTRATOR WAY ADMINISTRATOR CITY, OH 43017
Once your application has been received, it will go through the approval process. You can access the status of the request by clicking the link below. You will be directed to your account and prompted to log in to view the loan details.
[Status of Loan Application \(URL: https://isc.nwservicecenter.com \)](https://isc.nwservicecenter.com)
Your plan may require you to provide appropriate documentation with your loan documents. Failure to provide this documentation may affect the approval of your loan.
You may be required to provide appropriate spousal consent on the loan documents. Failure to provide this documentation may affect the approval of your loan.
If you need assistance or have questions concerning this loan request, please contact John Adams (614) 555-1212 ---cccc.
Please don't reply to this message because it is an automated notification. Any replies to this email won't be replied to or forwarded.
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.
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PNW-0377AO

Pending Loans

The final screen before you exit the loans system is the *Loan Summary* page. This page will display the pending loan details one last time, as well as give you another opportunity to view/print the repayment schedule and the loan documents.

You also have the ability to cancel this request before 4:00 EST, if you decide that you no longer need the loan.

Important note: At this point, if the details of this request have changed at all, you must cancel this request and start over by requesting a new loan.

The screenshot shows the 'Loan Summary' page. At the top, it displays the Plan: R & D SALES, INC and Participant: AMELIA EARTHART. Below this, it shows the Number: 001-80001 and SSN: 111-00-0001. The main section is titled 'Pending Loans' and contains a table with the following details:

| General Purpose (100009854) | Requested Loan Amount on 03/03/2009: | |
|-----------------------------|--------------------------------------|-------------------------------------|
| | \$2,000.00 | Cancel loan request |
| Original Loan Amount: | \$2,000.00 | Repayment Amount: |
| Interest Rate: | 7.25% | \$18.36 (Bi-Weekly) |
| | | Number of Repayments: |
| | | 130 |

Below the table, there are two links: [View Repayment Schedule](#) and [View Loan Documents](#). At the bottom of the page, there are two buttons: [Request loan](#) and [Close and exit](#).

When you exit this page, it will close the loan system and you will be back on the View Account/Balance Detail page of the ISC where you started.

Making Payments on a Loan

Entering the Loan System

Once your loan has been approved and funded, it will display under the *Access My Account* and *Balance Detail* tabs on the ISC.

To view any details regarding your loan at this point, click on the *Enter Loan System* button.

The screenshot displays the Nationwide Retirement Plan account interface. At the top, the Nationwide logo is on the left, and a welcome message 'Welcome, TIM : Contact Us Log Out' is on the right. Below the logo, there are tabs for 'For Individuals', 'For Businesses', and 'Access My Account'. The 'Access My Account' tab is selected, showing 'Account Summary' and 'My Profile' sub-tabs. The main content area is titled 'Manage Account R & D SALES RETIREMENT PLAN 001-80002'. It features a 'My Balance' section showing an account balance of \$790.44 as of 8/30/2010. To the right is a 'Plan Information' section with details for TIM T CONSULTANT, including SSN and Plan Number. Below these is a 'Balance Detail' section with tabs for 'Balance Detail', 'Rate of Return', 'My Funds', and 'My Funds - Chart'. The 'Balance Detail' tab is active, showing 'Total Variable Options: \$790.44', 'Total Account Value: \$790.44', and 'Current Vested Account Value: \$742.76 as of 8/30/2010'. At the bottom, there are three columns of links: 'View Account' (Transaction History, Future Allocation, Statements, Learning Center, Change Address, News, Automatic Enrollment), 'Explore Funds' (Fund Performance, Fund Evaluator, Unit Values, Trading Policies), and 'Move Money' (Change Funds on My Own, Model a Loan, Request/Quote a Loan, Enter Loan System, Change Contribution). The 'Request/Quote a Loan' and 'Enter Loan System' links are highlighted with a red box. On the right side of the page, there are two promotional banners: '6 ways to boost your credit score' and a 'Holiday note - market closure' for September 6th.

ISC Balance Detail Page

Once you've started to make payments on your loan, the ISC page will reflect your current loan balance.

