How to Access Your Account

Congratulations! You're all signed up. Now what?

This is a step-by-step guide for how to sign up and get access to your new account at nationwide.com.

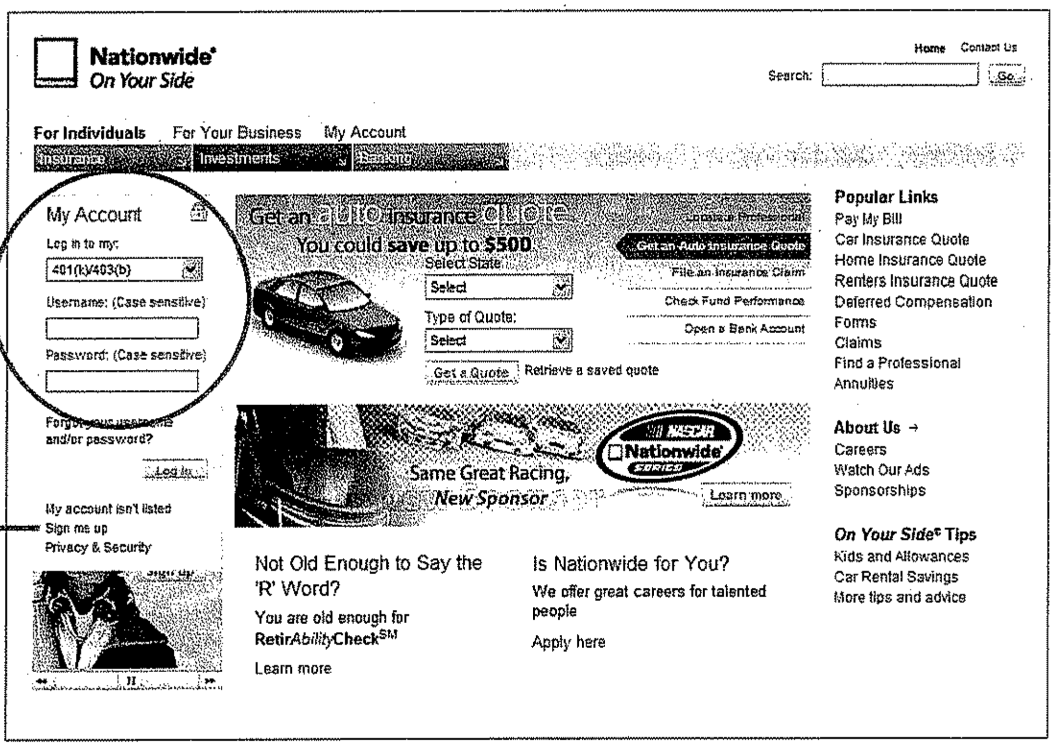
This new account will give you an opportunity to review your funds, manage your asset allocations or update your beneficiaries all online!

Confused by all these terms? Don't worry, there's plenty of time to learn. But first, let's set up your account!

STEP 1 Go to nationwide.com.

STEP 2 Under the "My Account" box on the left-hand side of the screen, you will see a drop-down menu under "Log in to my..." Click on the arrow and select "401(k)/403(b)."

STEP 3 The box will expand and ask you for your Username and Password.



If this is your first time accessing your account, click the "Sign Me Up" link (the second of the three links located inside the "My Account" box).

