EXHIBIT C

(Partial – Middle Layer)

Kent County Water Board Meeting

May 19, 2011

Payments by a mutual fund's adviser or subadviser (or its affiliates). Such payments may be derived, in whole or in part, from the advisory fee that is deducted from mutual fund assets and reflected in the mutual fund charges.

The Nationwide companies took these anticipated payments into consideration in determining the charges they impose under the retirement products (apart from fees and expenses imposed by the mutual funds). Without these payments, the Nationwide companies would have imposed higher charges on their retirement products.

Amount of Payments the Nationwide Companies Receive

Most mutual funds or their affiliates have agreed to make payments to the Nationwide companies, although the applicable percentages may vary from mutual fund to mutual fund and some may not make any payments at all. Because the amount of the actual payments the Nationwide companies receive generally depends on the amount of assets invested by the Accounts in the mutual funds, the Nationwide companies may receive higher payments from mutual funds with lower percentages (but greater assets) than from mutual funds that have higher percentages (but fewer assets).

The following paragraph describes the range of payments that the Nationwide companies received from the mutual funds and their affiliates (as a percentage of the average daily net assets of the mutual fund attributable to the retirement products) for the year ended December 31, 2009.

With respect to the Nationwide Clear Advantage product being offered to current plans in the STAR program, the payments to the Nationwide companies ranged from 0.00% to 0.40% of assets, and will be used to reduce the plan's obligation to Nationwide. Specifically, Nationwide will reduce its standard charge for the Clear Advantage product by a discount, expressed in terms of basis points, that reflects the amount of fund payments made to Nationwide as indicated in the Fund Selection Schedule of this Agreement. Thus, with respect to this product, the mutual fund payments received by Nationwide will not increase its compensation and will benefit the plans rather than Nationwide.

The above ranges do not include any amounts the Nationwide companies may receive from investment advisers or subadvisers of the mutual funds or their affiliates to participate in educational and/or marketing activities.

The Nationwide companies identify a menu of potential mutual funds that correspond to the investment options for their retirement products. They may consider several criteria when identifying those mutual funds, including some or all of the following: investment objectives, investment process, investment performance, risk characteristics, investment capabilities, experience and resources, investment consistency, and fund expenses.

Another factor the Nationwide companies consider during this process is whether the mutual fund, its adviser, its subadviser(s), or an affiliate will make payments such as those described above. The identification criteria vary by line of business and retirement product. In some cases, the Nationwide companies identify mutual funds based on requests and recommendations made by retirement plan sponsors and/or their advisors.

There may be mutual funds with lower fees, as well as other retirement products that offer mutual funds with lower fees. You should consider all of the fees and charges of a retirement product in relation to the features and benefits of that product when making your decision to invest. Please note that product and mutual fund fees and charges have a direct effect on the investment performance of your retirement product. A fund prospectus contains the investment objectives, risks, charges and expenses. Please read the fund prospectus carefully before investing.

Compensation to Distributors and Other Entities

Nationwide has arrangements with various distributors and other entities in connection with the marketing and sale of the Funding Vehicle(s) offered through this Agreement. Nationwide may pay these distributors and other entities compensation in the form of an asset-based sales commission and a separate marketing allowance or related payment.

The amount of any sales commission payable by Nationwide to the Plan's sales representative is subject to negotiation between the Sponsor and the sales representative. In addition to the sales commissions and other compensation described above, Nationwide may pay additional compensation based on various agreed-upon production goals and persistency payments to administrative firms. The cost of sales commissions, or any other compensation paid by Nationwide, is directly or indirectly reflected in the fees charged by Nationwide for your plan.

QDIA / DEFAULT FUND SELECTION SCHEDULE

Case Number: 251-80160 Case Name: Kent County Water Authority

Qualified Default Investment Alternative(QDIA) / Default Fund

- ☐ Default Suspense Fund
- ☐ Default Suspense Fund QDIA
- ☐ Default Suspense Fund QDIA and Automatic Enrollment QDIA
- ☐ Automatic Enrollment QDIA: Managed Account Services - GO TO AUTOMATIC ENROLLMENT ONLY SECTION BELOW

Please select one of the following fund options:

☐ **Targeted Retirement Date Fund Group**

Fund Group, Normal Retirement Age and Rounding Method are all required selections when using Targeted Retirement Date Funds

Targeted Retirement Date Fund Group(s) Available

Select	Fund Group	Name	Pricing Tier
☐	NRO	Nationwide Targeted Destination Funds	Clear Advantage
☐	AC6	American Funds Target Date Retirement Funds	Clear Advantage
☐	VCO	Vanguard Target Retirement Date Funds	Clear Advantage

For a full listing of all funds available in the above fund groups, please see the following page

Normal Retirement Age: _____

Rounding Method:

- ☐ Round year up to the more aggressive fund
- ☐ Round year down to the more conservative fund
- ☐ Select the fund nearest the year the participant will reach the Normal Retirement Age

☐ **Balanced/Other Fund**

Default Fund for Participant Investment:

Fund Name	Fund Code	VRU Code

AUTOMATIC ENROLLMENT ONLY

☐ **Managed Account Services** PLEASE NOTE: If you choose this option, the Default Suspense Fund is not available.

Default Fund for Participant Investment:

Fund Name	Fund Code	VRU Code

For pricing information for any fund/fund group selected, please see the asset fee section in the Executive Summary.

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QDIA / DEFAULT FUND SELECTION SCHEDULE

Targeted Retirement Date Fund Groups:

Please note by adding a group, you are adding ALL funds in that group.

Fund Name	Fund Code	VRU Code
Fund Group NRS		
NW Dest 2010 Inst	NWLA	2057
NW Dest 2015 Inst	NWMA	2058
NW Dest 2020 Inst	NWNA	2059
NW Dest 2025 Inst	NWOA	2060
NW Dest 2030 Inst	NWPA	2061
NW Dest 2035 Inst	NWQA	2062
NW Dest 2040 Inst	NWRA	2063
NW Dest 2045 Inst	NWSA	2064
NW Dest 2050 Inst	NWTA	2065
NW Rtrmt Inc Inst	NWUA	2066
Fund Group AFR		
AmFds 2010 TrgtDtRtrmt R6	RFTA	2557
AmFds 2015 TrgtDtRtrmt R6	RFJA	2558
AmFds 2020 TrgtDtRtrmt R6	RRCA	2559
AmFds 2025 TrgtDtRtrmt R6	RFDA	2560
AmFds 2030 TrgtDtRtrmt R6	RFEA	2561
AmFds 2035 TrgtDtRtrmt R6	RFFA	2562
AmFds 2040 TrgtDtRtrmt R6	RFGA	2563
AmFds 2045 TrgtDtRtrmt R6	RFHA	2564
AmFds 2050 TrgtDtRtrmt R6	RFIA	2565
Fund Group VGO		
Vngrd Trgt Rtrmt 2005	VTOA	2326
Vngrd Trgt Rtrmt 2010	VTEA	2327
Vngrd Trgt Rtrmt 2015	VTXA	2328
Vngrd Trgt Rtrmt 2020	VTWA	2329
Vngrd Trgt Rtrmt 2025	VTTA	2330
Vngrd Trgt Rtrmt 2030	VTHA	2331
Vngrd Trgt Rtrmt 2035	VHTA	2332
Vngrd Trgt Rtrmt 2040	VFOA	2333
Vngrd Trgt Rtrmt 2045	VTIA	2334
Vngrd Trgt Rtrmt 2050	VFFA	2335
Vngrd Trgt Rtrmt 2055	VVXA	2830
Vngrd Trgt Rtrmt Inc	VTNA	2336

