



Find your path to Retirement Readiness

Use this Enrollment Guide to get started

Welcome

This guidebook provides a great opportunity to learn about and join your Retirement Plan — a valuable benefit provided by your employer. Participating in your Retirement Plan is one of the best ways to prepare for your future.

Participating in the Plan is easy. This guidebook will show you how. Turn the page, and take the first step toward a brighter future.

Use this booklet to take your first steps on the path to Retirement Readiness.



REASONS TO ENROLL — PAGE 1

How we help you plan and prepare for retirement



PLAN HIGHLIGHTS — PAGE 5

Eligibility, contribution types and limits, and access to your money



INVESTMENT PATHS — PAGE 7

available through the Plan



PLAN RESOURCES PAGE — PAGE 16

Retirement education, tools and calculators



ENROLL — PAGE 18

using the information provided

Why should I join the Plan?

You will probably need more retirement income than Social Security can provide.



Contributing regularly can help you accumulate additional savings to retire on your terms.



Can you live on 40% of what you earn now?

40%

Amount of pre-retirement income that Social Security may replace.¹ It could be less.

How will you pay your health care expenses?



\$275,000

Amount a 65-year-old couple can expect in **total out-of-pocket health care expenses** through retirement.²

Will you outlive your savings?



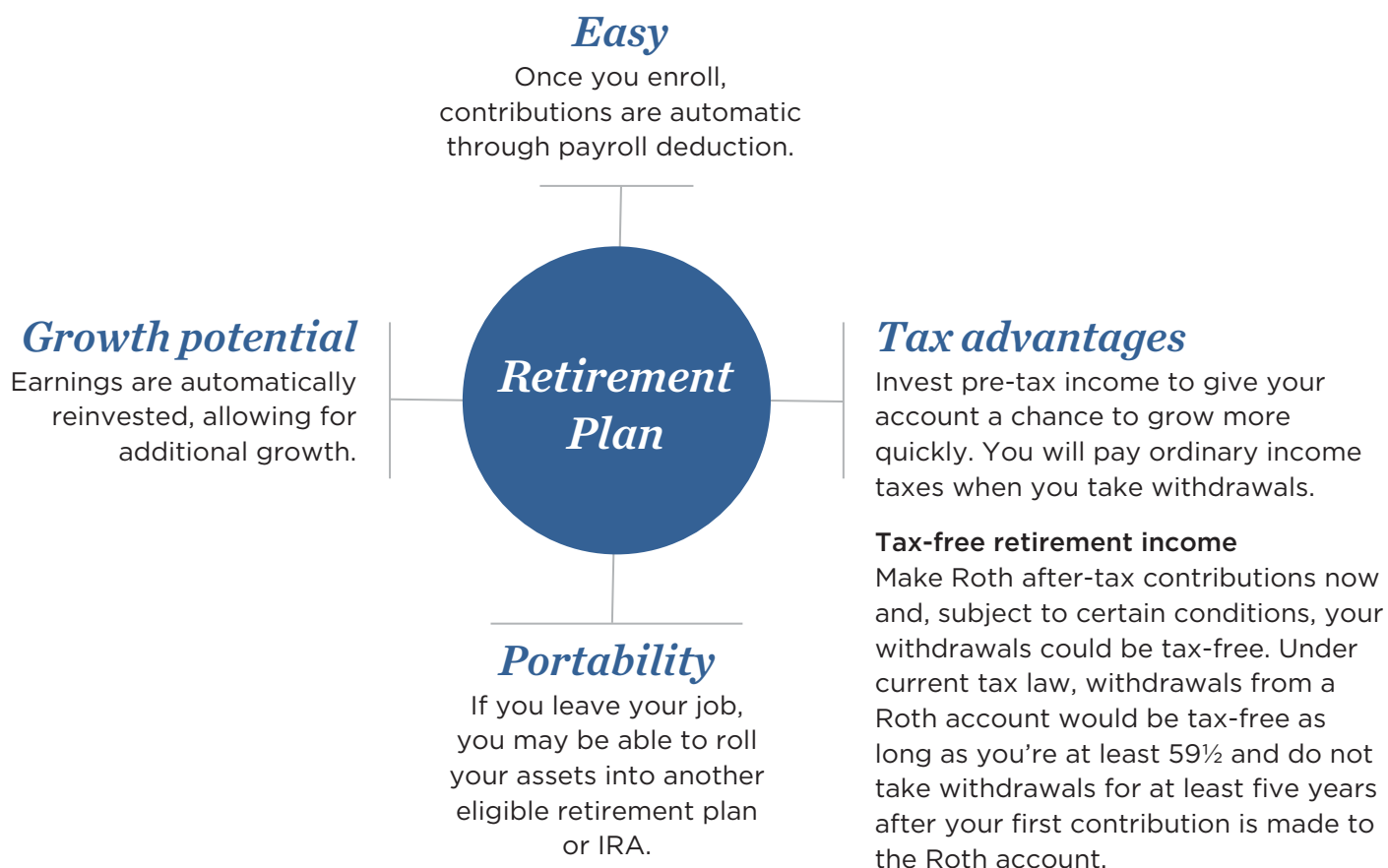
Age that an estimated **one in four 65-year-olds today will reach**. One in ten are expected to live past 95.³

¹ Better Information on Income Replacement Rates Needed to Help Workers Plan for Retirement, Government Accountability Office (March 2016); Understanding The Benefits, Social Security Administration (July 2017). Calculated as amount of pre-retirement income GAO says an average person needs in retirement less the amount of income SSA says Social Security replaces, on average.

² Retiree Health Care Costs Continue to Surge, Fidelity Viewpoints (September 2017). Estimate based on a hypothetical couple retiring in 2017, with average life expectancies of 85 for a male and 87 for a female.

³ Life Expectancy, Social Security Administration (accessed September 2017).

What are the benefits of participation?