To view the history of payments, enter the Loan System. On the *Loan Summary* page, click on the *View Repayment History* link.

Loan Summary

Plan: R & D SALES, INC Number: 001-80001
Participant: AMELIA EARHART SSN: 111-00-0001

Outstanding Loans

General Purpose (100009654) Requested Loan Amount on 03/03/2009: \$2,000.00 [Request Payoff Quote](#)

Original Loan Amount: \$2,000.00 Repayment Amount: \$18.36 (Bi-Weekly)
Annual Interest Rate: 7.25% First Repayment: 04/13/2009

[View Repayment History](#) Number of repayments remaining: 130
[View Loan Documents](#)

[Request loan](#) [Close and exit](#)

A new browser will open and display the Repayment History report.

Nationwide®
On Your Side

**Nationwide Retirement Plans
Repayment History**

Name: AMELIA EARHART Interest Rate: 7.25%
Loan Number: 100009654 Repayment Amount: \$ 18.36
Loan Type: General Purpose Repayment Frequency: Bi-Weekly
Loan Amount: \$ 2,000.00 Loan Term: 5 years

| Repayment Number | Repayment Date | Repayment Amount | Repayment Date Received | Repayment Amount Received | Interest Repaid | Principal Repaid |
|------------------|----------------|------------------|-------------------------|---------------------------|-----------------|------------------|
| 1 | 04/03/2009 | \$18.36 | 02/26/2009 | \$18.36 | \$5.56 | \$12.80 |
| 2 | 04/10/2009 | \$18.36 | 03/02/2009 | \$18.36 | \$5.53 | \$12.83 |

Confirmations

Email Confirmations

You will receive an email notification when a loan is requested, approved or paid off. You may receive email notifications for the following scenarios depending on the plan options:

- Loan request received and pending approval
- Loan initiated on your behalf- see example in Loan Request Initiated by Administrator or Plan Sponsor section
- Loan request approved
- Loan request rejected
- Loan is nearing payoff
- Payoff quote requested- see example in Request Payoff Quote section
- Loan paid in full
- Paperbased process- reminder to print and return loan documents- see example in Submission Confirmation for Paperbased Method

Below is an example of an email indicating that your request has been received and is pending review.

Amelia Earhart
The loan application for the General Purpose Loan in the amount of \$2,000.00 that you requested on 03/03/2009 has been received and is pending review and approval. This loan has been assigned the Loan Number 100009654 and you can access the status of the request by clicking the link below. You will be directed to your account and prompted to log in to view the loan details.
[Status of Loan Application \(URL: https://isc.nwservicecenter.com \)](https://isc.nwservicecenter.com)
You may be required to provide appropriate spousal consent on the loan documents. Failure to provide this documentation may affect the approval of your loan. If you need assistance or have questions concerning this loan request, please contact John Adams (614) 555-1212.
Please don't reply to this message because it is an automated notification. Any replies to this email won't be replied to or forwarded.
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.
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Below is an example of an approval email.

AMELIA EARHART
Good news! Your General Purpose Loan (100009654) for \$2,000.00 was approved on 03/03/2009. The loan amount will be delivered to you via check within 7-10 business days, unless express delivery was chosen.
The first loan repayment of \$18.36 will be due on 04/13/2009.
You can access the status of this loan and your repayments by clicking the link below. You will be directed to your account and prompted to log in to view the loan details.
[View Loan Status \(URL: https://isc.nwservicecenter.com \)](https://isc.nwservicecenter.com)
If you need assistance or have questions concerning this loan request, please contact John Adams (614) 555-1212.
Please don't reply to this message because it is an automated notification. Any replies to this email won't be replied to or forwarded.
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Below is an example of a rejection email.

AMELIA EARHART
We're sorry. Your General Purpose Loan (100009652) for \$2,000.00 was **rejected** on 03/03/2009. The following reason was given for the rejection:
test
You may re-apply for the loan if the rejection reason(s) can be resolved. To determine how you can resolve the rejection reason please contact John Adams (614) 555-1212.
Please don't reply to this message because it is an automated notification. Any replies to this email won't be replied to or forwarded.
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.
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Continued on next page

Confirmations, Continued

Email Confirmations (continued)

Below is an example of a notice indicating that your loan has been paid off.