QDIA/Default Fund Disclosures

As Plan Sponsor, I authorize Nationwide Trust Company, FSB, a division of Nationwide Bank or Nationwide Life Insurance Company ("Nationwide") to allocate the plan participant's contributions to the QDIA/Default Suspense Fund identified above.

Deposits received by Nationwide on behalf of participants must have a Social Security Number to be processed. All deposits received by Nationwide for a participant that does not have an established mix will be automatically allocated to the QDIA/Default Suspense Fund within the applicable participant account within three business days.

The QDIA/Default Suspense Fund must be a designated variable fund for the plan. If the fund I select as the QDIA/Default Suspense Fund is not also selected on the Fund Selection Schedule, I understand that this form will be used as my request

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and authorization to add the fund as a designated fund to my plan. Due to possible market value adjustments and other restrictions, the fixed contracts are not available as a Default Suspense Fund option. The FDIC Insured Account is not available as a Default Suspense Fund option.

I understand if the Managed Account Services ("MAS") option is not currently available to my plan, and Managed Account Services is selected as the QDIA for Automatic Enrollment, additional paperwork will be required by Nationwide to add this option and the QDIA will not be established until additional paperwork is received by Nationwide in good order.

I understand if Collective Investment Funds ("CIF") are not an option currently available to my plan, and a CIF is selected as the QDIA/Default Suspense Fund above, additional paperwork will be required by Nationwide to add this option and the QDIA/Default Suspense Fund will not be established until additional paperwork is received by Nationwide in good order.

Nationwide Target Destination Funds are part of the Nationwide Funds Group and are affiliated with Nationwide. Nationwide Funds distributed by Nationwide Fund Distributors LLC, Member FINRA.1200 River Road, Suite 1000, Conshohocken,Pa.19428.

It is my responsibility as Sponsor to provide each eligible employee with a notice when they are first eligible to participant and at least 30 days (but, not more than 90 days) before the beginning of each plan year.

It is my responsibility as Sponsor to notify the participant(s) of the circumstances under which deposits have or will be allocated to the QDIA/Default Suspense Fund, and to provide the participant(s) with adequate information and procedures to transfer funds from the QDIA/Default Suspense Fund and/or to select alternate investment options for future allocations. If the participant(s) does not provide instruction to Nationwide to transfer funds from the QDIA/Default Suspense Fund and/or change investment options for future allocations, pursuant to established procedures, all deposits will continue to be allocated to the QDIA/Default Suspense Fund.

It is my responsibility as Sponsor to monitor performance and other aspects of the QDIA/Default Suspense Fund and select a replacement fund to serve as the QDIA/Default Suspense Fund as I deem appropriate. In the event of a fund merger by the fund house offering the fund I have selected, I authorize Nationwide to change the QDIA/Default Suspense Fund to the merged fund designated by the participants of the fund and/or the fund house.

I have reviewed and I understand the mutual fund payment information that is found in the Program Agreement.

It is the responsibility of the plan fiduciary or its delegate to prudently select and monitor any qualified default investment alternative (QDIA) or default fund. Therefore, it is the responsibility of the plan fiduciary or its delegate to know the requirements of the QDIA regulations and choose the default fund most appropriate for the participants of the plan. For a full list of the requirements, please visit: http://www.dol.gov/ebsa/regs/fedreg/final/07-5147.pdf. Nationwide is not responsible or liable for the selection of such QDIA/Default Fund and has merely provided facts requested by the plan fiduciary or its delegate. The facts provided should not be construed to provide any endorsement of or opinion on the appropriateness of a fund or portfolio for the participants of a particular plan.

