

Oklahoma City, OK Deferred Compensation Plan

Participation Agreement and Service Request

Participant Information

☐ Check here if this is a name change (proof of name change must be attached)

☐ Check here if this is a new address

Name	Social Security Number
Address	Date of Birth
City, State, & Zip Code	Contact Phone Number
Employer ID Number 0038678001	Alternate/Cell Phone Number
Email Address	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female

Type of Request

☐ New ☐ Reinstatement ☐ Change Start Deferral on: _____

Deferrals can start, increase or decrease no earlier than the first day of the month following the month this application is signed.


Deferral Summary, Payroll Frequency and Catch-Up Provision

Annuity Amount: \$ _____ % _____	<div>Payroll Frequency</div> <div>Bi-Weekly (Z)-26</div> <div>Catch-Up Provision Utilized</div> <div><input type="checkbox"/> Yes, 3 year <input type="checkbox"/> Yes, Age 50+ <input type="checkbox"/> No</div> <div>Normal Retirement Age:</div>
Sub Total: \$ _____ % _____	
Special: \$ _____ % _____	
Total Deferral: \$ _____ % _____	
Includible Compensation: \$ _____	
Special Pay Period Ending Dates	
Start:	
Stop:	
Number of Pay Periods:	

☐ Enroll me in asset rebalancing. I agree to comply with and be bound by the terms and conditions of the service including any restrictions imposed by the investment options. I understand I can obtain more information about the service, its terms and conditions by contacting the NRS Service Center.

Funding Options

Only for New Business or Allocation Changes

 (Must be in Whole % and Total 100%)

1. If the total investment option allocation percentage equals less than 100%, the difference will be invested in the default option, the Nationwide Money Market Account

<div>ASSET ALLOCATION- NATIONWIDE® INVESTOR DESTINATIONS SERIES</div> <div><div>_____ % Aggressive Fund (Service Class)</div><div>_____ % Moderately Aggressive Fund (Service Class)</div><div>_____ % Moderate Fund (Service Class)</div><div>_____ % Moderately Conservative Fund (Service Class)</div><div>_____ % Conservative Fund (Service Class)</div></div> <div>ASSET ALLOCATION- NATIONWIDE® TARGET DESTINATION SERIES</div> <div><div>_____ % Nationwide Destination 2015 Fund - (Institutional Service Class)</div><div>_____ % Nationwide Destination 2020 Fund - (Institutional Service Class)</div><div>_____ % Nationwide Destination 2025 Fund - (Institutional Service Class)</div><div>_____ % Nationwide Destination 2030 Fund - (Institutional Service Class)</div><div>_____ % Nationwide Destination 2035 Fund - (Institutional Service Class)</div><div>_____ % Nationwide Destination 2040 Fund - (Institutional Service Class)</div><div>_____ % Nationwide Destination 2045 Fund - (Institutional Service Class)</div><div>_____ % Nationwide Destination 2050 Fund - (Institutional Service Class)</div><div>_____ % Nationwide Retirement Income Fund - (Institutional Service Class)</div></div> <div>INTERNATIONAL</div> <div><div>_____ % AllianceBernstein International Value Fund (Class K)</div><div>_____ % American Funds - EuroPacific Growth Fund (Class R4)</div><div>_____ % Invesco International Growth Fund (Institutional Class)</div><div>_____ & JP Morgan International Equity Fund (Class A)</div><div>_____ % MFS International Value Fund (Class A)</div><div>_____ % Nationwide® International Index Fund (Class A)</div><div>_____ % Nationwide® International Value Fund (Institutional Service Class)</div><div>_____ % Oakmark International Fund (Class I)</div><div>_____ % Oppenheimer Global Fund (Class A)</div><div>_____ % Templeton Foreign Fund (Class A)</div></div> <div>SMALL CAP</div> <div><div>_____ % Allianz NFJ Small Cap Value Fund (Class A)</div><div>_____ % Brown Capital Management Small Company Fund (Institutional Class)</div><div>_____ % Nationwide® Small Cap Index Fund (Class A)</div></div>	<div>SMALL CAP (CONTINUED)</div> <div><div>_____ % Nationwide® U.S. Small Cap Value Fund (Institutional Service Class)</div><div>_____ % Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund - (Class I)</div><div>_____ % Neuberger Berman Equity Trust - Genesis Fund (Trust Class)</div></div> <div>MID CAP</div> <div><div>_____ % American Century Vista Fund (Investor Class)</div><div>_____ % Franklin Value Investors Trust: Franklin Balance Sheet Investment Fund (Class A)</div><div>_____ % JP Morgan Mid Cap Value Fund (Class A)</div><div>_____ % Nationwide Mid Cap Market Index Fund (Class A)</div></div> <div>LARGE CAP</div> <div><div>_____ % American Century Value Fund (Investor Class)</div><div>_____ % Davis New York Venture Fund, Inc. (Class A)</div><div>_____ % Dreyfus Appreciation Fund, Inc.</div><div>_____ % Dreyfus S& P 500 Index Fund</div><div>_____ % Fidelity Contrafund</div><div>_____ % American Funds- The Growth Fund of America (Class A)</div><div>_____ % Janus Equity Funds - Janus Fund (Class T)</div><div>_____ % Nationwide Fund (Class D)</div><div>_____ % Nationwide® Large Cap Growth Portfolio</div><div>_____ % Natiowide® S&P 500 Index Fund (Institutional Service Class)</div><div>_____ % Neuberger Berman Equity Funds - Socially Responsive Fund (Investor Class)</div><div>_____ % T. Rowe Price Growth Stock Fund (Advisor Class)</div><div>_____ % INVESCO Van Kampen Growth & Income Fund (Class A)</div></div> <div>BALANCED</div> <div><div>_____ % American Funds- The Income Fund of America (Class A)</div><div>_____ % Nationwide® Bond Index Fund (Class A)</div><div>_____ % PIMCO Total Return Fund (Class A)</div><div>_____ % Waddell & Reed Advisors High Income Fund (Class Y)</div></div> <div>FIXED/CASH</div> <div><div>_____ % Federated US Government Securities: 2-5 Year Trust (Institutional Class)</div><div>_____ % Morley Stable Value Retirement Fund</div><div>_____ % Nationwide® Fixed Account</div><div>_____ % Nationwide® Money Market Fund (Prime Shares)</div><div>_____ % Total for both columns must equal 100%¹</div></div>
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Beneficiary Designation