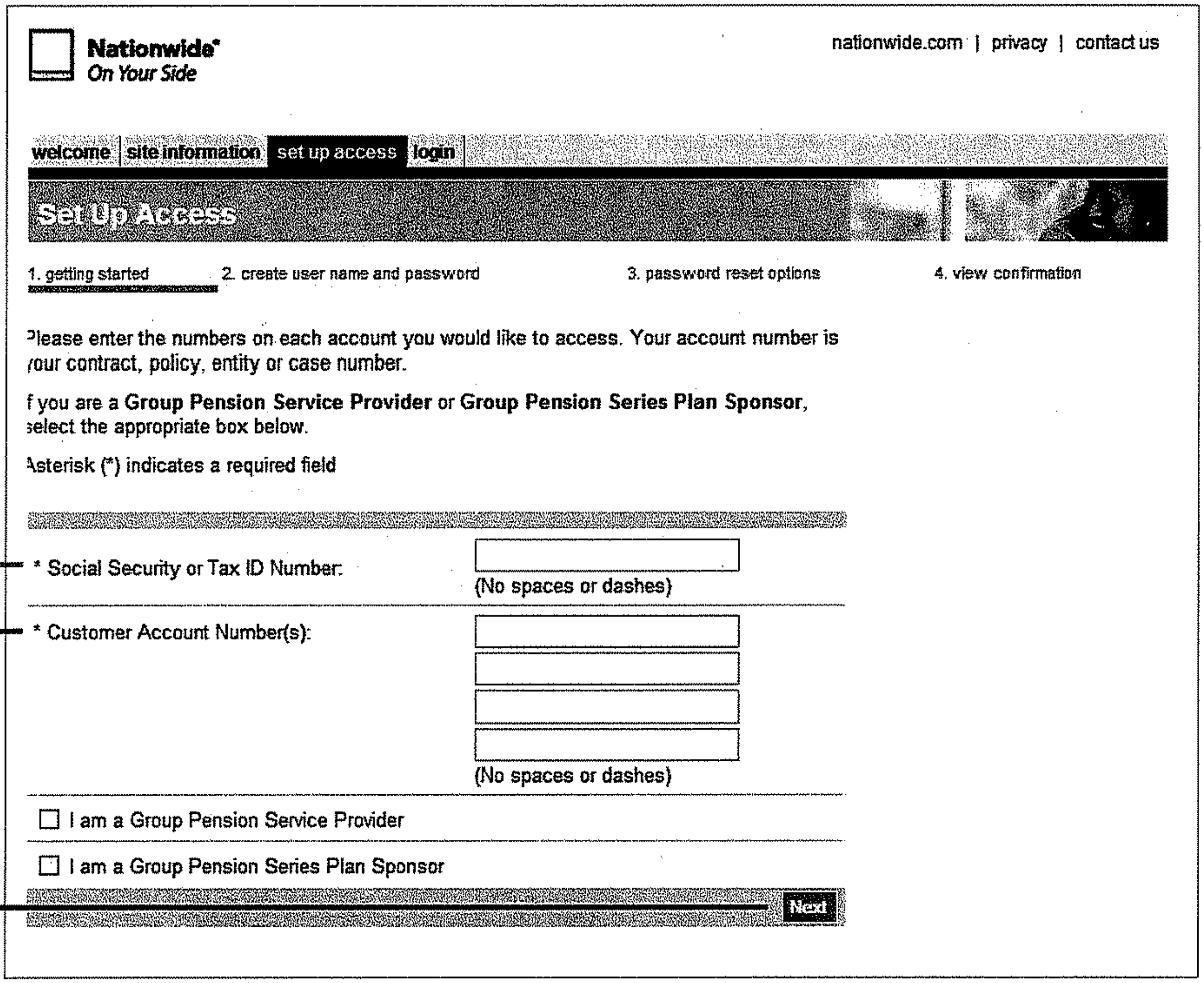
Nationwide®
On Your Side

STEP 4

You're now in the "Set Up Access" screen. Enter your 9-digit Social Security number (without dashes or hyphens) in the "Social Security or Tax ID number" section.

STEP 5

Next to the "Customer Account Number(s)", please enter your Nationwide® case number, which we have recorded as ______________________. (Again, please don't use any dashes or hyphens). Click the orange "Next" button.



Nationwide®
On Your Side

nationwide.com | privacy | contact us

welcome | site information | set up access | login

Set Up Access

1. getting started 2. create user name and password 3. password reset options 4. view confirmation

Please enter the numbers on each account you would like to access. Your account number is your contract, policy, entity or case number.

If you are a **Group Pension Service Provider** or **Group Pension Series Plan Sponsor**, select the appropriate box below.