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FUND SELECTION SCHEDULE

Select	FUND NAME	Fund Code	VRU Code	Ticker Symbol	A Cost of Nationwide Product & Service Package	B Nationwide Clear Credit™	C Reduced Cost of Nationwide Product & Service Package	D Cost of Investment Professional Commission	E Net Nationwide Asset Fee	F Total Fund Prospectus Gross Expense Ratio	G Total Fee by Investment
	AllBer Glbl Bd Adv	AANA	2548	ANAYX	0.55	0.15	0.40	0.25	0.65	0.72	1.37
	AmBcn Bal Inst	AADA	2514	AADBX	0.55	0.00	0.55	0.25	0.80	0.61	1.41
	AmBcn Intl Eq Inst	AXIA	2517	AAIEX	0.55	0.00	0.55	0.25	0.80	0.74	1.54
	AmBcn Intmd Bd Inst	ADXA	2520	AABDX	0.55	0.00	0.55	0.25	0.80	0.33	1.13
	AmBcn ST Bd Inst	BASA	2521	AASBX	0.55	0.00	0.55	0.25	0.80	0.33	1.13
X	AmBcn SmCap Val Inst	IAVA	2723	AVFIX	0.55	0.10	0.45	0.25	0.70	0.85	1.55
	AmCent Bal Inst	BINA	2554	ABINX	0.55	0.05	0.50	0.25	0.75	0.71	1.46
	AmCent Eq Gr Inst	AMIA	2508	AMEIX	0.55	0.05	0.50	0.25	0.75	0.50	1.25
	AmCent Glbl Gold Inst	ANXA	2533	AGGNX	0.55	0.05	0.50	0.25	0.75	0.49	1.24
	AmCent Inc Gr Inst	AIGA	1391	AMGIX	0.55	0.05	0.50	0.25	0.75	0.50	1.25
	AmCent Infl Adj Bd Inst	ANBA	1392	AIANX	0.55	0.00	0.55	0.25	0.80	0.28	1.08
	AmCent Infl Prtct Bd Inst	AIPA	2555	APISX	0.55	0.05	0.50	0.25	0.75	0.38	1.13
	AmCent Intl Bd Inst	IDIA	2556	AIDIX	0.55	0.05	0.50	0.25	0.75	0.62	1.37
	AmFds 2010 TrgtDtRtrmt R6	RFTA	2557	RFTTX	0.55	0.00	0.55	0.25	0.80	0.48	1.28
	AmFds 2015 TrgtDtRtrmt R6	RFJA	2558	RFJTX	0.55	0.00	0.55	0.25	0.80	0.49	1.29
	AmFds 2020 TrgtDtRtrmt R6	RRCA	2559	RRCTX	0.55	0.00	0.55	0.25	0.80	0.52	1.32
	AmFds 2025 TrgtDtRtrmt R6	RFDA	2560	RFDTX	0.55	0.00	0.55	0.25	0.80	0.53	1.33
	AmFds 2030 TrgtDtRtrmt R6	RFEA	2561	RFETX	0.55	0.00	0.55	0.25	0.80	0.55	1.35
	AmFds 2035 TrgtDtRtrmt R6	RFFA	2562	RFFTX	0.55	0.00	0.55	0.25	0.80	0.55	1.35
	AmFds 2040 TrgtDtRtrmt R6	RFGA	2563	RFGTX	0.55	0.00	0.55	0.25	0.80	0.56	1.36
	AmFds 2045 TrgtDtRtrmt R6	RFHA	2564	RFHTX	0.55	0.00	0.55	0.25	0.80	0.55	1.35
	AmFds 2050 TrgtDtRtrmt R6	RFIA	2565	RFITX	0.55	0.00	0.55	0.25	0.80	0.56	1.36
X	AmFds AMCAP R6	RAFA	2549	RAFGX	0.55	0.00	0.55	0.25	0.80	0.42	1.22
	AmFds Am Bal R6	RLBA	2550	RLBGX	0.55	0.00	0.55	0.25	0.80	0.33	1.13
	AmFds Am Hi Inc Tr R6	RITA	2566	RITGX	0.55	0.00	0.55	0.25	0.80	0.39	1.19
X	AmFds Am Mut R6	RMFA	2567	RMFGX	0.55	0.00	0.55	0.25	0.80	0.33	1.13
	AmFds Bd Fd Am R6	RBFA	2645	RBFGX	0.55	0.00	0.55	0.25	0.80	0.31	1.11
	AmFds Cap Inc Bldr R6	RIRA	2568	RIRGX	0.55	0.00	0.55	0.25	0.80	0.32	1.12
	AmFds Cap Wld Bd R6	RCWA	2569	RCWGX	0.55	0.00	0.55	0.25	0.80	0.54	1.34
	AmFds Cap Wld Gr Inc R6	RWIA	2570	RWIGX	0.55	0.00	0.55	0.25	0.80	0.46	1.26
X	AmFds EuroPacfc Gr R6	RERA	2583	RERGX	0.55	0.00	0.55	0.25	0.80	0.52	1.32
	AmFds Fdmntl Inv R6	RFNA	2587	RFNGX	0.55	0.00	0.55	0.25	0.80	0.35	1.15
	AmFds Gr Fd Am R6	RGAA	2646	RGAGX	0.55	0.00	0.55	0.25	0.80	0.34	1.14
	AmFds Inc Fd Am R6	RIDA	2647	RIDGX	0.55	0.00	0.55	0.25	0.80	0.33	1.13
	AmFds Intmd Bd Fd Am R6	RBOA	2594	RBOGX	0.55	0.00	0.55	0.25	0.80	0.31	1.11

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FUND SELECTION SCHEDULE

Select	FUND NAME	Fund Code	VRU Code	Ticker Symbol	A Cost of Nationwide Product & Service Package	B Nationwide Clear Credit ™	C Reduced Cost of Nationwide Product & Service Package	D Cost of Investment Professional Commission	E Net Nationwide Asset Fee	F Total Fund Prospectus Gross Expense Ratio	G Total Fee by Investment
	AmFds Invmt Co Am R6	RICA	2648	RICGX	0.55	0.00	0.55	0.25	0.80	0.33	1.13
	AmFds New Econ R6	RNGA	2649	RNGGX	0.55	0.00	0.55	0.25	0.80	0.51	1.31
	AmFds New Prspct R6	RNPA	2604	RNPGX	0.55	0.00	0.55	0.25	0.80	0.46	1.26
	AmFds New Wld R6	RNWA	2605	RNWGX	0.55	0.00	0.55	0.25	0.80	0.68	1.48
	AmFds ST Bd Fd Am R6	RMMA	2637	RMMGX	0.55	0.00	0.55	0.25	0.80	0.36	1.16
	AmFds SmCap Wld R6	RLGA	2638	RLLGX	0.55	0.00	0.55	0.25	0.80	0.73	1.53
	AmFds US Govt Sec R6	RGVA	2653	RGVGX	0.55	0.00	0.55	0.25	0.80	0.31	1.11
	AmFds Wshngtn Mut Inv R6	RWMA	2656	RWMGX	0.55	0.00	0.55	0.25	0.80	0.37	1.17
	BlkRk Bal Cap Inst	MCPA	2515	MACPX	0.55	0.25	0.30	0.25	0.55	1.08	1.63
	BlkRk Basic Val Inst	MBXA	2509	MABAX	0.55	0.25	0.30	0.25	0.55	0.55	1.10
	BlkRk SmCap Gr Eq Inst	BPGA	2261	PSGIX	0.55	0.25	0.30	0.25	0.55	0.84	1.39
	Clvrt Soc Indx I	CISA	1761	CISIX	0.55	0.00	0.55	0.25	0.80	0.53	1.33
	DE Infl Prtct Bd Inst	DIIA	2572	DIPIX	0.55	0.15	0.40	0.25	0.65	0.69	1.34
	DWS Glbl Infl Pls Inst	TPPA	2577	TIPIX	0.55	0.10	0.45	0.25	0.70	0.68	1.38
	DWS Gr Inc Inst	DSUA	2264	SUWIX	0.55	0.10	0.45	0.25	0.70	0.50	1.20
	DWS Inst Eq 500 Indx Inst	SBTA	1543	BTIIX	0.55	0.05	0.50	0.25	0.75	0.23	0.98
	DWS LgCap Val Inst	KCIA	2579	KDCIX	0.55	0.10	0.45	0.25	0.70	0.63	1.33
	DWS RREEF RealEst Sec Inst	PRXA	1811	RRRRX	0.55	0.10	0.45	0.25	0.70	0.63	1.33
	DWS Shrt Dur Inst	DSFA	2581	MGSFX	0.55	0.10	0.45	0.25	0.70	0.76	1.46
	DWS Tech Inst	DKCA	2265	KTCIX	0.55	0.10	0.45	0.25	0.70	0.65	1.35
	DWS US Bd Indx Inst	DBUA	2266	BTUSX	0.55	0.05	0.50	0.25	0.75	0.42	1.17
	Davis NY Vntr Y	DNVA	2571	DNVYX	0.55	0.15	0.40	0.25	0.65	0.63	1.28
	DodgeCox Bal	DOBA	1388	DODBX	0.55	0.10	0.45	0.25	0.70	0.53	1.23
	DodgeCox Intl Stk	DGLA	1571	DODFX	0.55	0.10	0.45	0.25	0.70	0.65	1.35
	DodgeCox Stk	DODA	1387	DODGX	0.55	0.10	0.45	0.25	0.70	0.52	1.22
	Drey Basic S P 500 StkIndx	DSPA	2262	DSPIX	0.55	0.08	0.47	0.25	0.72	0.21	0.93
	Drey Bd Mkt Indx Basic	DBTA	2263	DBIRX	0.55	0.00	0.55	0.25	0.80	0.16	0.96
	Drey Inst Prfrd MnyMkt Prm	DIPA	2250		0.55	0.00	0.55	0.25	0.80	0.12	0.92
	Fed Govt UltraShrtDur Inst	FGUA	2522	FGUSX	0.55	0.05	0.50	0.25	0.75	0.78	1.53
	Fed Inst Hi Yld Bd Inst	FIHA	1768	FIHBX	0.55	0.05	0.50	0.25	0.75	0.60	1.35
	Fed Intmd Govt Corp Inst	FGCA	2523	FGCIX	0.55	0.05	0.50	0.25	0.75	5.40	6.15
	Fed Intmd Govt Inst	FGDA	2524	FLDIX	0.55	0.05	0.50	0.25	0.75	2.26	3.01
	Fed Mrtg Inst	FGMA	2525	FGFIX	0.55	0.05	0.50	0.25	0.75	0.89	1.64
	Fed Ttl Rtn Bd Inst	FGRA	2526	FTRBX	0.55	0.05	0.50	0.25	0.75	0.46	1.21
	Fed Ttl Rtn Govt Bd Inst	FGGA	2527	FTRGX	0.55	0.05	0.50	0.25	0.75	0.49	1.24