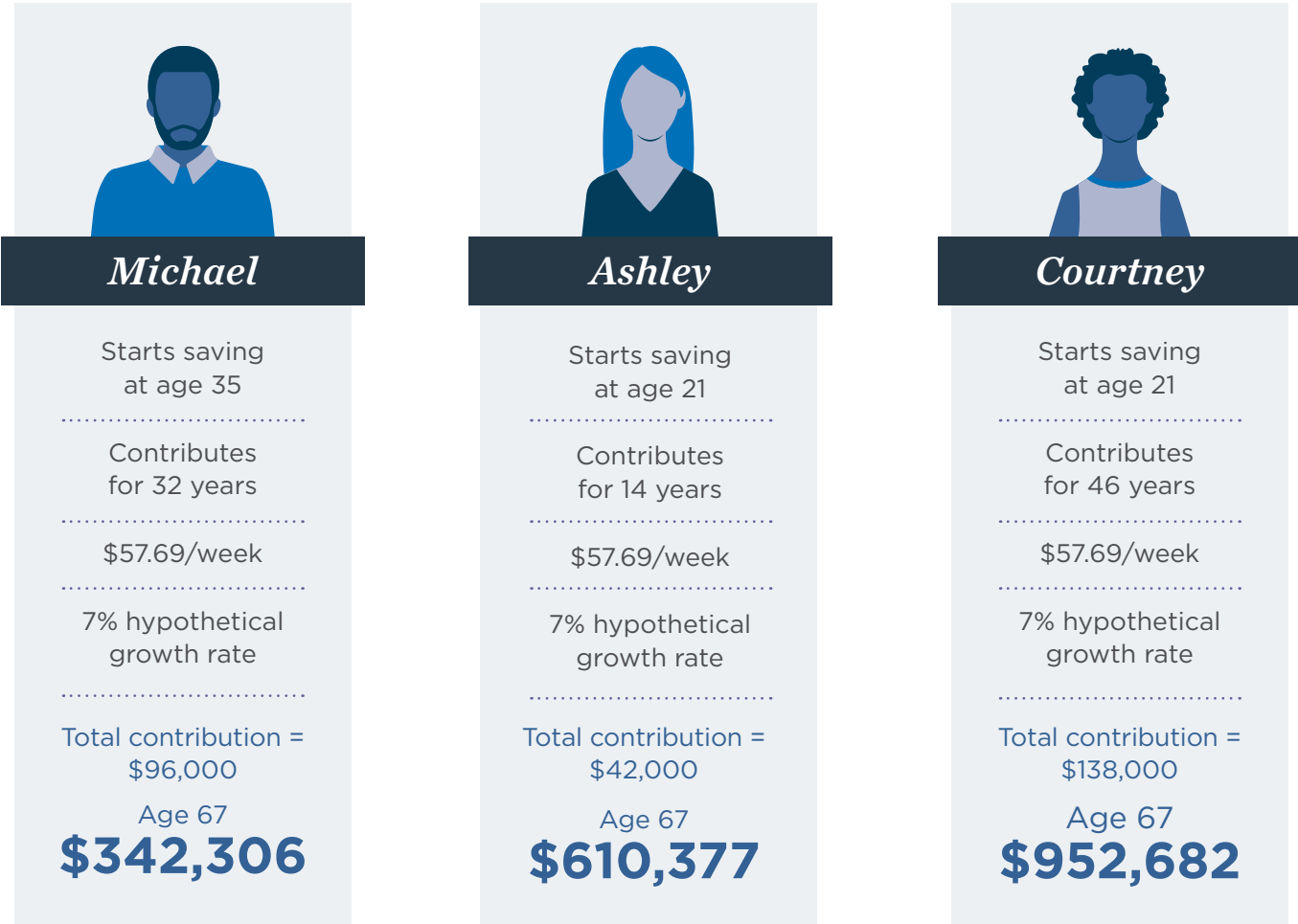


Learn more about the benefits of retirement plan participation at nationwide.com/myretirement

Why should I start now?

The earlier you start saving, the less it may cost per pay period to reach your goal.

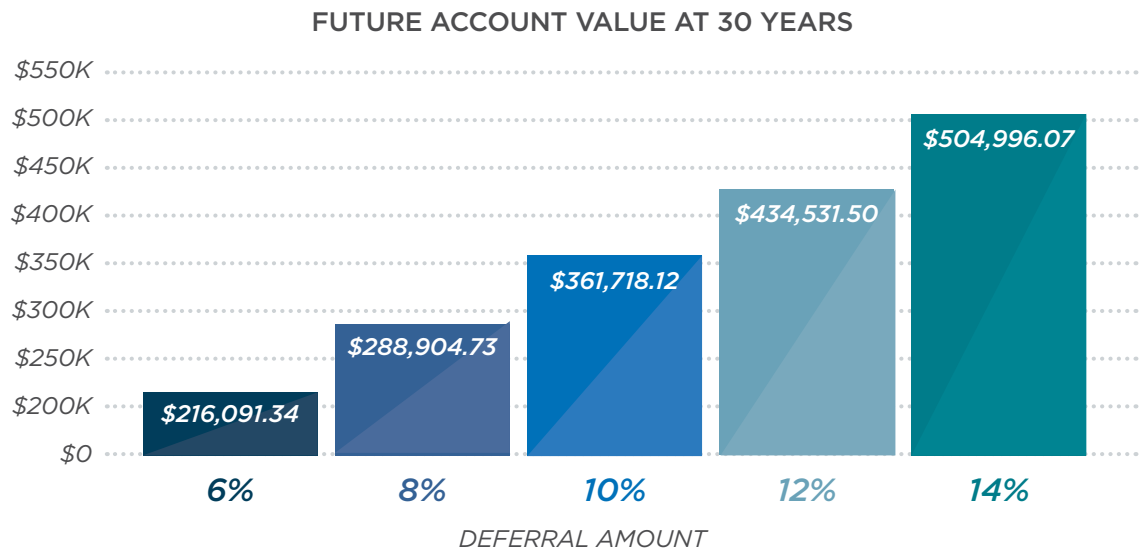
That’s because per-pay period contributions combined with any earnings get continually reinvested. This process is called compounding, and it uses time to help your money make money for you. Like all investing strategies, compounding is not guaranteed to provide enough money through retirement. However, the longer the time until you want to start withdrawing your money, the greater the potential for your regular contributions and their earnings to grow.




This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a \$30,000 annual salary. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less. The interest compounded annually is based on weekly contributions.

How much can I afford to contribute?

Some industry analysts think workers should save 10% to 15% per pay period for retirement.⁴



Before you decide, consider using our **Paycheck Impact Calculator**, a tool that can help you see how your pretax contribution may reduce your take-home pay.



You can find the calculator at
nationwide.com/myretirement

Remember that if you choose to make a Roth contribution, your paycheck impact is the same as your deferral per pay period.

⁴Choose the Right Contribution Rate for Your 401k, U.S. News & World Report (March 2017).

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

The table shows the cumulative value of 26 biweekly deferral amounts at various percentages of pay, assuming a compounded annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$40,000. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.

Administration Highlights for Cosumnes Community Services District 457(b) Governmental Plan

Plan Details

Plan name: Cosumnes Community Services District 457(b) Governmental Plan
Plan number: 381-60074

Effective Date

Original effective date: December 29, 1993
Amended effective date: January 1, 2021

Plan Year

January 1 through December 31

Eligibility Requirements

Minimum age: None
Waiting period: None

Waiver: None

Excluded from eligibility: Independent Contractor

Plan Entry Dates

Immediate: **Immediately** coinciding with or following the date on which you satisfy the eligibility requirements.

Salary Deferral Contributions

Any combination of *Pre-Tax*¹ or *Roth After-Tax*² Salary Deferral Contributions, up to the maximum percentage of your salary allowed by law, not to exceed current limits set by IRS regulations. Your Salary Deferral Contributions are always 100% vested.

You may make changes to your salary deferral percentages on the following dates:

- First day of the month

NOTE: You may stop your salary deferrals at any time.

The maximum dollar amount you can contribute for calendar year 2021 in total Elective Contributions is \$19,500. If you are eligible for Catch-up Contributions your maximum is \$26,000. If allowed by the plan and you are age 50 or older, you are eligible for a Catch-up Contribution of \$6,500 thus increasing your maximum you can contribute for the calendar year to \$26,000.

¹ You may be eligible for a tax credit of 10% to 50% of the first \$2,000 you contribute, depending on your adjusted gross income – the lower your income, the higher your credit rate. Please see your tax Financial Professional for additional details.

² Special tax treatment will apply to certain distributions from the Roth Account after the expiration of a 5-year participation period. Please see your tax Financial Professional for additional details.

Vesting

Immediate: All contributions are 100% vested.

Exclusions: None

Normal Retirement Age: 65 for all participants except police and fire
50 for police and fire participants

Distributions

Funds are available upon death or termination of employment.

Unforeseeable Emergency: Allowed by the Plan
De Minimis exception: Allowed by the Plan
In-Service at 70 1/2: Allowed by the Plan
Loans: Allowed by the Plan

Please review your Summary Plan Description for any conditions that may apply to these withdrawals and any additional withdrawals that your plan may allow.

Rollovers

The plan will accept eligible roll-over contributions from the following sources:

- A qualified plan including a plan that permits Roth elective deferrals, *but* excluding after-tax employee contributions
- A 403(b) plan excluding after-tax employee contributions
- An eligible 457(b) plan

Employee Statements

Provided quarterly.

This is a General summary of your plan's provisions. A complete description of the plan will be provided to you in your Summary Plan Provisions. If there are any differences between this summary, your Summary Plan Provision, and the Plan Document, the Plan Document will govern.

10 W. Nationwide Boulevard, Columbus, OH 43215

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. The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.


Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2020

PNN-1807AO.1 (03/20)

Which path should I take?

Your age, investing experience and personal preference may help you choose.

Some retirement savers are very comfortable choosing investment options. Others prefer to have a little help or would rather have someone else do it for them. Consider one of these paths as you decide how to invest.




Help me do it
- PAGE 8 -

Select **one** target date retirement fund.

Fund manager manages asset diversification to become more conservative as retirement year gets nearer.

You may need to make adjustments to your investment strategy as your needs, projected retirement date or other personal factors change over time.