Asterisk (*) indicates a required field

* Social Security or Tax ID Number: (No spaces or dashes)

* Customer Account Number(s): (No spaces or dashes)

☐ I am a Group Pension Service Provider

☐ I am a Group Pension Series Plan Sponsor

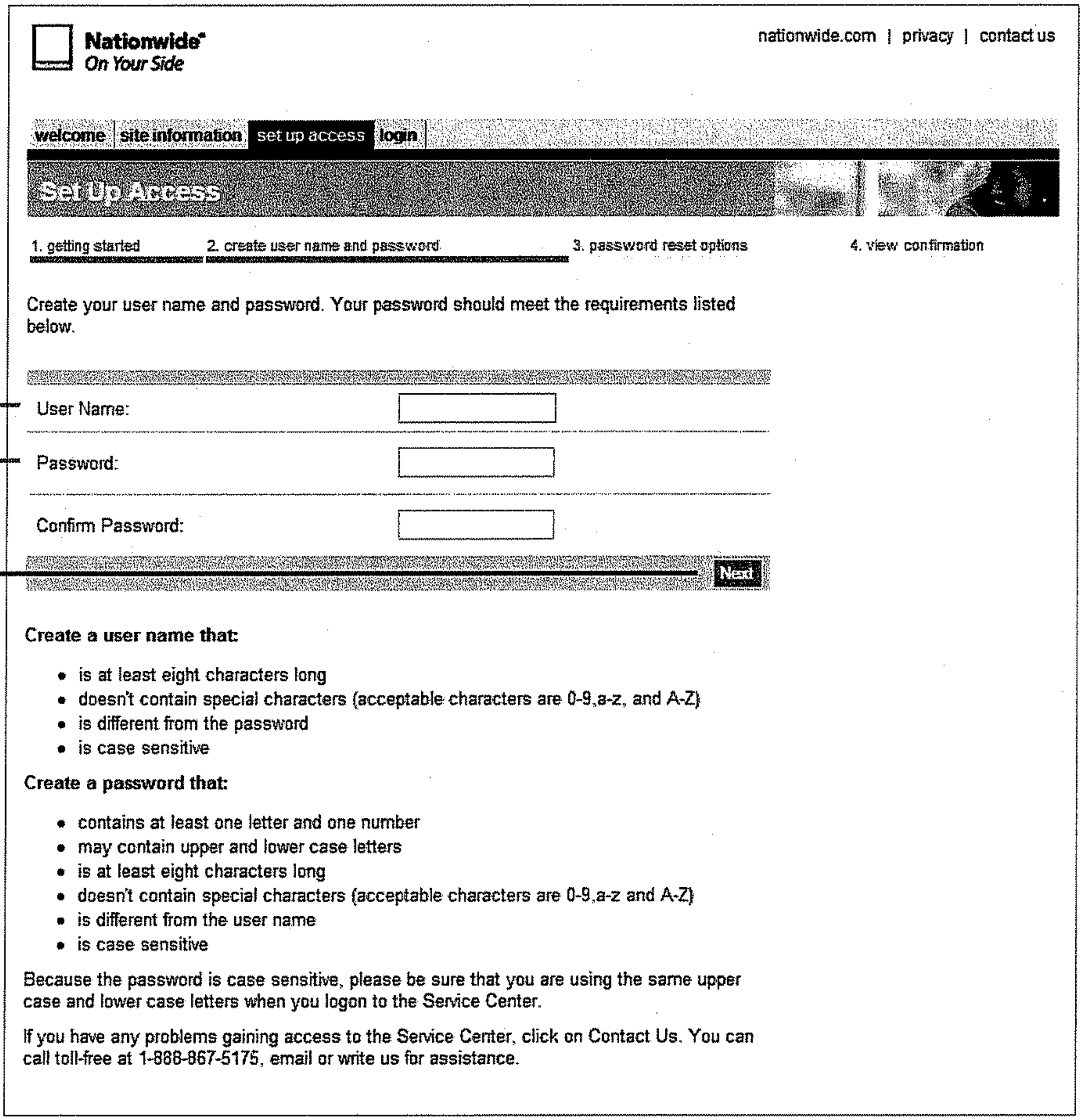
Next

STEP 6

The next screen allows you to create your username and password. Please review the instructions when creating them. *Note: both username and password must be at least eight characters long and must be a combination of both alpha and numeric characters (e.g., abcd1234).*

STEP 7

Once you've created your own customized username and confirmed your password, please click the orange "Next" button.