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FUND SELECTION SCHEDULE

Select	FUND NAME	Fund Code	VRU Code	Ticker Symbol	A Cost of Nationwide Product & Service Package	B Nationwide Clear Credit™	C Reduced Cost of Nationwide Product & Service Package	D Cost of Investment Professional Commission	E Net Nationwide Asset Fee	F Total Fund Prospectus Gross Expense Ratio	G Total Fee by Investment
	Fed US GovtSec 1 3 Yr Inst	FGZA	2528	FSGVX	0.55	0.10	0.45	0.25	0.70	0.72	1.42
	Fed Ultra Shrt Bd Inst	FGLA	2529	FULIX	0.55	0.05	0.50	0.25	0.75	1.04	1.79
	FidAdv Bal I	FIOA	2687	FAIOX	0.55	0.15	0.40	0.25	0.65	0.73	1.38
	FidAdv Mrtg Sec I	FMSA	2690	FMSCX	0.55	0.15	0.40	0.25	0.65	0.50	1.15
	FidAdv RealEst I	FHEA	2691	FHEIX	0.55	0.15	0.40	0.25	0.65	0.97	1.62
	FidAdv Strat Inc I	FSRA	2692	FSRIX	0.55	0.15	0.40	0.25	0.65	0.76	1.41
X	GdmnScs Comdty Strat Inst	GSBA	2268	GCCIX	0.55	0.15	0.40	0.25	0.65	0.83	1.48
	GdmnScs Glbl Inc Inst	GCXA	2269	GSGLX	0.55	0.15	0.40	0.25	0.65	0.77	1.42
	GdmnScs Infl PrtctSec Inst	GSPA	2534	GSIPX	0.55	0.05	0.50	0.25	0.75	0.57	1.32
	GdmnScs Invmt Grd Cr Inst	GGDA	2530	GSGDX	0.55	0.05	0.50	0.25	0.75	0.50	1.25
	GdmnScs MdCap Val Inst	GSMA	2704	GSMCX	0.55	0.15	0.40	0.25	0.65	0.76	1.41
	GdmnScs Shrt Dur Govt Inst	GUIA	2270	GSTGX	0.55	0.15	0.40	0.25	0.65	0.54	1.19
	GdmnScs Strcd US Eq Inst	GIVA	2272	GSELX	0.55	0.15	0.40	0.25	0.65	0.78	1.43
	GdmnScs StrcdLgCapVal Inst	GVIA	2510	GCVIX	0.55	0.15	0.40	0.25	0.65	0.70	1.35
	GdmnScs StrcdSmCapVal Inst	GITA	2730	GSITX	0.55	0.15	0.40	0.25	0.65	1.15	1.80
	GdmnScs US Mrtg Inst	GSEA	2273	GSUIX	0.55	0.15	0.40	0.25	0.65	0.55	1.20
	GdmnScsUltraShrtDurGovInst	GSAA	2274	GSARX	0.55	0.15	0.40	0.25	0.65	0.53	1.18
	Hansbrgr Intl Gr Inst	HITA	2275	HITGX	0.55	0.20	0.35	0.25	0.60	0.88	1.48
	Harbor Intl Inst	HAIA	1814	HAINX	0.55	0.00	0.55	0.25	0.80	0.85	1.65
	Heartland Val Inst	HNTA	2813	HNTVX	0.55	0.15	0.40	0.25	0.65	0.94	1.59
	Invsco Cap Devl Inst	ADVA	1390	ACDVX	0.55	0.35	0.20	0.25	0.45	0.84	1.29
	Invsco Dynmc Inst	ADIA	2247	IDICX	0.55	0.10	0.45	0.25	0.70	0.67	1.37
	Invsco Glbl Cor Eq Inst	AWSA	2701	AWSIX	0.55	0.35	0.20	0.25	0.45	1.24	1.69
	Invsco Hi Yld Inst	AHIA	2540	AHIYX	0.55	0.35	0.20	0.25	0.45	0.62	1.07
	Invsco Inc Alloc Inst	ILAA	2541	ILAAX	0.55	0.35	0.20	0.25	0.45	1.01	1.46
	Invsco Intl Cor Eq Inst	IBVA	2542	IBVIX	0.55	0.35	0.20	0.25	0.45	0.91	1.36
	Invsco Ltd Mat Trsry I	SHTA	2519	ALMIX	0.55	0.10	0.45	0.25	0.70	0.38	1.08
	Invsco MdCap Cor Eq Inst	GTAA	2543	GTAVX	0.55	0.35	0.20	0.25	0.45	0.86	1.31
	Invsco ST Bd Inst	ISTA	2544	ISTBX	0.55	0.35	0.20	0.25	0.45	0.51	0.96
	Invsco SmCap Eq Inst	SMEA	2545	SMEIX	0.55	0.35	0.20	0.25	0.45	0.90	1.35
	Invsco SmCap Gr Inst	AVTA	2248	GTSVX	0.55	0.10	0.45	0.25	0.70	0.85	1.55
	Invsco US Govt Inst	AGOA	2546	AGOIX	0.55	0.35	0.20	0.25	0.45	0.56	1.01
	Invsco VK Comstk Y	VDXA	2337	ACSDX	0.55	0.25	0.30	0.25	0.55	0.64	1.19
	Invsco VK Eq Inc Y	VATA	2516	ACETX	0.55	0.25	0.30	0.25	0.55	0.53	1.08
	Invsco VK Gr Inc Y	VMXA	2338	ACGMX	0.55	0.25	0.30	0.25	0.55	0.50	1.05