Amelia Earhart

Congratulations! You **paid off** your General Purpose Loan (100009654) on 03/06/2009. Now would be a great time to consider increasing the amount you are contributing to your plan retirement account.

You can access the status of this loan by clicking the link below. You will be directed to your account and prompted to log in to view the loan details.

[View Loan Status](http://www.Nationwide.com)
(URL: <http://www.Nationwide.com>)

If you need assistance or have questions concerning this loan request, please contact John Adams at (614) 555-1212.

Please don't reply to this message because it is an automated notification. Any replies to this email won't be replied to or forwarded.

Requesting a Loan Payoff

Request Payoff Quote

When you enter the loan system, the *Loan Summary* page will display. You may have an optional button labeled “Request Payoff Quote” when your plan permits you to request loan payoff quotes for your outstanding loans.

Simply click on the *Request Payoff Quote* button.

The screenshot shows the 'Loan Summary' page for Plan: R & D SALES, INC and Participant: AMELIA EARHART. It displays loan details for a General Purpose loan with a requested amount of \$2,000.00. A red box highlights the 'Request Payoff Quote' button. Other visible details include the original loan amount, annual interest rate, repayment amount, first repayment date, and the number of remaining repayments.

Step 1 is to determine on which day you would like to payoff your loan. You may select any date up to 30 days in the future. Then click on the *Determine Payoff* button.

The screenshot shows the 'Request Loan Payoff Quote' page. It confirms the loan details and states that the user has requested a payoff quote for loan number 100009654. A red box highlights the 'Step 1 - Payoff Date' section, which includes a date picker set to 03/05/2009 and a 'Determine payoff' button. A 'Cancel' button is also visible at the bottom.

Step 2 will show you the payoff quote details. These details are only valid from the date of request until the payoff due date. If you can not payoff the loan in full by the due date, the amount is likely to change, due to accrued interest.

Continued on next page

Requesting a Loan Payoff, Continued

Request Payoff Quote (continued)

Step 2- Payoff Quote

| Loan Payoff Quote | |
|-----------------------------|-----------------|
| Loan Number: | 100009654 |
| Loan Type: | General Purpose |
| Remaining Loan Principal: | \$2,000.00 |
| Requested Loan Payoff Date: | 03/31/2009 |
| Loan Payoff Amount*: | \$2,016.68 |
| Payoff Due Date: | April 28, 2009 |

Payoff must be received by this date to remain valid.

*NOTE: There may be loan repayments in transit from your employer that could affect the loan payoff amount. Please contact your employer if you have questions about loan repayments in transit.

If you choose to pay the full remaining loan principal on your General Purpose loan number 100009654, please use the Loan Payoff Amount shown above. This amount takes into account any interest due between now and the requested Loan Payoff Date. The Loan Payoff Amount shown above must be received before April 28, 2009 in order to remain valid.

Please print your quote and include it when you mail your payment. For payee and mailing instructions, please contact John Adams (614) 555-1212.

Cancel Print payoff quote Finish

Important note: Please print this page and submit it with your payment so it gets recorded as a payoff.

To print, simply click on the *Print Payoff Quote* button. Below is an example of your payoff quote. It contains important information, so make sure to read it thoroughly. If you have any questions regarding the payoff of your loan, please contact your Employer or Plan Administrator.

AMELIA EARHART
1 NATIONWIDE STREET
COLUMBUS, OH 43015

Dear Participant:

Thank you for requesting a loan payoff quote for your account with R & D SALES, INC.

If you choose to pay the full outstanding loan balance on your General Purpose loan number 100009654, please use the Loan Payoff Amount shown below. This amount takes into account any interest due between now and the requested Loan Payoff Date. The Loan Payoff Amount shown below must be received before April 28, 2009 in order to remain valid.