Do it myself
- PAGE 9 -

Select your investments from the options available through the Plan

Manage your asset mix to achieve a comfortable balance of risk vs. growth potential

Revisit your investment strategy as your needs change over time

Please remember there is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved, nor that a diversified portfolio will produce better results than a nondiversified portfolio. Asset allocation and diversification do not guarantee returns or insulate an investor from potential losses, including possible loss of principal.

Even with professional management, there is no guarantee that your investment objectives will be met. There is no guarantee that professional management of your retirement assets will provide enough income at or through retirement.

Target Maturity Funds, also called Target Date Funds, are designed for people who plan to begin withdrawing money during or near a specific target date, like at retirement. These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. In addition to the expenses of the Target Maturity Funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal value of the fund is not guaranteed at any time, including the target date.



Can I choose just one fund for my needs?

Yes! **Consider just one fund from the menu** of target date retirement funds, which manage investment mix to become gradually more conservative as the retirement date described by the fund’s name approaches. Because these funds are already diversified among asset classes to meet the fund’s investment objectives, they are designed to be used as the sole investment vehicle for your Plan account.

BENEFITS OF ONE FUND CHOICE

Simplifies the investment decision	Provides diversification across a broad variety of asset classes	Automatically rebalances your assets
------------------------------------	--	--------------------------------------



Consider selecting just one of the “Help me do it” funds that your plan offers.

Not available in all retirement plans. Check with your plan provider.

Please remember there is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved, nor that a diversified portfolio will produce better results than a nondiversified portfolio. Asset allocation and diversification do not guarantee returns or insulate an investor from potential losses, including the possible loss of principal.

Target date funds typically use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. It’s important to remember that no strategy can assure a profit or prevent a loss in a declining market. A target date fund’s principal value is not guaranteed at any time, including the target date, and is not guaranteed to provide enough income through retirement.

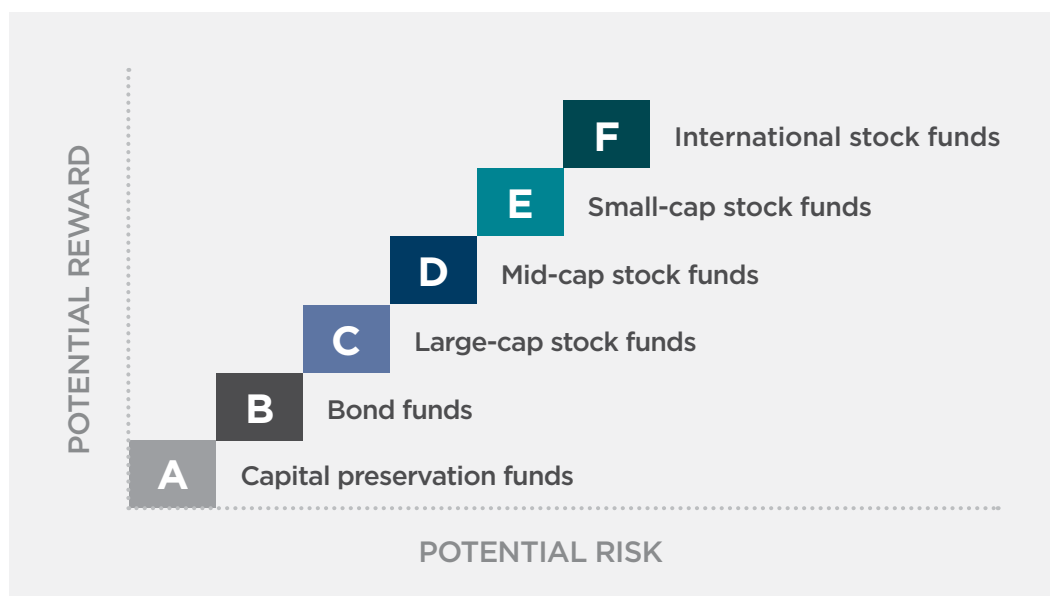


What funds should I invest in?

That's a question only you can answer.

The core investment options in the retirement plan are mutual funds, which are portfolios of underlying stocks, bonds and other investment options. Each fund is managed by a professional money manager and has a stated objective or investment style. Select funds to have a mix of asset classes, that meet your personal criteria and to match your comfort with market risk.

For more information on specific investment options, go to www.nationwide.com/investmentoptions and enter your case number 381-60074. Select Comparative Chart of Investment Options. Under each fund name, you can link to the prospectus and/or fact sheet.



Every investment has a risk level associated with it. That risk level generally corresponds with the likelihood of a reward, based on time and market conditions. The higher the risk, the greater the potential for growth, but at a higher risk of losing value. The lower the risk, the less the potential for return, but at a lower risk of losing value.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

International stock funds involve risks such as currency fluctuation, political instability, foreign regulations, differences in accounting and limited availability of information.

Small-cap stock funds may have less liquidity, be subject to greater price volatility and involve greater market risk than the overall market.

Mid-cap stock funds may have less liquidity than funds investing in larger, established companies, and may be subject to greater price volatility and risk than the overall stock market.

Large-cap stock funds tend to be dominated by well-established companies that may have less room to grow and thus, may not have the same growth potential as mid- or small-cap funds.

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

Capital preservation fund returns may not keep pace with inflation, and may produce a negative rate of return when fund expenses are factored in.



Use this Investor Profile Questionnaire to help you decide how to invest your Plan account

1. Your current age is:

- ☐ Over 70 (1 point)
- ☐ 60-70 (4 points)
- ☐ 50-59 (8 points)
- ☐ 35-49 (12 points)
- ☐ 34 or younger (16 points)

2. When do you anticipate taking regular cash distributions from your account?

- ☐ Less than 5 years (2 points)
- ☐ 5 – 9 years (5 points)
- ☐ 10 – 15 years (7 points)
- ☐ More than 15 years, or I do not anticipate taking cash distributions (10 points)

3. In addition to your current employer-sponsored retirement plan, do you have other retirement plan benefits such as a defined benefit pension or defined contribution profit sharing plan?

- ☐ No (0 points)
- ☐ Yes (20 points)

4. If \$100,000 was invested at the beginning of the year, which example best describes your tolerance for risk?

- ☐ Portfolio A — \$95,000-\$115,000 (1 point)
- ☐ Portfolio B — \$90,000-\$125,000 (4 points)
- ☐ Portfolio C — \$85,000-\$140,000 (7 points)
- ☐ Portfolio D — \$80,000-\$150,000 (10 points)

5. While riskier than bond investments, stock investments offer the potential of higher long-term investment returns. What is your feeling about investing a portion of your money in stock investments?

- ☐ I am concerned that stock investments are too risky and would prefer a higher allocation to bonds (1 point)
- ☐ I understand there is additional risk with stock investments and would consider a more balanced allocation to stocks and bonds (5 points)
- ☐ I understand there may be some additional risks in stock investing, but the opportunity to achieve long-term growth with a higher allocation to equities is worth serious consideration (9 points)
- ☐ I understand the risks, but recognize there are growth opportunities in stock markets, and would like to maximize those opportunities (12 points)

6. Given the volatility of the capital markets, your account value will fluctuate over time. The three choices below show potential account value ranges after a three year investment period. If you were to invest \$50,000, which portfolio would you select?

- ☐ Account value range of \$48,000 - \$53,000 (2 points)
- ☐ Account value range of \$45,000 - \$58,000 (6 points)
- ☐ Account value range of \$40,000 - \$60,000 (10 points)

Take your total points from the questionnaire and look for the profile that best describes you.

<i>Total points:</i>	Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative
	58+	40 - 57	27 - 39	17 - 26	16 or less



Sample investment option allocations based on the Investor Profile results

	Aggressive	Moderately aggressive	Moderate	Moderately conservative	Conservative
International	33%	25%	20%	14%	9%
Small-cap	7%	6%	5%	3%	2%
Mid-cap	10%	9%	7%	6%	4%
Large-cap	40%	35%	28%	22%	15%
Bonds	7%	18%	28%	38%	39%
Capital preservation	3%	7%	12%	17%	31%



Aggressive

Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.



Moderately aggressive

Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from his/her investable assets.



Moderate

Best suits an investor who seeks relatively stable growth and a low level of income. The investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. The main objective is to limit fluctuations to less than those of the overall stock market.