PLEASE RETURN TO NATIONWIDE

FUND SELECTION SCHEDULE

Select	FUND NAME	Fund Code	VRU Code	Ticker Symbol	A Cost of Nationwide Product & Service Package	B Nationwide Clear Credit **	C Reduced Cost of Nationwide Product & Service Package	D Cost of Investment Professional Commission	E Net Nationwide Asset Fee	F Total Fund Prospectus Gross Expense Ratio	G Total Fee by Investment
	JPM Govt Bd Sel	HLGA	2595	HLGAX	0.55	0.25	0.30	0.25	0.55	0.79	1.34
	JPM MdCap Val Inst	JFLA	1423	FLMVX	0.55	0.10	0.45	0.25	0.70	1.01	1.71
	JPM Mkt Expnsn Indx Sel	JPGA	2281	PGMIX	0.55	0.05	0.50	0.25	0.75	0.66	1.41
	JPM Mrtg Bckd Sel	OMBA	2596	OMBIX	0.55	0.25	0.30	0.25	0.55	0.75	1.30
	JPM SmCap Gr Inst	JISA	1776	JISGX	0.55	0.10	0.45	0.25	0.70	1.04	1.74
	JPM SmCap Val Sel	PSOA	2731	PSOPX	0.55	0.25	0.30	0.25	0.55	1.23	1.78
	JPM Trsry Agncy Sel	JOGA	2284	OGTFX	0.55	0.05	0.50	0.25	0.75	0.73	1.48
	Jns Bal I	YJBA	2662	JBALX	0.55	0.00	0.55	0.25	0.80	0.65	1.45
	Jns Ovrseas I	YJIA	2669	JIGFX	0.55	0.00	0.55	0.25	0.80	0.80	1.60
	Jns WW I	YJWA	2672	JWWFX	0.55	0.00	0.55	0.25	0.80	0.76	1.56
	LeggM CapMgtSpecInvmt Inst	LMSA	1526	LMNSX	0.55	0.15	0.40	0.25	0.65	0.81	1.46
	LeggM ClrBrdg App I	SAPA	2695	SAPYX	0.55	0.18	0.37	0.25	0.62	0.73	1.35
	LeggM ClrBrdg SmCap Gr I	LSPA	2286	SBPYX	0.55	0.15	0.40	0.25	0.65	0.89	1.54
	LeggM ClrBrdgInvLgCapVal I	AIFA	2698	SAIFX	0.55	0.15	0.40	0.25	0.65	0.65	1.30
	LeggM WstrAs Cor Bd Inst	WTXA	2166	WATFX	0.55	0.10	0.45	0.25	0.70	0.49	1.19
	LeggM WstrAs CorPlsBd Inst	WAPA	1451	WACPX	0.55	0.10	0.45	0.25	0.70	0.46	1.16
	LeggM WstrAs Hi Yld Inst	WAYA	2167	WAHYX	0.55	0.10	0.45	0.25	0.70	0.62	1.32
	LeggM WstrAs Intmd Bd Inst	WTIA	2168	WATIX	0.55	0.10	0.45	0.25	0.70	0.47	1.17
	LeggMBtrymrchIntlEqTr Inst	LGEA	1529	LGIEX	0.55	0.15	0.40	0.25	0.65	0.91	1.56
	LeggMWstrAsInflndPlsBdInst	WIXA	1531	WAIIX	0.55	0.10	0.45	0.25	0.70	0.32	1.02
	LeggMWstrAsNonUSOpprBdInst	WFIA	1452	WAFIX	0.55	0.10	0.45	0.25	0.70	0.70	1.40
	Loomis Bd Inst	LSBA	1401	LSBDX	0.55	0.20	0.35	0.25	0.60	0.64	1.24
	Loomis Glbl Bd Inst	LBGA	2598	LSGBX	0.55	0.20	0.35	0.25	0.60	0.66	1.26
	LrdAbt Afltd I	LFYA	2469	LAFYX	0.55	0.10	0.45	0.25	0.70	0.50	1.20
	LrdAbt Devl Gr I	LADA	2708	LADYX	0.55	0.10	0.45	0.25	0.70	0.79	1.49
	MFS Blnd Rsrch Cor Eq R4	MUEA	2599	MUEUX	0.55	0.10	0.45	0.25	0.70	1.91	2.61
	MFS Mass Inv Gr Stk R4	MGKA	2398	MIGKX	0.55	0.10	0.45	0.25	0.70	0.64	1.34
	MFS Mass Inv Tr R4	MTDA	2399	MITDX	0.55	0.10	0.45	0.25	0.70	0.58	1.28
	MFS Rsrch R4	MFRA	2602	MFRJX	0.55	0.10	0.45	0.25	0.70	0.67	1.37
	MFS Ttl Rtn R4	MSFA	2400	MSFJX	0.55	0.10	0.45	0.25	0.70	0.53	1.23
	MFS Util R4	MMUA	2710	MMUJX	0.55	0.10	0.45	0.25	0.70	0.82	1.52
	MSIF MdCap Gr I	MCGA	2512	MPEGX	0.55	0.00	0.55	0.25	0.80	0.69	1.49
	Mndr Bd Y	MUCA	2603	MUCYX	0.55	0.25	0.30	0.25	0.55	0.79	1.34
	NW Bd Indx Inst	NBXA	1412	GBXIX	0.55	0.00	0.55	0.25	0.80	0.31	1.11
	NW Dest 2010 Inst	NWLA	2057	NWDIX	0.55	0.00	0.55	0.25	0.80	0.64	1.44