Loan Number: 100009654
Requested Loan Payoff Date: 03/31/2009

Loan Payoff Amount: \$2016.68
Payoff Due Date: April 28, 2009

This payoff must be in the form of a **Cashier's Check** or **Money Order**. If you have any questions about the payment or mailing instructions, please contact John Adams (614) 555-1212.

*NOTE: There may be loan repayments in transit from your employer that could affect the loan payoff amount. Please contact your employer if you have questions about loan repayments in transit.

If you have any further questions, please call Participant Services at (888) 867-5175.

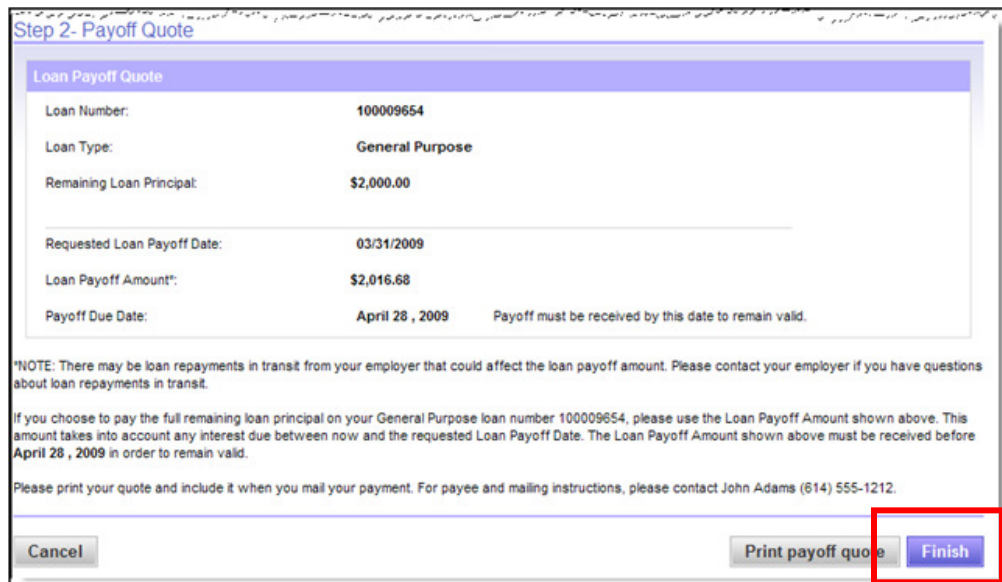
Sincerely,
Participant Services

Continued on next page

Requesting a Loan Payoff, Continued

Request Payoff Quote (continued)

To finish this quote, click on the *Finish* button. You will close the Loan System and be back on your ISC landing page.



Step 2- Payoff Quote

| Loan Payoff Quote | |
|-----------------------------|--|
| Loan Number: | 100009654 |
| Loan Type: | General Purpose |
| Remaining Loan Principal: | \$2,000.00 |
| <hr/> | |
| Requested Loan Payoff Date: | 03/31/2009 |
| Loan Payoff Amount*: | \$2,016.68 |
| Payoff Due Date: | April 28 , 2009 Payoff must be received by this date to remain valid. |

*NOTE: There may be loan repayments in transit from your employer that could affect the loan payoff amount. Please contact your employer if you have questions about loan repayments in transit.

If you choose to pay the full remaining loan principal on your General Purpose loan number 100009654, please use the Loan Payoff Amount shown above. This amount takes into account any interest due between now and the requested Loan Payoff Date. The Loan Payoff Amount shown above must be received before **April 28 , 2009** in order to remain valid.

Please print your quote and include it when you mail your payment. For payee and mailing instructions, please contact John Adams (614) 555-1212.