Beneficiary Type	Beneficiary Name	Split %	Relationship	Date of Birth
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent				
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent				

☐ Check here if this is a change of beneficiary. (Beneficiaries listed above replace any prior designation) PLEASE NOTE: Percentage split must total 100%, and must be in whole percentages.

Authorization

I authorize my Employer to reduce my salary by the above amount which will be credited to my employer's Plan. The reduction will continue until otherwise authorized in accordance with the Plan. The withholding of my deferred amount by my Employer and its payment to the designated investment option(s) will be reflected in the first pay period contingent on the processing of this application by the Plan Administrator in conjunction with the set-up time required by my payroll center. The reduction is to be allocated to the funding options in the percentages indicated above. Some mutual funds may impose a short-term trade fee. Please read the underlying prospectuses carefully. I have read and understand each of the statements on the front and back of this form, which have been drafted in compliance with the Internal Revenue Code. I accept these terms and understand that these statements do not cover all the details of the Plan or products.

Participant's Signature	Date
Retirement Specialist's Signature	Retirement Specialist's Number

OKLAHOMA CITY, OK (0038678001) EMPLOYEE DEFERRED COMPENSATION PLAN
MEMORANDUM OF UNDERSTANDING

1. I understand that my participation in the Plan is governed by the terms and conditions of the Plan Document. The product information brochure and fund prospectuses are available upon request at www.OKCdeferredcomp.com or by calling 1-877-NRS-FORU.
2. The total maximum annual deferral amount to all 457 plans is the lesser of \$17,000 or 100% of includible compensation. Under certain circumstances, additional amounts above the limit may be deferred into the Plan if (1) I will attain age 50 or older during the current calendar year, or (2) I am within three years of Normal Retirement Age and did not defer the maximum amount in prior years. The Plan Document provides additional details about deferral limitations. Deferrals in excess of maximum amounts are not permitted and will be considered taxable income when refunded. It is my responsibility to ensure my deferrals do not exceed the annual limit.
3. I may withdraw funds from the Plan only upon severance from employment; at age 70 1/2 (if deferrals have stopped); upon an unforeseeable emergency approved by the Plan; or I may take a one time in-service withdrawal if my account value is \$5,000 or less (as adjusted) and I have not deferred into the Plan for two or more years. In some cases withdrawal for purchase or repayment of service credits in a governmental defined benefit plan may be permitted. Additionally, funds may be withdrawn upon my death. All withdrawals of funds must be in compliance with the Internal Revenue Code and applicable regulations, some of which are expressed in the Plan Document.
4. Generally, my distributions must begin no later than April 1st following the year I reach age 70 1/2. If I work beyond age 70 1/2, generally, my distributions must begin no later than April 1st following the year I have a severance from employment or retire. All distributions are taxable as ordinary income and subject to income tax in the year received. Generally, my distributions must be made in a manner that satisfies the minimum distribution requirements of IRC Sec. 401(a)(9), which generally requires benefits to be paid at least annually over a period not to extend beyond my life expectancy. **Failure to meet minimum distribution requirements may result in the payment of a 50% federal excise tax.**
5. The funds in my account may be eligible for rollover to a traditional IRA, Roth IRA or to an eligible retirement plan. The "Special Tax Notice Regarding Plan Payments" provides detailed information about my options. Due to important tax consequences related to distributions, I have been advised to consult a tax advisor. I expressly assume the responsibility for tax consequences relating to any distribution, and I agree that neither the Plan nor the Plan Administrator shall be responsible for those tax consequences.