Nationwide®
On Your Side

nationwide.com | privacy | contact us

welcome | site information | set up access | login

Set Up Access

1. getting started 2. create user name and password 3. password reset options 4. view confirmation

Create your user name and password. Your password should meet the requirements listed below.

User Name:

Password:

Confirm Password:

Next

Create a user name that:

- is at least eight characters long
- doesn't contain special characters (acceptable characters are 0-9,a-z, and A-Z)
- is different from the password
- is case sensitive

Create a password that:

- contains at least one letter and one number
- may contain upper and lower case letters
- is at least eight characters long
- doesn't contain special characters (acceptable characters are 0-9,a-z and A-Z)
- is different from the user name
- is case sensitive

Because the password is case sensitive, please be sure that you are using the same upper case and lower case letters when you logon to the Service Center.

If you have any problems gaining access to the Service Center, click on Contact Us. You can call toll-free at 1-888-867-5175, email or write us for assistance.

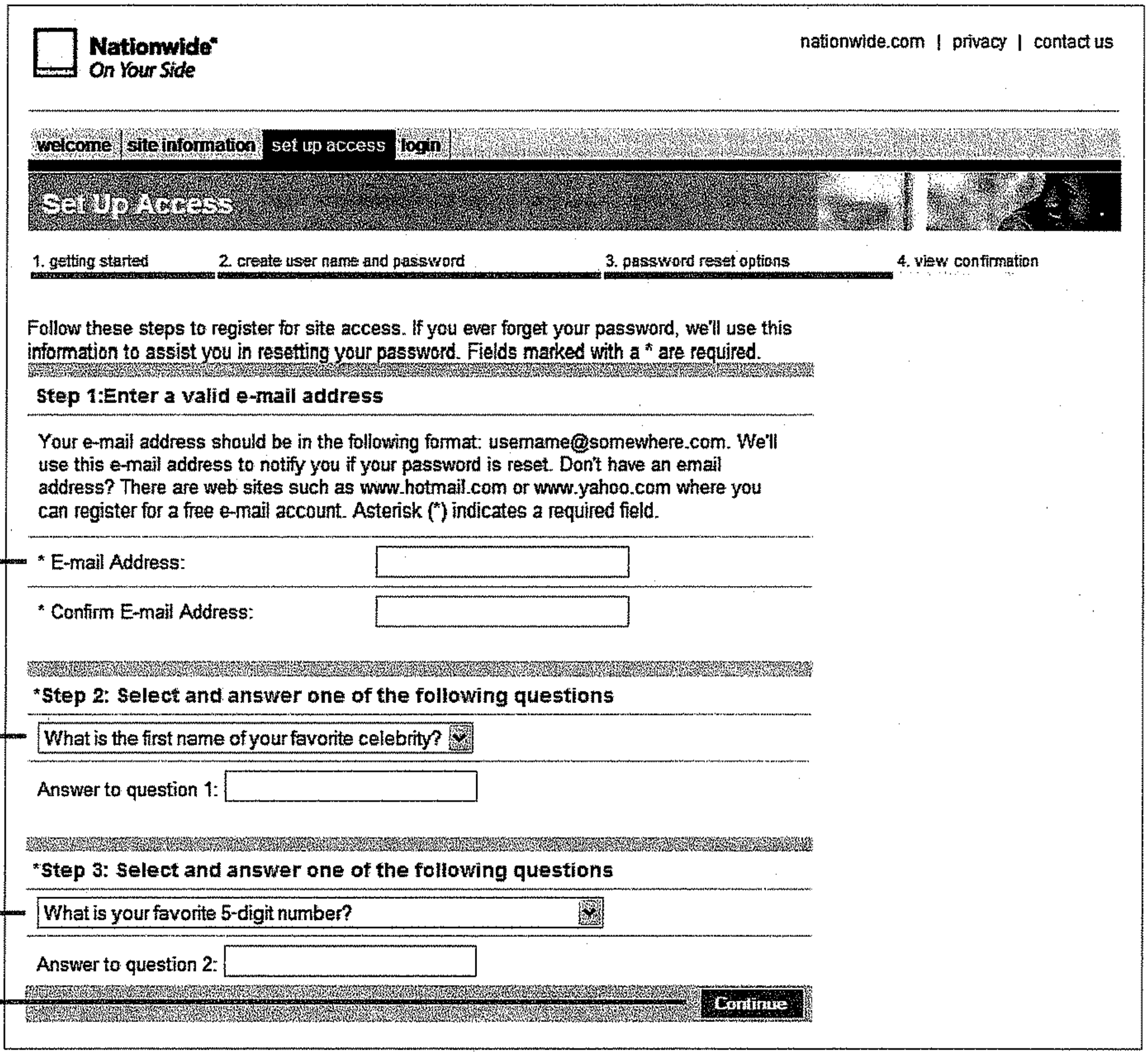
STEP 8

The next screen allows you to create your security questions. These are only used if you forget your username and/or password and need to reset these online. You'll complete these three steps:

Ⓐ Enter and confirm your e-mail address.

Ⓑ Choose one question from the drop down list of questions and answer it.

Ⓒ Choose one question from the next set of drop down questions and answer it.


Nationwide®
On Your Side

nationwide.com | privacy | contact us

welcome | site information | set up access | login

Set Up Access

1. getting started 2. create user name and password 3. password reset options 4. view confirmation

Follow these steps to register for site access. If you ever forget your password, we'll use this information to assist you in resetting your password. Fields marked with a * are required.

Step 1:Enter a valid e-mail address

Your e-mail address should be in the following format: username@somewhere.com. We'll use this e-mail address to notify you if your password is reset. Don't have an email address? There are web sites such as www.hotmail.com or www.yahoo.com where you can register for a free e-mail account. Asterisk (*) indicates a required field.

Ⓐ * E-mail Address:

* Confirm E-mail Address:

***Step 2: Select and answer one of the following questions**

Ⓑ What is the first name of your favorite celebrity?

Answer to question 1:

***Step 3: Select and answer one of the following questions**

Ⓒ What is your favorite 5-digit number?

Answer to question 2:

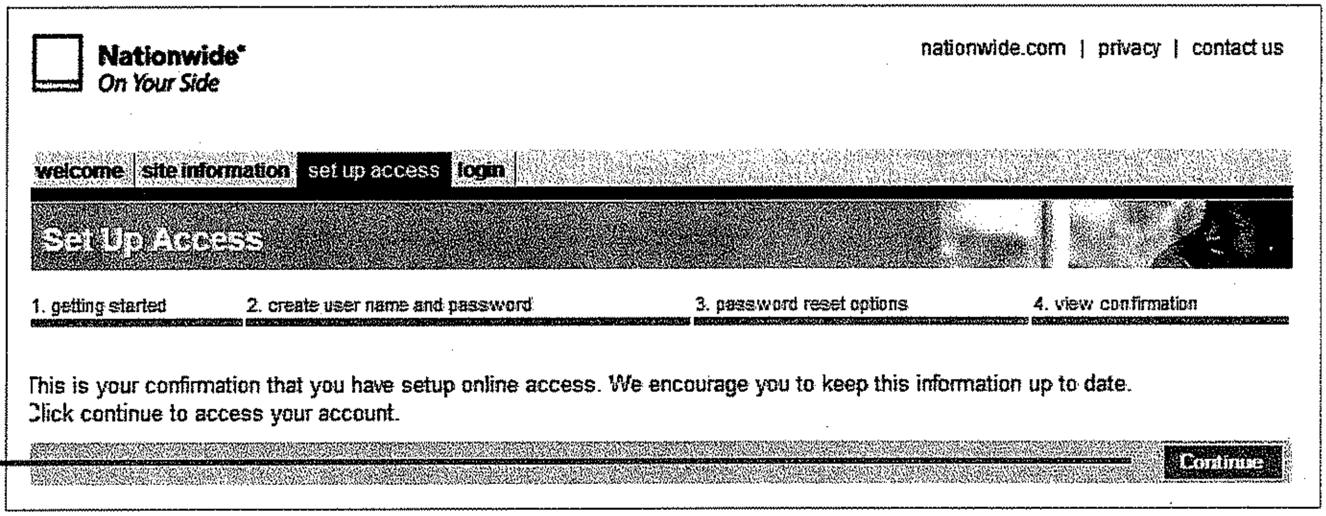
Continue

STEP 9

Once you've completed Step 3, click the orange "Continue" button.

STEP 10

This will take you to a confirmation screen stating that you have updated your profile. Please click the orange "Continue" button.