Moderately conservative

Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a Conservative profile.



Conservative

Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and to preserve capital while providing income. Fluctuations in the value of these portfolios tend to be minor.

The Asset Allocation Tool is provided for educational purposes only. It is not intended to provide personalized investment advice. The Tool, including the Investor Profile Questionnaire and Asset Mix Chart, is made available through license agreement between Wilshire Associates and Nationwide. The questionnaire does not consider all factors necessary in making an investment decision (e.g., personal and financial information and investment objective). In no way should the Asset Allocation Tool, the questionnaire or the chart be viewed as investment advice or establishing any kind of advisory relationship with Wilshire Associates. Wilshire Associates does not endorse and/or recommend any specific financial product that may be used in conjunction with the asset allocation models that are presented. Please consult with your financial professional and obtain the financial product's prospectus (or its equivalent) and read it carefully prior to investing.

Nationwide Retirement Flexible Advantage Comparative Investment Chart

COSUMNES COMMUNITY SERVICES DISTRICT 457(b) PLAN

Period Ending 11/30/2020 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)	INQUIRE Code	Gross Exp Ratio	Month	YTD	Annualized as of 09/30/2020				Since Inception	Inception Date
					1 Year	3 Year	5 Year	10 Year		
Specialty										
Prncpl RealEst Sec Inst (PIREX)	5260	0.93%	9.13%	-5.91%	-10.87%	4.84%	6.58%	9.62%	10.71%	12/06/2000
International stocks										
AmFds New Wld R6 (RNWGX)	2605	0.60%	11.90%	17.52%	14.41%	7.61%	11.28%	5.98%	8.35%	06/17/1999
Fid Intl Indx (FSPSX)	6091	0.03%	14.92%	2.95%	0.71%	0.72%	5.31%	4.71%	4.50%	11/05/1997
FidAdv Intl Gr Inst (FIIX)	4698	0.97%	9.59%	11.45%	17.53%	9.57%	10.59%	8.75%	5.09%	11/01/2007
MFS Intl Intrinsic Val R6 (MINJX)	6319	0.63%	9.37%	15.48%	17.73%	9.97%	11.91%	10.88%	7.58%	05/01/2006
<i>index: EAFE</i>			15.50%	3.03%	0.49%	0.62%	5.26%	4.62%		
Small-cap stocks										
Fid SmCap Indx (FSSNX)	6097	0.02%	18.38%	10.38%	0.47%	1.84%	8.10%	N/A	10.53%	09/08/2011
MFS New Disc R6 (MNDKX)	6321	0.96%	12.38%	31.86%	29.25%	20.04%	17.95%	13.83%	11.16%	12/31/1996
WF Spec SmCap Val R6 (ESPRX)	6356	0.85%	15.85%	-5.55%	-14.24%	-2.49%	5.51%	8.82%	10.11%	05/07/1993
<i>index: Russell 2000</i>			18.43%	10.41%	0.39%	1.77%	8.00%	9.85%		
Mid-cap stocks										
Fid MdCap Indx (FSMDX)	6094	0.02%	13.81%	11.77%	4.50%	7.05%	10.04%	N/A	12.15%	09/08/2011
MFS MdCap Gr R6 (OTCKX)	5428	0.74%	9.91%	27.57%	25.38%	19.94%	17.85%	15.64%	8.33%	12/31/1996
Vic Syc Estblshd Val R6 (VEVRX)	5449	0.58%	14.13%	3.18%	-5.11%	3.19%	8.24%	N/A	7.77%	03/03/2014
<i>index: S&P 400</i>			14.28%	6.70%	-2.16%	2.90%	8.11%	10.49%		
Large-cap stocks										
Col Divd Inc Inst2 (CDDRX)	4809	0.62%	11.04%	4.92%	3.55%	8.43%	11.95%	11.94%	8.10%	03/04/1998
DodgeCox Stk (DODGX)	1387	0.52%	18.31%	2.89%	-2.39%	2.84%	9.06%	11.03%	10.72%	01/04/1965
Fid 500 Indx (FAXIX)	6086	0.01%	10.93%	13.93%	15.05%	12.18%	14.05%	13.64%	10.35%	02/17/1988
TRowePr Blue Chip Gr I (TBCIX)	6346	0.56%	8.17%	31.53%	36.23%	20.95%	20.18%	18.05%	11.78%	06/30/1993
<i>index: S&P 500</i>			10.95%	14.02%	15.15%	12.28%	14.15%	13.74%		
Balanced										
BlkRk LfPath Indx 2025 K (LIBKX)	4677	0.15%	6.87%	9.41%	8.78%	6.67%	8.06%	N/A	6.68%	05/31/2011
BlkRk LfPath Indx 2030 K (LINKX)	4678	0.15%	8.23%	9.45%	8.74%	6.85%	8.65%	N/A	7.08%	05/31/2011
BlkRk LfPath Indx 2035 K (LIJKX)	4679	0.16%	9.38%	9.47%	8.75%	7.02%	9.19%	N/A	7.43%	05/31/2011
BlkRk LfPath Indx 2040 K (LIKXK)	4680	0.16%	10.56%	9.37%	8.64%	7.10%	9.64%	N/A	7.74%	05/31/2011
BlkRk LfPath Indx 2045 K (LIHKX)	4681	0.16%	11.52%	9.53%	8.69%	7.19%	9.93%	N/A	7.96%	05/31/2011
BlkRk LfPath Indx 2050 K (LIPKX)	4682	0.16%	11.98%	9.68%	8.68%	7.21%	10.00%	N/A	8.10%	05/31/2011
BlkRk LfPath Indx 2055 K (LIVKX)	4683	0.16%	12.01%	9.65%	8.76%	7.21%	10.03%	N/A	8.23%	05/31/2011
BlkRk LfPath Indx 2060 K (LIZKX)	5291	0.17%	12.05%	9.68%	8.68%	7.22%	N/A	N/A	11.39%	02/29/2016
BlkRk LfPath Indx 2065 K (LIWKX)	6450	0.18%	12.04%	10.15%	N/A	N/A	N/A	N/A	6.37%	10/30/2019
BlkRk LfPath Indx Rtrm K (LIRKX)	4684	0.14%	5.68%	9.82%	8.70%	6.33%	6.87%	N/A	5.76%	05/31/2011
<i>index: Balanced Benchmark</i>			8.18%	8.74%	6.48%	5.68%	7.60%	7.06%		

Investment Option (Ticker)	INQUIRE Code	Gross Exp Ratio	Month	YTD	Annualized as of 09/30/2020				Since Inception	Inception Date
					1 Year	3 Year	5 Year	10 Year		
U.S. bonds										
DodgeCox Inc (DODIX)	1389	0.42%	1.98%	8.84%	7.70%	5.49%	5.22%	4.41%	6.72%	12/30/1988
Fid US Bd Indx (FXNAX)	6099	0.02%	1.11%	7.55%	6.97%	5.15%	4.06%	3.52%	5.91%	03/08/1990
PGIM Gbl Ttl Rtn R6 (PGTQX)	6573	0.56%	3.24%	7.77%	5.77%	5.65%	5.91%	N/A	4.39%	02/03/2012
PGIM Hi Yld R6 (PHYQX)	6015	0.41%	3.72%	3.45%	2.68%	4.71%	6.84%	N/A	6.50%	10/31/2011
index: Barclays US Agg Bond TR USD			0.98%	7.36%	6.98%	5.24%	4.18%	3.64%		

Collective Trust Fund	INQUIRE Code	Gross Exp Ratio	Month	YTD	Annualized as of 09/30/2020				Since Inception	Inception Date
					1 Year	3 Year	5 Year	10 Year		
					Large-cap stocks					
LeggM ClrBrdg LgCpGrCIT R3 ¹	6417	0.46%	10.52%	27.73%	31.10%	N/A	N/A	N/A	17.12%	09/14/2018
index: S&P 500			10.95%	14.02%	15.15%	12.28%	14.15%	13.74%		

Fixed Investment	INQUIRE Code	Rate of Return	Effective Dates	Additional Information
NW FXD SEL OPTN ^a	8003	2.13%	10/01/2020 • 12/31/2020	The interest earned in this contract can be changed quarterly as calculated by Nationwide and credited to the Guaranteed Fund. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, or any plan or participant fees, if applicable. A market value adjustment may apply under certain plan sponsor triggered events. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class and as described in the contract. Such fees and charges, if applicable and reflected, would lower the performance.