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	NW Dest 2015 Inst	NWMA	2058	NWEIX	0.55	0.00	0.55	0.25	0.80	0.64	1.44
	NW Dest 2020 Inst	NWNA	2059	NWFIX	0.55	0.00	0.55	0.25	0.80	0.63	1.43
	NW Dest 2025 Inst	NWOA	2060	NWHIX	0.55	0.00	0.55	0.25	0.80	0.63	1.43
	NW Dest 2030 Inst	NWPA	2061	NWIIX	0.55	0.00	0.55	0.25	0.80	0.64	1.44
	NW Dest 2035 Inst	NWQA	2062	NWLIX	0.55	0.00	0.55	0.25	0.80	0.65	1.45
	NW Dest 2040 Inst	NWRA	2063	NWMHX	0.55	0.00	0.55	0.25	0.80	0.65	1.45
	NW Dest 2045 Inst	NWSA	2064	NWNIX	0.55	0.00	0.55	0.25	0.80	0.65	1.45
	NW Dest 2050 Inst	NWTA	2065	NWOIX	0.55	0.00	0.55	0.25	0.80	0.65	1.45
	NW Intl Indx Inst	NIXA	1414	GIXIX	0.55	0.00	0.55	0.25	0.80	0.34	1.14
	NW Inv Dest Aggr Inst	GIAA	1616	GAIDX	0.55	0.00	0.55	0.25	0.80	0.50	1.30
	NW Inv Dest Cnsrv Inst	GICA	1617	GIMCX	0.55	0.00	0.55	0.25	0.80	0.51	1.31
	NW Inv Dest Mod Aggr Inst	GIMA	1619	GMIAX	0.55	0.00	0.55	0.25	0.80	0.54	1.34
	NW Inv Dest Mod Cnsrv Inst	GIDA	1620	GMIMX	0.55	0.00	0.55	0.25	0.80	0.50	1.30
	NW Inv Dest Mod Inst	GMFA	1618	GMDIX	0.55	0.00	0.55	0.25	0.80	0.48	1.28
	NW MdCap Mkt Indx Inst	NCXA	1420	GMXIX	0.55	0.00	0.55	0.25	0.80	0.31	1.11
	NW Rtrmt Inc Inst	NWUA	2066	NWRIX	0.55	0.00	0.55	0.25	0.80	0.63	1.43
	NW S P 500 Indx Inst	NSXA	1623	GRMIX	0.55	0.00	0.55	0.25	0.80	0.21	1.01
	NW SmCap Indx Inst	NSMA	1697	GMRIX	0.55	0.00	0.55	0.25	0.80	0.30	1.10
	NeuBer Genesis Inst	NBBA	2706	NBGIX	0.55	0.10	0.45	0.25	0.70	0.87	1.57
	Nuvn ST Bd Y	FLTA	2585	FLTIX	0.55	0.25	0.30	0.25	0.55	0.59	1.14
X	Opp Devl Mkt Y	ODVA	2606	ODVYX	0.55	0.20	0.35	0.25	0.60	1.04	1.64
	Opp Disc Y	ODIA	2607	ODIYX	0.55	0.20	0.35	0.25	0.60	0.83	1.43
	Opp Eq Inv Y	OYAA	2614	OYAIX	0.55	0.20	0.35	0.25	0.60	0.79	1.39
	Opp Glbl Oppr Y	OGIA	2610	OGIYX	0.55	0.20	0.35	0.25	0.60	0.90	1.50
	Opp Glbl Strat Inc Y	OSYA	2764	OSIYX	0.55	0.20	0.35	0.25	0.60	0.85	1.45
	Opp Glbl Y	OGLA	2609	OGLYX	0.55	0.20	0.35	0.25	0.60	0.83	1.43
X	Opp Intl Bd Y	OIBA	2611	OIBYX	0.55	0.20	0.35	0.25	0.60	0.67	1.27
	Opp Intl Gr Y	OIGA	2612	OIGYX	0.55	0.20	0.35	0.25	0.60	0.84	1.44
	Opp Mn St SmMdCap Y	POPA	1431	OPMYX	0.55	0.20	0.35	0.25	0.60	0.83	1.43
	Opp Mn St Y	MGYA	2613	MIGYX	0.55	0.20	0.35	0.25	0.60	0.49	1.09
	Opp SmMdCap Val Y	QSCA	2615	QSCYX	0.55	0.20	0.35	0.25	0.60	0.91	1.51
	Opp Val Y	CGRA	2616	CGRYX	0.55	0.20	0.35	0.25	0.60	0.60	1.20
	PIMCO Low Dur III Inst	PDLA	2290	PLDIX	0.55	0.00	0.55	0.25	0.80	0.51	1.31
	PIMCO Low Dur Inst	PTLA	1434	PTLDX	0.55	0.00	0.55	0.25	0.80	0.46	1.26
	PIMCO Real Rtn Inst	PRIA	1435	PRRIX	0.55	0.00	0.55	0.25	0.80	0.48	1.28