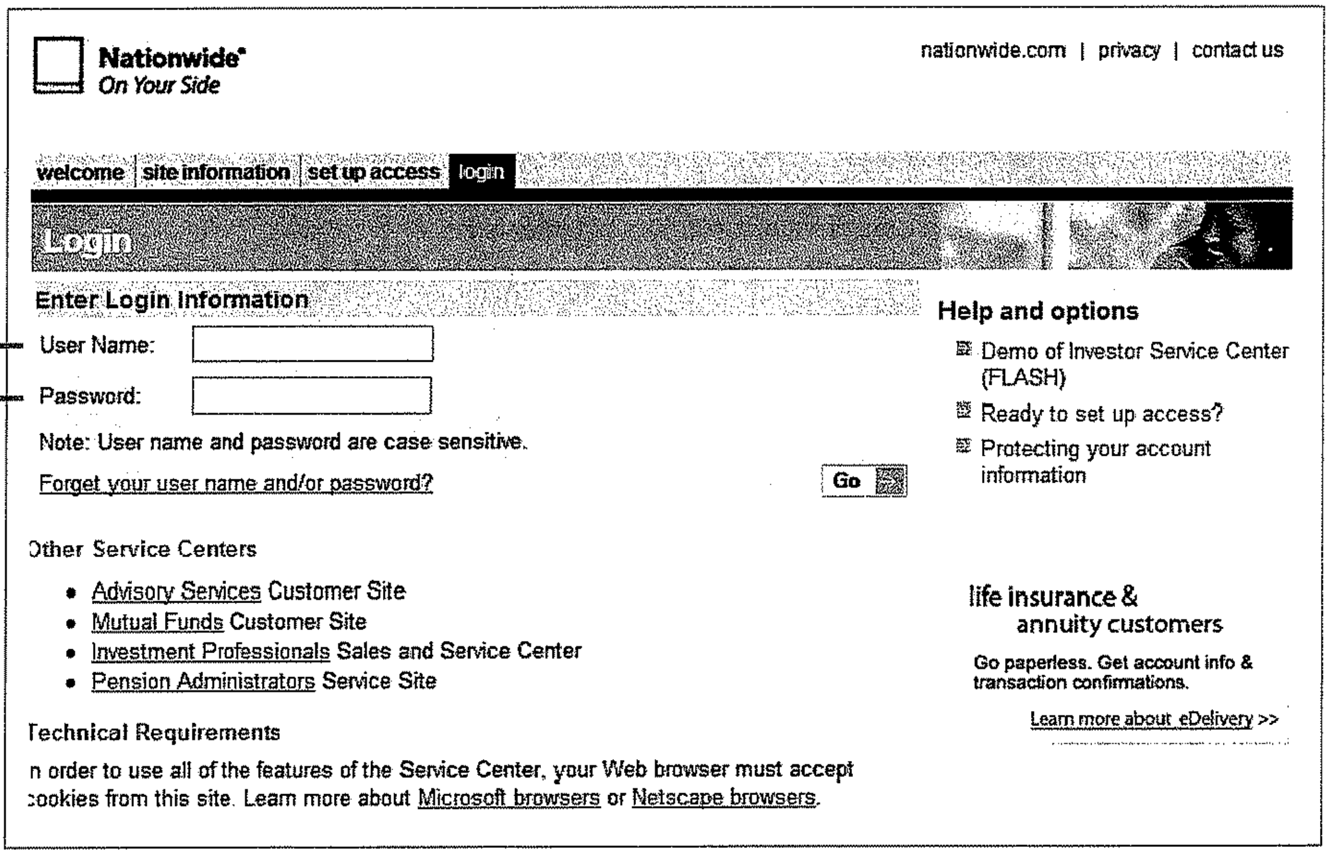


STEP 11

The next screen will confirm that you have successfully created a profile under your plan's Nationwide® case number. Please click the link under "Access your personal account."

STEP 12

The following screen will bring you back to a login screen. Please enter your newly created Username and Password, and click Go.



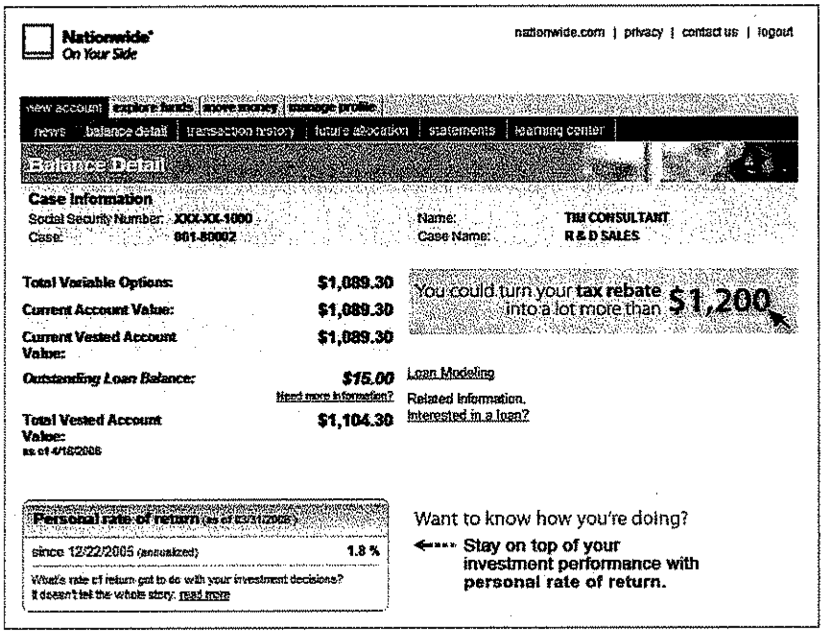
STEP 13

Review the Electronic Service Agreement and select "Accept" to agree to the terms and conditions. Then, click the orange "Submit" button. You now have access to your online account. Congrats!

Now that you have access to your online account, a world of possibilities is open to you. You can use this site to:

- Check your balance and personal rate of return
- Reallocate your balance
- Get a summary of your retirement balance
- And much more!

Check it out today!



STEP 14

Once you've completed your online visit, please don't forget to Logout.

Investment strategies do not guarantee a profit or protect against loss in a declining market. Investment strategies offering the potential for higher rates of return also involve a higher degree of risk to principal. The use of asset allocation does not guarantee returns or insulate you from potential losses.

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.

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

PNM-1075AO

Nationwide®
On Your Side

On the Phone

It's easy to access additional investment options

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

Follow these six easy steps:

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

   For Account Information, press 1 then:
   Press 1 to hear your account balance
   Press 2 to hear Nationwide Fixed Fund Interest Rates
   Press 3 to hear how your current contributions are being directed
   Press 4 to hear your transaction history

   To process transactions, make changes to your account, or to change your Personal Identification Number (PIN), press 2 then:
   Press 1 to exchange funds
   Press 2 to change how your future contributions will be directed
   Press 4 to change your pin

   For a full tutorial on the INQUIRE system, press 5

   From any menu, you may also:
   Press *6 to return to a previous menu
   Press *0 to speak to a Customer Service Representative
   Press *9 to end the call

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

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

PHFS06