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					
Pncpl RealEst Sec Inst (PIREX)	0.00%	0.91%	0.91%	\$9.10	N/A
International stocks					
AmFds New Wld R6 (RNWGX)	0.08%	0.60%	0.68%	\$6.80	N/A
Fid Intl Indx (FSPSX)	0.08%	0.03%	0.12%	\$1.15	N/A
FidAdv Intl Gr Inst (FIIIX)	0.00%	0.97%	0.97%	\$9.70	N/A
MFS Intl Intrinsic Val R6 (MINJX)	0.08%	0.63%	0.71%	\$7.10	N/A
Small-cap stocks					
Fid SmCap Indx (FSSNX)	0.08%	0.02%	0.11%	\$1.05	N/A
MFS New Disc R6 (MNDKX)	0.08%	0.96%	1.04%	\$10.40	N/A
WF Spec SmCap Val R6 (ESPRX)	0.08%	0.85%	0.93%	\$9.30	N/A
Mid-cap stocks					
Fid MdCap Indx (FSMDX)	0.08%	0.02%	0.11%	\$1.05	N/A
MFS MdCap Gr R6 (OTCKX)	0.08%	0.74%	0.82%	\$8.20	N/A
Vic Syc Estblshd Val R6 (VEVRX)	0.08%	0.58%	0.66%	\$6.60	N/A

Investment Option (Ticker)	Net AMC/ Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder type expenses
			As a %	Per \$1,000	
Large-cap stocks					
Col Divd Inc Inst2 (CDDRX)	0.00%	0.62%	0.62%	\$6.20	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
DodgeCox Stk (DODGX)	0.00%	0.52%	0.52%	\$5.20	
Fid 500 Indx (FXAIX)	0.08%	0.01%	0.10%	\$0.95	
LeggM ClrBrdg LgCpGrCIT R3	0.08%	0.45%	0.53%	\$5.30	
TRowePr Blue Chip Gr I (TBCIX)	0.08%	0.56%	0.64%	\$6.40	
The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.					
Balanced					
BlkRk LfPath Indx 2025 K (LIBKX)	0.08%	0.09%	0.17%	\$1.70	N/A
BlkRk LfPath Indx 2030 K (LINKX)	0.08%	0.09%	0.17%	\$1.70	N/A
BlkRk LfPath Indx 2035 K (LIJKX)	0.08%	0.09%	0.17%	\$1.70	N/A
BlkRk LfPath Indx 2040 K (LIKKX)	0.08%	0.09%	0.17%	\$1.70	N/A
BlkRk LfPath Indx 2045 K (LIHKX)	0.08%	0.09%	0.17%	\$1.70	N/A
BlkRk LfPath Indx 2050 K (LIPKX)	0.08%	0.09%	0.17%	\$1.70	N/A
BlkRk LfPath Indx 2055 K (LIVKX)	0.08%	0.09%	0.17%	\$1.70	N/A
BlkRk LfPath Indx 2060 K (LIZKX)	0.08%	0.09%	0.17%	\$1.70	N/A
BlkRk LfPath Indx 2065 K (LIWKX)	0.08%	0.09%	0.17%	\$1.70	N/A
BlkRk LfPath Indx Rtrm K (LIRKX)	0.08%	0.09%	0.17%	\$1.70	N/A
U.S. bonds					
DodgeCox Inc (DODIX)	0.00%	0.42%	0.42%	\$4.20	N/A
Fid US Bd Indx (FXNAX)	0.08%	0.02%	0.11%	\$1.05	N/A
PGIM Gbl Ttl Rtn R6 (PGTQX)	0.08%	0.56%	0.64%	\$6.40	N/A
PGIM Hi Yld R6 (PHYQX)	0.08%	0.41%	0.49%	\$4.90	N/A
Fixed					
NW FXD SEL OPTN	0.00%	N/A	0.00%	\$0.00	N/A

*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.

*The interest earned in this contract can be changed quarterly as calculated by Nationwide and credited to the Guaranteed Fund. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, any plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would lower the performance described above.

Performance figures represent the total change in net assets with capital gains and income dividends reinvested, and reflect the deduction of Nationwide's standard asset fee of 0.08%. Net Asset Fee reflects the amount of any applicable Nationwide ClearCredit. Nationwide ClearCreditSM is the amount by which the Standard Asset fee is reduced for a particular fund. The ClearCredit is based upon the amount of payments Nationwide receives from a particular fund. It will change if the amount of payments Nationwide receives from a particular fund changes and is not applicable to every fund. 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 Nationwide Retirement Flexible Advantage program is offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, Member FINRA. Unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

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.

¹CIFs are typically only available to qualified plans and certain governmental 457 plans through banks or trust companies. Unlike mutual funds, which must register with the U.S. Securities and Exchange Commission, CIFs are considered trusts subject to regulation by federal banking authorities and state trust law. The funds are maintained as an administrative convenience to the bank in a manner incidental to the bank's trust activities and not primarily for investment. You should note that because the CIFs are not investments, but a fiduciary service, they should not be compared to mutual fund performance. Before investing, understand that CIFs are not insured by the FDIC, NCUSIF, or any other Federal government agency; are not deposits or obligations of, guaranteed by, or insured by, the depository institution where offered or any of its affiliates; involve investment risk, including possible loss of value. CIFs receive no Morningstar ratings.

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.

Nationwide Investor Destinations Funds: 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.

Not a deposit • Not FDIC or NCUSIF insured

How can I find the help I may need?

Getting the help you need is as easy as 1, 2, 3!

1

Enroll

It all starts with enrolling in the plan. Follow the instructions in the enrollment section to enroll today. You'll receive an email within two days that includes online account setup instructions.

2

Set up your online account

Once enrolled, you can create an online profile and access your account anytime, from anywhere. Simply go to nationwide.com/myretirement

- Select Log in / Sign up
- Select "Sign up for an online account"
- When prompted, enter case number 381-60074

3

Access the Plan resources

Once you have an online account, you'll have access to all the resources available on the web

Your Plan website is engineered for Retirement Readiness

Within a few clicks, you can know where you're going and how you're going to get there.



Manage your account – Log in, review your investment performance, compare your rates of return to common market indexes and more.



Watch our videos – We bring you information that can help you make decisions about managing your money and planning for retirement.



View our presentations – Build your confidence about retirement planning and investing.



Plan for retirement income – Find ways to improve how you spend and save for retirement.

- **Estimate retirement health care costs** – See how out-of-pocket expenses can impact your retirement budget.
- **Decide your retirement date** – Find out how we can help you make your retirement goal a reality.



Find out how you compare – Our Peer Comparison Tool enables you to see how much people like you are contributing and saving for retirement, and how your progress stacks up against your peers.



Log in to nationwide.com/myretirement anytime, anywhere from any device or call us at 800-772-2182.

Retirement Resource Group®

The Retirement Resource Group® is a full-service financial services team built to help you prepare for and live in retirement. Whether you are just beginning to save, working hard to maintain progress on goals or trying to preserve what you've worked hard to build, we simplify the path to readiness with access to personalized guidance. Here's how:

Enrollment — We take the time to educate you about your plan, including investment options and ways to save.

Investment — We help take the guesswork out of selecting investments, whether you are selecting your own fund or using professional money management.

Asset consolidation — Changing employers or plan providers may seem overwhelming. There are a lot of factors to consider. We'll take the time to help you understand what you should be looking for to determine if asset consolidation is best for you.

Financial wellness — When retirement income planning isn't the only goal, we help you bring together all of your financial goals by providing access to Certified Financial Planners and the Nationwide Retirement Institute® at no charge.