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	Pax Wld Bal Inst	PAIA	2617	PAXIX	0.55	0.08	0.47	0.25	0.72	0.73	1.45
	Pax Wld Glbl Grn Inst	PGNA	2472	PGINX	0.55	0.08	0.47	0.25	0.72	3.53	4.25
	Payden Cor Bd	PYCA	2618	PYCBX	0.55	0.25	0.30	0.25	0.55	0.57	1.12
	Payden GNMA	PYAA	2621	PYGNX	0.55	0.25	0.30	0.25	0.55	0.50	1.05
	Payden Glbl Fxd Inc	PYGA	2619	PYGFX	0.55	0.25	0.30	0.25	0.55	0.75	1.30
	Payden Glbl Shrt Bd	PYSA	2620	PYGSX	0.55	0.25	0.30	0.25	0.55	0.70	1.25
	Payden Ltd Mat	PYLA	2623	PYLMX	0.55	0.25	0.30	0.25	0.55	0.59	1.14
	Payden Shrt Bd	PYBA	2624	PYSBX	0.55	0.25	0.30	0.25	0.55	0.58	1.13
	Payden US Govt	PYUA	2625	PYUSX	0.55	0.25	0.30	0.25	0.55	0.60	1.15
	Pionr Clsc Bal Y	AYBA	2626	AYBLX	0.55	0.25	0.30	0.25	0.55	0.78	1.33
	Pionr Gr Oppr Y	PGRA	2292	GROYX	0.55	0.25	0.30	0.25	0.55	0.77	1.32
	Pionr ST Inc Y	PSTA	2628	PSHYX	0.55	0.25	0.30	0.25	0.55	0.57	1.12
	Prncpl Cap App Inst	PWCA	2305	PWCIX	0.55	0.10	0.45	0.25	0.70	0.59	1.29
	Prncpl DscpldLgCapBlndInst	PILA	2630	PILBX	0.55	0.10	0.45	0.25	0.70	0.58	1.28
	Prncpl Eq Inc I Inst	PEXA	2293	PEIIX	0.55	0.10	0.45	0.25	0.70	0.52	1.22
	Prncpl Hi Yld Inst	PYTA	2631	PHYTX	0.55	0.10	0.45	0.25	0.70	0.57	1.27
	Prncpl Infl Prtct Inst	PIPA	2294	PIPIX	0.55	0.10	0.45	0.25	0.70	0.41	1.11
	Prncpl LgCap Gr Inst	PGLA	2632	PGLIX	0.55	0.10	0.45	0.25	0.70	0.65	1.35
	Prncpl LgCap Val Inst	PVLA	2295	PVLIX	0.55	0.10	0.45	0.25	0.70	0.46	1.16
	Prncpl LgCapSP500Indx Inst	PFAA	2795	PLFIX	0.55	0.00	0.55	0.25	0.80	0.18	0.98
	Prncpl MdCap Blnd Inst	PCBA	2297	PCBIX	0.55	0.10	0.45	0.25	0.70	0.66	1.36
	Prncpl MdCap Gr Inst	PWGA	2298	PGWIX	0.55	0.10	0.45	0.25	0.70	0.75	1.45
	Prncpl MdCap Val III Inst	PVUA	2299	PVUIX	0.55	0.10	0.45	0.25	0.70	10.72	11.42
	Prncpl MdCapSP400Indx Inst	PMPA	2296	MPSIX	0.55	0.00	0.55	0.25	0.80	0.37	1.17
	Prncpl ST Inc Inst	PHXA	2796	PSHIX	0.55	0.00	0.55	0.25	0.80	0.50	1.30
	Prncpl SmCap Blnd Inst	PRSA	2633	PSLIX	0.55	0.10	0.45	0.25	0.70	0.88	1.58
	Prncpl SmCap Gr Inst	PSPA	2302	SCPGX	0.55	0.10	0.45	0.25	0.70	0.82	1.52
	Prncpl SmCap SP600IndxInst	PXIA	2304	PSSIX	0.55	0.00	0.55	0.25	0.80	0.30	1.10
	Prncpl SmCap Val Inst	PVSA	2303	PVSIX	0.55	0.10	0.45	0.25	0.70	0.90	1.60
	Prudntl Hi Yld Z	PHZA	2573	PHYZX	0.55	0.25	0.30	0.25	0.55	0.65	1.20
	Prudntl St Cor Bd Z	PIZA	2574	PIFZX	0.55	0.25	0.30	0.25	0.55	0.52	1.07
	Prudntl Ttl Rtn Bd Z	DRBA	2575	PDBZX	0.55	0.25	0.30	0.25	0.55	0.72	1.27
	RdgWrth ST Bd I	SSTA	2634	SSBTX	0.55	0.15	0.40	0.25	0.65	0.47	1.12
	RdgWrth Corp Bd I	STXA	1108	STICX	0.55	0.15	0.40	0.25	0.65	0.52	1.17
	RdgWrth Intmd Bd I	SXIA	2406	SAMIX	0.55	0.15	0.40	0.25	0.65	0.33	0.98

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	RdgWrth Selx Hi Yld I	SAMA	2306	SAMHX	0.55	0.15	0.40	0.25	0.65	0.50	1.15
	RdgWrth Ttl Rtn Bd I	SAFA	2307	SAMFX	0.55	0.15	0.40	0.25	0.65	0.35	1.00
	SSgA IAM Shrs	SIAA	2309	SIAMX	0.55	0.20	0.35	0.25	0.60	0.53	1.13
	SSgA S P 500 Indx	SVSA	2310	SVSPX	0.55	0.05	0.50	0.25	0.75	0.19	0.94
	Sntnl Sm Co I	SIGA	2165	SIGWX	0.55	0.10	0.45	0.25	0.70	0.76	1.46
	TCW Ttl Rtn Bd I	TGLA	1825	TGLMX	0.55	0.10	0.45	0.25	0.70	0.61	1.31
	TRowePr Bal	RPBA	2639	RPBAX	0.55	0.10	0.45	0.25	0.70	0.73	1.43
	TRowePr Cap App	TCAA	2643	PRWCX	0.55	0.10	0.45	0.25	0.70	0.76	1.46
	TRowePr Intl Stk Fd	TPTA	2312	PRITX	0.55	0.10	0.45	0.25	0.70	0.91	1.61
X	TRowePr New Hrizns	PRHA	2640	PRNHX	0.55	0.10	0.45	0.25	0.70	0.85	1.55
	TRowePr Prsnl Strat Inc	PSRA	2641	PRSIX	0.55	0.10	0.45	0.25	0.70	0.77	1.47
	TRowePr SmCap Val	TPSA	2642	PRSVX	0.55	0.10	0.45	0.25	0.70	0.97	1.67
	Vngrd Bal Indx Inv	VBIA	1442	VBINX	0.55	0.00	0.55	0.25	0.80	0.25	1.05
	Vngrd Divd Gr Inv	VDGA	2317	VDIGX	0.55	0.00	0.55	0.25	0.80	0.38	1.18
	Vngrd Divrs Eq Inv	VDEA	2316	VDEQX	0.55	0.00	0.55	0.25	0.80	0.40	1.20
	Vngrd Eq Inc Inv	VEIA	1504	VEIPX	0.55	0.00	0.55	0.25	0.80	0.31	1.11
	Vngrd GNMA Inv	VFIA	1506	VFIIX	0.55	0.00	0.55	0.25	0.80	0.23	1.03
	Vngrd Glbl Eq Inv	VHGA	2420	VHGEX	0.55	0.00	0.55	0.25	0.80	0.44	1.24
	Vngrd Gr Inc Inv	VQNA	1507	VQNPX	0.55	0.00	0.55	0.25	0.80	0.32	1.12
X	Vngrd Gr Indx Inv	VIGA	1508	VIGRX	0.55	0.00	0.55	0.25	0.80	0.28	1.08
X	Vngrd Hi Yld Corp Inv	VWHA	2318	VWEHX	0.55	0.00	0.55	0.25	0.80	0.28	1.08
	Vngrd Hlth Care Inv	VGCA	2141	VGHCX	0.55	0.00	0.55	0.25	0.80	0.36	1.16
	Vngrd Intl Gr Inv	VWXA	1985	VWIGX	0.55	0.00	0.55	0.25	0.80	0.51	1.31
	Vngrd Intl Val Inv	VRTA	2319	VTRIX	0.55	0.00	0.55	0.25	0.80	0.39	1.19
	Vngrd Intmd Trm Trsry Inv	VFTA	1510	VFITX	0.55	0.00	0.55	0.25	0.80	0.25	1.05
	Vngrd IntmdTrmInvmtGrd Inv	VFCA	1509	VFICX	0.55	0.00	0.55	0.25	0.80	0.24	1.04
	Vngrd MdCap Gr Indx Inv	VMIA	2321	VMGIX	0.55	0.00	0.55	0.25	0.80	0.30	1.10
	Vngrd MdCap Gr Inv	VGIA	2320	VMGRX	0.55	0.00	0.55	0.25	0.80	0.51	1.31
	Vngrd MdCap Val Indx Inv	VMVA	2322	VMVIX	0.55	0.00	0.55	0.25	0.80	0.30	1.10
	Vngrd Mrgn Gr Inv	VRMA	2323	VMRGX	0.55	0.00	0.55	0.25	0.80	0.44	1.24
X	Vngrd Prec Mtls Mining	VGPA	2532	VGPMX	0.55	0.00	0.55	0.25	0.80	0.27	1.07
	Vngrd ST Bd Indx Inv	VBSA	1445	VBISX	0.55	0.00	0.55	0.25	0.80	0.22	1.02
	Vngrd ST Invmt Grd Inv	VTSA	2209	VFSTX	0.55	0.00	0.55	0.25	0.80	0.24	1.04
	Vngrd ST Trsry Inv	VFSA	1511	VFISX	0.55	0.00	0.55	0.25	0.80	0.22	1.02
	Vngrd STAR Inv	VGTA	2324	VGSTX	0.55	0.00	0.55	0.25	0.80	0.34	1.14