Cancel Print payoff quote **Finish**

Loan Request Initiated by Administrator or Plan Sponsor

Email Notification

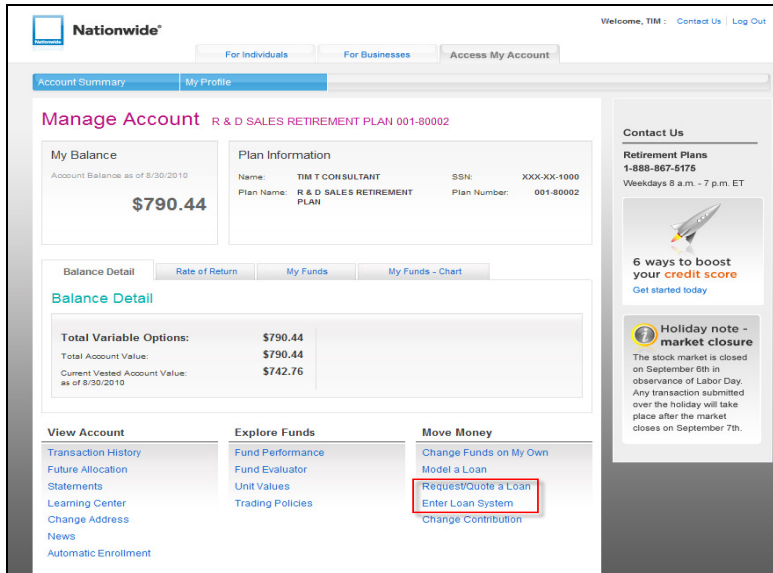
Your Plan Administrator or Plan Sponsor may initiate the request of a loan on your behalf. In this situation, they will enter all of the necessary information for you in the loan system.

You will receive an email notification indicating that a loan has been requested for you. An example is below.

Amelia Earhart
The loan application for a Hardship Loan in the amount of \$1,000.00 has been requested for you on 03/05/2009 by your Plan Administrator. This loan has been assigned the Loan Number 100009997.
Before this loan can be approved, you must agree to the terms of the loan by clicking on the link below. You will be directed to your account and prompted to log in in order to review the loan and agree to the terms.
[Review and Acknowledge Loan Application \(URL: https://isc.nwservicecenter.com \)](https://isc.nwservicecenter.com)
Your plan may require you to provide appropriate documentation with your loan documents. Failure to provide this documentation may affect the approval of your loan.
You may be required to provide appropriate spousal consent on the loan documents. Failure to provide this documentation may affect the approval of your loan. If you need assistance or have questions concerning this loan request, please contact John Adams (614) 555-1212.
Please don't reply to this message because it is an automated notification. Any replies to this email won't be replied to or forwarded.
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Entering the Loan System

Once you receive the notice above, you will, however, still need to acknowledge that you approve of the loan details. Begin by logging into the ISC and entering the loan system, as shown below.



Pending Loan

You will notice on the *Pending Loans* screen that the loan was requested by the Administrator.

Continued on next page

Loan Request Initiated by Administrator or Plan Sponsor, Continued

Pending Loan (continued)

Click on the *Review Loan Request* button to see the details.

The screenshot displays a web interface titled "Loan Summary". At the top, it lists the Plan as "R & D SALES, INC" and the Participant as "AMELIA EARHART". It also shows the Plan Number as "001-80001" and the SSN as "111-00-0001". Below this, a section titled "Pending Loans" contains a message: "Please click the 'Review loan request' button on any pending loans to give your agreement to the loan terms before it may be approved." A table lists a "Hardship Loan (100009997)" requested by the Administrator on 03/05/2009 for an amount of \$1,000.00. To the right of this entry is a button labeled "Review loan request". Below the table, the loan details are shown: Original Loan Amount of \$1,000.00, Annual Interest Rate of 7.25%, Repayment Amount of \$39.93 (Bi-Weekly), and Number of Repayments of 26. At the bottom, there are links for "View Repayment Schedule" and "View Loan Documents".

| Loan Summary | |
|--------------|------------------|
| Plan: | R & D SALES, INC |
| Participant: | AMELIA EARHART |
| Number: | 001-80001 |
| SSN: | 111-00-0001 |

| Pending Loans | |
|--|---|
| Please click the "Review loan request" button on any pending loans to give your agreement to the loan terms before it may be approved. | |
| Hardship Loan (100009997) | Requested by Administrator on 03/05/2009: \$1,000.00 |
| Original Loan Amount: | \$1,000.00 |
| Annual Interest Rate: | 7.25% |
| Repayment Amount: | \$39.93 (Bi-Weekly) |
| Number of Repayments: | 26 |
| View Repayment Schedule | |
| View Loan Documents | |

Agree to Requested Loan

The next page displays the loan details. Please review this page carefully to ensure that you agree to the request. If so, check the *Truth In Lending* check box and click the *Send Loan For Approval* button.