*Schedule an appointment by calling 800-772-2182 or visit
<http://retirementspecialists.MyRetirementAppt.com>*

Retirement Resource Group includes Retirement Specialists and Personal Retirement Counselors. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, OH. The information they provide is for educational purposes only and is not legal, tax or investment advice. Personal Retirement Counselors are registered representatives of Nationwide Securities, LLC., member FINRA, SIPC. DBA Nationwide Advisory Services, LLC. in AR, CA, FL, NY, TX, and WY.

Neither Nationwide nor any of its affiliates are related to, or affiliated with, any of the above entities or representatives.

Left Blank Intentionally



Fund Mapping Information

Assets and Allocations

Page 1 of 4

Phone: 800-772-2182 • nationwide.com

Plan Number: **381-60074** Plan Name: **Cosumnes Community Services District 457(b) Plan**

If you are a participant in the above plan with an account balance at the time plan assets are transferred to the new mutual fund platform at Nationwide® your account and your new deposit investment mix will automatically be allocated and invested based on the mapping strategy outlined below.

IF YOU ARE IN THIS FUND:	YOU WILL BE INVESTED IN THIS FUND:
State Street Russell All Cap Index Fund - Class 1	Fidelity 500 Index
State Street Global All Cap Equity ex-US Index 1	MFS International Intrinsic Value R6
State Street US ST Gov't/Credit Bond Index 1	Dodge & Cox Income
State Street US Bond Fund Index - Class 1	Fidelity US Bond Index
State Street Real Asset Fund - Class A	Fidelity 500 Index
State Street STIF	Nationwide Fixed Select
CalPERS Target Income Fund	Blackrock LifePath Index Retire
CalPERS Target Retirement 2015	Blackrock LifePath Index Retire
CalPERS Target Retirement 2020	Blackrock LifePath Index 2020
CalPERS Target Retirement 2025	Blackrock LifePath Index 2025
CalPERS Target Retirement 2030	Blackrock LifePath Index 2030
CalPERS Target Retirement 2035	Blackrock LifePath Index 2035
CalPERS Target Retirement 2040	Blackrock LifePath Index 2040
CalPERS Target Retirement 2045	Blackrock LifePath Index 2045
CalPERS Target Retirement 2050	Blackrock LifePath Index 2050
CalPERS Target Retirement 2055	Blackrock LifePath Index 2055
CalPERS Target Retirement 2060	Blackrock LifePath Index 2060
Nationwide Fund - Institutional Service Class	Fidelity 500 Index
Nationwide Government Money Market - Investor	Nationwide Fixed Select
Invesco ST Invest Trust - Treasury Portfolio - Instl	Dodge & Cox Income
Fidelity Contrafund	ClearBridge Large Cap Growth IS
Fidelity OTC Portfolio	T. Rowe Price Blue Chip Growth I
Fidelity Puritan Fund	BlackRock LifePath Index Target Date Fund Grp
NW Multi-Manager NVIT Small Company	MFS New Discovery R6
Invesco Oppenheimer Global Fund - Class A	MFS International Intrinsic Value R6

Shortly after the conversion date, you will be able to make investment changes through the Participant Solutions Center at 800-772-2182 or via the web at nationwide.com/myretirement. See the "Learn to Manage Your Account" section within your enrollment for Participant Access instructions. Your new deposit investment mix will also reflect this mapping strategy.

One or more of the core fund(s) listed above may impose trading restrictions or redemption fees. These restrictions and fees are intended to curb excessive trading practices. For more information about the funds available, including all charges and expenses, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting a Nationwide Representative. You can see the most current status of your plan's core fund trading policies by accessing your account online.



Nationwide®

Fund Mapping Information

Assets and Allocations

Page 2 of 4

Phone: 800-772-2182 • nationwide.com

Plan Number: **381-60074** Plan Name: **Cosumnes Community Services District 457(b) Plan**

If you are a participant in the above plan with an account balance at the time plan assets are transferred to the new mutual fund platform at Nationwide® your account and your new deposit investment mix will automatically be allocated and invested based on the mapping strategy outlined below.

IF YOU ARE IN THIS FUND:	YOU WILL BE INVESTED IN THIS FUND:
Nationwide S & P 500 Index Fund	Fidelity 500 Index
American Century Value Fund	Dodge & Cox Stock
Nationwide Bond Index Fund	Fidelity US Bond Index
Nationwide Mid Cap Market Index Fund	Fidelity Mid Cap Index
Nationwide Small Cap Index Fund	Fidelity Small Cap Index
Nationwide International Index Fund	Fidelity International Index
Nationwide Inv Destinations Aggressive Srvc	BlackRock LifePath Index Target Date Fund Grp
Nationwide Inv Destinations Mod Aggressive Srvc	BlackRock LifePath Index Target Date Fund Grp
Nationwide Inv Destinations Moderate Srvc	BlackRock LifePath Index Target Date Fund Grp
Nationwide Inv Destinations Mod Conserv Srvc	BlackRock LifePath Index Target Date Fund Grp
Nationwide Inv Destinations Conservative Srvc	BlackRock LifePath Index Target Date Fund Grp
Edgar Lomax Value Fund	Columbia Dividend Income Inst3
Neuberger Berman Equity Trust - Genesis Fund	MFS New Discovery R6
Invesco Growth and Income Fund - Class A	Dodge & Cox Stock
JPMorgan Mid Cap Value Fund	Victory Sycamore Established Value R6
Neuberger Berman Sustainable Equity - Investor	Fidelity 500 Index
T.Rowe Price Growth Stock Fund	T. Rowe Price Blue Chip Growth I
Nationwide Large Cap Growth Portfolio	Large Cap Growth Fund (Clearbridge LCG)
Nationwide Destination Retirement - Instl Srvc	Blackrock LifePath Index Retire
Nationwide Destination 2010 Fund - Instl Srvc	Blackrock LifePath Index Retire
Nationwide Destination 2020 Fund - Instl Srvc	Blackrock LifePath Index 2020
Nationwide Destination 2025 Fund - Instl Srvc	Blackrock LifePath Index 2025
Nationwide Destination 2030 Fund - Instl Srvc	Blackrock LifePath Index 2030
Nationwide Destination 2035 Fund - Instl Srvc	Blackrock LifePath Index 2035
Nationwide Destination 2040 Fund - Instl Srvc	Blackrock LifePath Index 2040

Shortly after the conversion date, you will be able to make investment changes through the Participant Solutions Center at 800-772-2182 or via the web at nationwide.com/myretirement. See the "Learn to Manage Your Account" section within your enrollment for Participant Access instructions. Your new deposit investment mix will also reflect this mapping strategy.

One or more of the core fund(s) listed above may impose trading restrictions or redemption fees. These restrictions and fees are intended to curb excessive trading practices. For more information about the funds available, including all charges and expenses, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting a Nationwide Representative. You can see the most current status of your plan's core fund trading policies by accessing your account online.



Fund Mapping Information

Assets and Allocations

Page **3** of **4**

Phone: 800-772-2182 • nationwide.com

Plan Number: **361-60074** Plan Name: **Cosumnes Community Services District 457(b) Plan**

If you are a participant in the above plan with an account balance at the time plan assets are transferred to the new mutual fund platform at Nationwide® your account and your new deposit investment mix will automatically be allocated and invested based on the mapping strategy outlined below.