6. I understand that all amounts deferred into the plan and earnings on the amounts deferred are held in a trust, custodial account or annuity contract for the exclusive benefit of the participants and their beneficiaries until such time as the deferred amount is made available to the participant or beneficiary.
7. I understand that all products are optional.
8. I understand I must defer a minimum of \$20 per month into the Plan to satisfy minimum plan requirements.
9. I understand that I may make changes among the investment options within my account as frequently as daily, but any change may be subject to the restrictions of the Plan and/or the investment provider. Some mutual funds may impose a short term trade fee. Please read the underlying prospectuses carefully. Changes may be made by calling 1-877-NRS-FORU (1-877-677-3678) or logging on to www.OKCdeferredcomp.com
10. I understand that no changes will be effective until they are processed in the Deferred Compensation Service Center.
11. I understand that when enrolling or electing to increase 457 deferrals, I must provide includible compensation data acceptable to NRS and notify NRS of any subsequent decrease in includible compensation.

NATIONWIDE LIFE FIXED ACCOUNT

1. A guaranteed interest rate is declared quarterly and credited daily which is not lower than the minimum annual rate.
2. Exchanges or transfers may be made based upon one of the following options as chosen by your entity (employer).
 - a) Exchanges and/or transfers of money from the Fixed Account may be made no more than twice per year and may not exceed 20% of my fixed account value. Once the 20% limit has been reached, no further exchanges/transfers will be permitted out of my Fixed Account during the remainder of the calendar year. If my Fixed Account value is less than or equal to \$1,000, I can exchange/transfer out up to my entire account value. Each exchange/transfer will count toward the limitation of two exchanges/transfers out of the Fixed Account per year. Additionally, a 5-year Exchange/Transfer provision allows for the systematic movement of 100% of my account value out of the Fixed Account on a monthly basis over a five-year period. If elected, I cannot defer, exchange, or transfer into my Fixed Account for the 5-year term without canceling the Provision.

OR

b) Exchanges and/or transfers from the Fixed Annuity

Exchange - An exchange is the movement of money between the Nationwide Life Fixed Account and Variable Annuity options and/or between the funds in the Variable annuity option. Transfer: A transfer is the movement of money between product providers within the same plan

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3. Nationwide may earn a spread on assets held in the Nationwide Fixed Account, which is reflected in the crediting rate.

VARIABLE OPTION

1. I understand that a Variable Account Charge is deducted daily from the Variable Account. The Variable Account Annual Charge is deducted daily in an amount not to exceed the following schedule:

<u>Maximum Variable Account Charge</u>
0.35% Passage Funds per year
0.00% Select Spectrum per year
0.00% Destination Funds per year

2. I understand that retirement income payments and termination values (if any), provided by the contract are variable wh based on the investment experience of a separate account and are not guaranteed as to the dollar amount.

MORLEY STABLE VALUE RETIREMENT FUND

1. The Morley Stable Value Retirement Fund is not a mutual fund.
2. I understand that an administrative fee is deducted daily from this investment option, not to exceed the Maximum Variable Account Annual Expense Fee above.
3. I understand that exchanges to competing investment options must be held in a non-competing investment option for a minimum of 90 days before I can subsequently transfer to a competing option.

MUTUAL FUND PAYMENTS DISCLOSURE

Nationwide Retirement Solutions, Inc. and its affiliates (Nationwide) offer a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.

ENDORSEMENT DISCLOSURE

Nationwide Retirement Solutions, Inc. and Nationwide Life Insurance Company have endorsement relationships with the National Association of Counties, The United States Conference of Mayors, and the International Association of Firefighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

Nationwide Retirement Solutions • P.O. Box 182797 • Columbus, Ohio 43218-2797 • 1-877-NRS-FORU • www.OKCdeferredcomp.com