If you do not agree with the details, you have the ability to reject this loan.

Continued on next page

Loan Request Initiated by Administrator or Plan Sponsor, Continued

Agree to Requested Loan (continued)

 **Loan System**

[Close](#)

Agree to Requested Loan

[Education](#) [Review](#)

[printer friendly](#)

| | | | |
|--------------|------------------|---------|-------------|
| Plan: | R & D SALES, INC | Number: | 001-80001 |
| Participant: | AMELIA EARHART | SSN: | 111-00-0001 |

Loan Information

| | |
|---------------------|---------------|
| Request Date: | 03/05/2009 |
| Requested By: | Administrator |
| Loan Purpose: | Hardship Loan |
| Loan Amount: | \$1,000.00 |
| Interest Rate: | 7.25 % |
| Total Interest Due: | \$37.98 |

Loan Disbursement

| | |
|----------------------|---------------------------------------|
| Loan Payee Name: | AMELIA EARHART |
| Contact Email: | schamp@nationwide.com |
| Disbursement Method: | Check |
| Delivery Type: | Standard Mail |
| Deliver Check to: | Participant |
| Delivery Name: | AMELIA EARHART |
| Delivery Address: | 1 PARTICIPANT WAY DUBLIN, OH 43017 |

Loan Repayments

| | |
|-------------------------|-------------------|
| Total Repayment Amount: | \$1,037.98 |
| Repayment Frequency: | Bi-Weekly |
| Loan Term: | 1 year |
| Number of Repayments: | 26 |
| Repayment Amount: | \$39.93 Bi-Weekly |

Fee Information

| | |
|--------------------------------|-------------------|
| Administrator Application Fee: | \$ xx.xx |
| Administrator Maintenance Fee: | \$ xx.xx per year |
| Nationwide Maintenance Fee: | \$12.00 per year |

Truth in Lending Agreement

[View Truth in Lending Agreement and Promissory Note](#)

[View Document Schedule](#)

☐ I have read and agree to the Truth in Lending Agreement and Promissory Note.

Hardship Documentation

You may be required to provide appropriate hardship documentation in accordance with the loan documents for your plan. Failure to provide this documentation may affect the approval status of this loan.

Spousal Consent

You may be required to provide appropriate spousal consent in accordance with the loan documents for your plan. Failure to provide this documentation may affect the approval status of this loan.

Click "Send loan for approval" if you agree to the Truth in Lending Agreement and Promissory Note for this loan, and wish to submit this loan request for approval.

[Reject Loan](#)

[Back](#)

[Send loan for approval](#)

PNW-0326AO

Privacy & Security

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Home Office: One Nationwide Plaza, Columbus, OH 43215.

Continued on next page

Loan Request Initiated by Administrator or Plan Sponsor, Continued

Agree to Requested Loan (continued)

Once you send this request for approval, the next screen will display your confirmation of submission. You do have another opportunity to print the loan documents from here.

Request a Loan

| | | | |
|--------------|------------------|---------|-------------|
| Plan: | R & D SALES, INC | Number: | 001-80001 |
| Participant: | AMELIA EARHART | SSN: | 111-00-0001 |

Confirmation

Loan Request Submission Confirmation

Your loan request has been submitted electronically on 03/05/2009 and is currently pending approval.

Your Loan Number is: **100010010**

Please print this confirmation for your records.

You may view your [Loan Documents](#).

You'll be able to access the status of your loan application on the loans website by the above Loan Number. If you need any further assistance, please contact **John Adams (614) 555-1212**

[Print](#) [Finish](#)

Click the *Finish* button to exit the loan system and return to the *ISC* landing page.

You will continue to receive email notices when the status of your loan has changed to either approved or rejected. If approved, once funded, you will see the current loan balance on the *ISC* page and can enter the loan system to check the details or a request a loan payoff quote.