IF YOU ARE IN THIS FUND:	YOU WILL BE INVESTED IN THIS FUND:
Nationwide Destination 2045 Fund - Instl Srvc	Blackrock LifePath Index 2045
Nationwide Destination 2050 Fund - Instl Srvc	Blackrock LifePath Index 2050
Nationwide US Small Cap Value Fund - Instl Srvc	Wells Fargo Special Small Cap Value Inst
Nationwide Destination 2055 Fund - Instl Srvc	Blackrock LifePath Index 2055
Wells Fargo Discovery Fund - Administrative	MFS Mid Cap Growth R6
Nationwide Small Company Growth Fund - Class R6	MFS New Discovery R6
MFS International Intrinsic Value Fund - Class R3	MFS International Intrinsic Value R6
Nationwide Loomis Core Bond Fund - Institutional	Dodge & Cox Income
Nationwide Destination 2060 Fund - Instl Srvc	Blackrock LifePath Index 2060
New World Fund(SM) - Class R4	American Funds New World R6
Cohen & Steers Real Estate Securities A	Principal Real Estate Securities Fd R-6
PIMCO International Bond (USD-Hedged) A	PGIM Global Total Return R6
Lord Abbett High Yield Fund - Class R5	PGIM High Yield R6
SEI Institutional Managed Trust-S&P 500 Index F	Fidelity 500 Index
Nationwide Loomis All Cap Growth Fund - Eagle	Large Cap Growth Fund (Clearbridge LCG)
Nationwide AllianzGI International Gr - Instl Srvc	Fidelity Advisor International Growth Z
Invesco Quality Income Fund - Class Y	Dodge & Cox Income
Fixed Assets 3Na	Nationwide Fixed Select
FIXED INTEREST OPTION (Valic)	Nationwide Fixed Select
AMER BEACON SM CAP VAL ADV	Wells Fargo Special Small Cap Value Inst
AMCENT INF-ADJ BOND INV	Dodge & Cox Income
INVESCO HIGH YIELD A	PGIM High Yield R6
CALVERT INCOME A	Dodge & Cox Income
CALVERT EQUITY PORTFOLIO A	Large Cap Growth Fund (Clearbridge LCG)
BNY MELLON S&P 500 INDEX	Fidelity 500 Index

Shortly after the conversion date, you will be able to make investment changes through the Participant Solutions Center at 800-772-2182 or via the web at nationwide.com/myretirement. See the "Learn to Manage Your Account" section within your enrollment for Participant Access instructions. Your new deposit investment mix will also reflect this mapping strategy.

One or more of the core fund(s) listed above may impose trading restrictions or redemption fees. These restrictions and fees are intended to curb excessive trading practices. For more information about the funds available, including all charges and expenses, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting a Nationwide Representative. You can see the most current status of your plan's core fund trading policies by accessing your account online.



Nationwide®

Fund Mapping Information

Assets and Allocations

Page 4 of 4

Phone: 800-772-2182 • nationwide.com

Plan Number: **361-60074** Plan Name: **Cosumnes Community Services District 457(b) Plan**

If you are a participant in the above plan with an account balance at the time plan assets are transferred to the new mutual fund platform at Nationwide® your account and your new deposit investment mix will automatically be allocated and invested based on the mapping strategy outlined below.

IF YOU ARE IN THIS FUND:	YOU WILL BE INVESTED IN THIS FUND:
AMER FUNDS EUROPAC R3	Fidelity Advisor International Growth Z
AMER FUNDS AMER MUT R3	Columbia Dividend Income Inst3
AMERICAN FNDS CP WRLD G/I R3	MFS International Intrinsic Value R6
AMER CENT US GOVT MMKT INV	Nationwide Fixed Select
AMERFNDS FUNDAMTL INVS R3	Fidelity 500 Index
NEUBERG BER REAL ESTATE TRUST	Principal Real Estate Securities Fd R-6
Virtus Ceredex M-Cap Val Eq A	Victory Sycamore Established Value R6
COLUMBIA BALANCED A	BlackRock LifePath Index Target Date Fund Grp
PRUDENTIAL JEN MID CP GROWTH A	MFS Mid Cap Growth R6
PRUDENTIAL JEN SMALL COMPANY A	MFS New Discovery R6
AMERICAN AMCAP R3	Large Cap Growth Fund (Clearbridge LC G)
T ROWE PRICE RETIREMENT 2015 R	Blackrock LifePath Index Retire
T ROWE PRICE RETIREMENT 2020 R	Blackrock LifePath Index 2020
T ROWE PRICE RETIREMENT 2025 R	Blackrock LifePath Index 2025
T ROWE PRICE RETIREMENT 2030 R	Blackrock LifePath Index 2030
T ROWE PRICE RETIREMENT 2035R	Blackrock LifePath Index 2035
T ROWE PRICE RETIREMENT 2040 R	Blackrock LifePath Index 2040
T ROWE PRICE RETIREMENT 2045 R	Blackrock LifePath Index 2045
T ROWE PRICE RETIREMENT 2055 R	Blackrock LifePath Index 2055
T ROWE PRICE RETIREMENT 2060 R	Blackrock LifePath Index 2060
PRINCIPAL MIDCP S&P 400 IDX R2	Fidelity Mid Cap Index
PIONEER BOND A	Dodge & Cox Income
PRINCIPAL SML CAP S&P IDX R2	Fidelity Small Cap Index

Shortly after the conversion date, you will be able to make investment changes through the Participant Solutions Center at 800-772-2182 or via the web at nationwide.com/myretirement. See the “Learn to Manage Your Account” section within your enrollment for Participant Access instructions. Your new deposit investment mix will also reflect this mapping strategy.

One or more of the core fund(s) listed above may impose trading restrictions or redemption fees. These restrictions and fees are intended to curb excessive trading practices. For more information about the funds available, including all charges and expenses, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting a Nationwide Representative. You can see the most current status of your plan’s core fund trading policies by accessing your account online.

Beneficiary form

Case number: 381-60074 // COSUMNES COMMUNITY SERVICES DISTRICT 457(b) PLAN

Participant information

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

A

Enter primary beneficiary Information.

**Percentages
must total 100%**

**Percentage
of benefits**

If married, your spouse must be the only primary beneficiary unless your spouse signs the waiver in Section D.

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

B

Enter contingent beneficiary Information.

**Percentages
must total 100%**

**Percentage
of benefits**

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/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

C

Complete and sign.

I certify that I am: ☐ Married ☐ Not married ☐ Legally separated

Participant signature _____ Date _____

D

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 signature or Notary Public: _____ Date: _____

Notary Public Commission expires: _____ (Notary Seal)

Additional information

You may make a written request to your Plan Administrator requesting a personalized statement describing the effect of electing an optional form of benefit and providing a comparison of the relative values under each available optional form of benefit. If you have additional beneficiaries, you can attach a separate piece of paper.

Left Blank Intentionally



Inbound Rollover Deposit Form

Private Sector Operations

Page 1 of 2

Phone: 800-772-2182 • Fax: 877-634-0157 • nwforms@nationwide.com

1. Nationwide Plan Information

Plan Number: 381-60074 Plan Name: COSUMNES COMMUNITY SERVICES DISTRICT 457(b) PLAN

2. Participant Information

Name: _____ SSN: _____

Phone: _____ Date of Birth: _____ Date of Hire: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Email: _____

3. Rollover/Transfer Information

The Provider/Custodian who currently holds your assets will likely have their own requirements to complete the rollover/transfer. Please call them to obtain their rollover/transfer requirements, obtain answers to the questions below as well as those in Section 5.

Have you already completed all requirements and funds are on the way to Nationwide from the prior Provider/Custodian?

☐ Yes, you may skip down to Next Steps. **OR** ☐ No, proceed to answer the questions below

Does the Provider/Custodian:

☐ Require their own paperwork **OR** ☐ Accept Nationwide's paperwork

Does the Provider/Custodian:

- | | |
|--|--|
| • Require original signatures? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Accept email or fax copies of paperwork? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Accept electronic signatures on forms? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Require medallion signature guarantee or notarization of signatures? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| • Is a Letter of Acceptance required? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Next Steps

- Return this form and all paperwork from your prior Provider/Custodian (if required) to Nationwide using the fax number above or an address below. Receipt of this paperwork will initiate your request to move funds from an outside qualified plan or IRA into your retirement account with Nationwide.
- If funds are not already in transit to Nationwide, we will forward all paperwork to the relinquishing Provider/Custodian. We will follow up to ensure receipt and make sure your outside account is transferred to your Nationwide account. Please note it may take up to 90 days for certain account types to be transferred
- If you have any questions or received notification of additional requirements from the relinquishing provider/custodian please contact us at 800-772-2182

4. Submission Information

Make your check Payable to Nationwide Financial and include your Plan # and last 4 digits of your SSN in the memo section.

Mailing Address:
Nationwide Financial
PO Box 183046
Columbus, OH 43218-3046

Express Mailing Address:
Nationwide Financial
3400 Southpark PL, Suite A
Attn: DSPF-F6
Grove City, OH 43123-4856

Send wires to:
JP Morgan Chase
Columbus, OH 43215
ABA#: 021000021
Nationwide Trust Company, FSB
Acct#: 615843653
OBI field: Case Number: XXX-XXXXX

Left Blank Intentionally

5. Rollover/Transfer Details

Participant Information:

Name: _____ SSN: _____

Prior Provider/Custodian Information:

Name: _____ Phone: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Fax: _____ Email: _____

Account Number: _____

Account Type: ☐ 401(a)/401(k) ☐ 403(b) ☐ 457(b) Governmental ☐ Traditional/SIMPLE/Rollover IRA

Rollover/Transfer Type: ☐ Partial ☐ Total

Total Estimated Rollover/Transfer Amount: \$ _____ (Required)

Does the Rollover/Transfer include Roth? ☐ Yes ☐ No

If Yes, provide: Year of first Roth Contribution: _____

Estimated Roth Amount: \$ _____ (see prior provider/custodian)

Roth Basis Amount: \$ _____ (total contributions without earnings)

Does the Rollover/Transfer include after-tax assets that are not subject to Roth distribution rules? ☐ Yes ☐ No

If Yes, provide, After-Tax Basis Amount: \$ _____ (total contributions without earnings)

6. Investment Direction

Assets will be applied to the investment elections on file as a transfer to the applicable Rollover or Roth Rollover source unless otherwise directed below:

7. Plan Sponsor/Authorized Representative Signature

I have reviewed the enclosed rollover/transfer request and verified its accuracy and hereby authorize the acceptance of this request into our retirement plan named above in Section 1.

I acknowledge I am the Plan Sponsor or I am authorized to sign on behalf of the Plan Sponsor for this service/transaction.

Full Name (please print): _____

Signature: _____ Date: _____

NOTE: Have you confirmed with your Plan Sponsor and/or Third-Party Administrator that your account is eligible to be rolled into the plan?

☐ Yes ☐ No

8. Participant Authorization

I certify that the rollover/transfer amount is eligible for rollover and represents the taxable portion of my distribution (with the exception of Roth funds) from the retirement plan or individual retirement account listed above. If I am rolling over these assets from my own personal bank account, I certify that the amount was liquidated from the above listed account no more than 60 days ago and I have included a copy of the statement showing the date of withdrawal. Under penalties of perjury I certify the above information is true and accurate.

Signature: _____ Date: _____

A Medallion Signature Guarantee may be required.

Contact your surrendering financial institution to confirm.

Medallion Signature Guarantee Stamp Here
(if applicable)

Left Blank Intentionally

Let us help you understand the Plan's fees

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 be charged
- **Part III** provides information about individual expenses you may be charged as a Plan Participant or Beneficiary

The "Comparative Chart of Plan Investment Options" ("Comparative Chart") gives you information about the Plan's investment options. You can also get both of these documents, plus a glossary of investment terms, on Nationwide's website.

- If you are currently participating in the Plan and have an account balance, you should log in at nationwide.com/login
- If you are an employee who is eligible to participate in the Plan but have not yet enrolled, you should visit nationwide.com/planfees and enter your plan number, click on "Look up" under the "Plan Fees Information" section and then enter your 8-digit plan number 381-60074.

General plan information

Giving investment instructions.

After you are enrolled in the Plan, in order to manage your Plan investments, you can call Nationwide at 800-772-2182 or make your election online at nationwide.com/login. You may direct your investments according to the provisions of your Plan. For more information, please see your Summary Plan Description.

Limitations on instructions.

You may give investment instructions on any day the New York Stock Exchange is open for business.

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.

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.

Designated Plan investment manager.

BURNHAM GIBSON WEALTH ADVISORS, INC. is the Plan's designated investment manager. The Plan investment manager assists the appropriate Plan fiduciary in making investment decisions for the Plan.

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 should your sponsor choose to move or terminate a plan a Contingent Deferred Sales Charge (CDSC) of 0.00% - 2.00% based on the number of years a plan has been under contract may be assessed against the plan's assets. 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.

Fees that may be charged by Nationwide, your retirement plan provider:

None

Fees charged by BURNHAM GIBSON WEALTH ADVISORS, INC.

Advisory/Service Provider Fee — taken from participant account balance

Investment Manager Fee
BURNHAM GIBSON WEALTH ADVISORS, INC.
0.25% taken from participant account balance

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

Hard copy exchange fee

\$6.00 per transaction, per "from" fund

Fee is charged one time only regardless of how many funds assets are exchanged into.

Loan set up fee charged by COSUMNES

COMMUNITY SERVICES DISTRICT 457(b) PLAN

\$75.00 per transaction

Loan maintenance fee

\$48.00 per year

Fee charged for loans that are set up and managed on Nationwide's Loan Management System.

Withdrawal fee

\$50.00 per transaction

Both Pre-tax & Roth

\$75.00 per transaction

QDRO Fee (per hour)

\$125.00 per transaction

Left Blank Intentionally

This section contains additional information regarding your plan.

Left Blank Intentionally

**NOTIFICATION TO ELIGIBLE EMPLOYEES OF
COSUMNES COMMUNITY SERVICES DISTRICT
381-60074**

Dear Participant,

Your Plan has a Qualified Default Investment Alternative (QDIA) fund. If you haven't provided investment directions to your employer, your contributions made or allocated to your account in the Plan will be invested into the Plan's QDIA fund. If you've already provided investment directions, your contributions will be allocated to the to the investments you've chosen. Please see the details below.

Information you need to know

If you haven't provided investment direction, your contributions will be allocated the Plan's QDIA fund. The QDIA fund is based on your date of birth and normal retirement age for your Plan. Your contributions will be allocated to one of the following funds based off the normal retirement age for your Plan:

Normal retirement age: 65

Funds:

BlkRk LfPath Indx 2025 K

BlkRk LfPath Indx 2030 K

BlkRk LfPath Indx 2035 K

BlkRk LfPath Indx 2040 K

BlkRk LfPath Indx 2045 K

BlkRk LfPath Indx 2050 K

BlkRk LfPath Indx 2055 K

BlkRk LfPath Indx 2060 K

BlkRk LfPath Indx 2065 K

BlkRk LfPath Indx Rtrm K

What you need to know

You have the option to select any fund(s) offered within your Plan. If you choose to select a different fund within the first 90 days after your first contribution is deposited into the QDIA fund no fees will be charged solely by the reason of the change (other fees may still apply). Any normal transfer fees will apply if you elect to make a change after the 90-day period has passed.

NOTE: You can change your investments and/or your future allocation mix at any time at nationwide.com/login or by calling Nationwide at 800-772-2182.

Keep in mind

Before investing, read the fund information carefully and consider the fund's investment objectives, risks, charges and expenses. Please refer to the fund profiles and performance summary attached or by clicking the links below if you received this communication electronically:

Click the link below to access the participant fee disclosure containing the investment performance summary

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/downloadParticipantDisclosureToPDF.action?caseSeqId=800177511>

Click the link below to access fact sheets to review fund profiles

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/comparativeChart.action?caseNumber=800177511>

NOTE: Certain fund profile and performance information may not be available through the links above. Fund information not available through the links can be found at Morningstar.com.

For additional information

Please contact your employer for any questions regarding your Plan's investment alternatives. A complete explanation of the Plan features can be found in the Summary Plan Description. The Plan administrator can provide you with a copy of the Summary Plan Description and answer any questions you have regarding your rights or obligations under the Plan.

PO Box 183046, Columbus OH 43218-3046

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

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and other marks displayed in this message are service marks of Nationwide Mutual Insurance Company and/or its affiliates, unless otherwise disclosed. Third-party marks that appear in this message are the property of their respective owners. © 2020 Nationwide

PNE-1410AO.1 (04/20)



Nationwide®
is on your side

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

For more information about the available underlying investment options, including all charges and expenses, please request a fund prospectus by calling 1-800-626-3112 or visiting nationwide.com. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Retirement Plan 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 carefully before investing.

Diversification, asset allocation and asset rebalancing do not assure a profit or prevent a loss in a down market.

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. Variable investment products and services offered by Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide Destination, My Interactive Retirement Planner, Nationwide ProAccount and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2019 Nationwide

PNM-2620AO-PN.9 (07/19)