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	Vngrd Sel Val Inv	VSXA	1988	VASVX	0.55	0.00	0.55	0.25	0.80	0.47	1.27
X	Vngrd SmCap Gr Indx Inv	VISA	1446	VISGX	0.55	0.00	0.55	0.25	0.80	0.28	1.08
	Vngrd SmCap Indx Inv	VNAA	2210	NAESX	0.55	0.00	0.55	0.25	0.80	0.28	1.08
X	Vngrd SmCap Val Indx Inv	VIVA	1447	VISVX	0.55	0.00	0.55	0.25	0.80	0.28	1.08
	Vngrd Strat Eq Inv	VSQA	1512	VSEQX	0.55	0.00	0.55	0.25	0.80	0.30	1.10
	Vngrd Strat SmCap Eq Inv	VTCA	2325	VSTCX	0.55	0.00	0.55	0.25	0.80	0.43	1.23
	Vngrd Trgt Rtrmt 2005	VTOA	2326	VTOVX	0.55	0.00	0.55	0.25	0.80	0.17	0.97
	Vngrd Trgt Rtrmt 2010	VTEA	2327	VTENX	0.55	0.00	0.55	0.25	0.80	0.17	0.97
	Vngrd Trgt Rtrmt 2015	VTXA	2328	VTXVX	0.55	0.00	0.55	0.25	0.80	0.16	0.96
	Vngrd Trgt Rtrmt 2020	VTWA	2329	VTWNX	0.55	0.00	0.55	0.25	0.80	0.17	0.97
	Vngrd Trgt Rtrmt 2025	VTTA	2330	VTTVX	0.55	0.00	0.55	0.25	0.80	0.18	0.98
	Vngrd Trgt Rtrmt 2030	VTHA	2331	VTHRX	0.55	0.00	0.55	0.25	0.80	0.18	0.98
	Vngrd Trgt Rtrmt 2035	VHTA	2332	VTTHX	0.55	0.00	0.55	0.25	0.80	0.19	0.99
	Vngrd Trgt Rtrmt 2040	VFOA	2333	VFORX	0.55	0.00	0.55	0.25	0.80	0.19	0.99
	Vngrd Trgt Rtrmt 2045	VTIA	2334	VTIVX	0.55	0.00	0.55	0.25	0.80	0.19	0.99
	Vngrd Trgt Rtrmt 2050	VFFA	2335	VFIFX	0.55	0.00	0.55	0.25	0.80	0.19	0.99
	Vngrd Trgt Rtrmt 2055	VVXA	2830	VFFVX	0.55	0.00	0.55	0.25	0.80	0.19	0.99
	Vngrd Trgt Rtrmt Inc	VTNA	2336	VTINX	0.55	0.00	0.55	0.25	0.80	0.17	0.97
	Vngrd US Gr Inv	VWUA	1989	VWUSX	0.55	0.00	0.55	0.25	0.80	0.53	1.33
	Vngrd US Val Inv	VUVA	1513	VUVLX	0.55	0.00	0.55	0.25	0.80	0.41	1.21
X	Vngrd Val Indx Inv	VIAA	1448	VIVAX	0.55	0.00	0.55	0.25	0.80	0.26	1.06
	Vngrd Wingtn Inv	VWEA	1514	VWELX	0.55	0.00	0.55	0.25	0.80	0.34	1.14
	Vngrd Wisly Inc Inv	VWIA	1449	VWINX	0.55	0.00	0.55	0.25	0.80	0.28	1.08
	Vngrd Wndsr II Inv	VWFA	1515	VWNFX	0.55	0.00	0.55	0.25	0.80	0.35	1.15
	Vngrd Wndsr Inv	VWNA	1450	VWNDX	0.55	0.00	0.55	0.25	0.80	0.33	1.13
	WFA Intl Bd Inst	EICA	2702	ESICX	0.55	0.15	0.40	0.25	0.65	0.78	1.43
	WFA Intl Eq Inst	WENA	2794	WFENX	0.55	0.15	0.40	0.25	0.65	1.05	1.70
	WFA Ultra ST Inc Inst	SDXA	2531	SADIX	0.55	0.05	0.50	0.25	0.75	0.56	1.31
	WR Ivy Asst Strat I	IVEA	2711	IVAEX	0.55	0.22	0.33	0.25	0.58	0.81	1.39
	WR Ivy Scnc Tech I	ITIA	2714	ISTIX	0.55	0.22	0.33	0.25	0.58	1.11	1.69

PLEASE RETURN TO NATIONWIDE

FUND SELECTION SCHEDULE

Nationwide ClearCredit℠ is the amount by which the Nationwide Asset Fee is reduced for a particular fund. The ClearCredit is based upon the amount of payments Nationwide receives from the particular fund. It will change if the amounts of payments Nationwide receives from a particular fund changes and is not applicable to every fund.

The Nationwide ClearCredit℠ listed above is a complete list as of the printing of this document. The fund(s) receiving a ClearCredit℠ and the amount of such is subject to change at any time, without advance notice from Nationwide, based on decisions by the Fund House. Please contact Nationwide for an updated list.

The Cost of Nationwide Product and Service Package includes an Administrative Service Fee, paid by Nationwide to the Authorized Representative. The Net Asset Fee reflects the amount of any applicable Nationwide ClearCredit℠.

Column A - Column B = Column C. Column C + Column D = Column E. Column E + Column F = Column G.
The expense ratios listed are based on the last available quarter end. Any of the information or factors used in these calculations can change at any time. Nationwide accepts no responsibility for notifying clients of changes to Investment Provider fees. Please refer to the fund prospectus for specific fee information.

For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. If at any time the expense ratio listed above differs from the expense ratio listed in the fund prospectus, the ratio listed in the prospectus will apply.

The gross expense ratios listed are based on the last available quarter end. Please contact Nationwide after the seventh Business Day of the month to obtain any expense ratios which are not displayed. Any of the information or factors used in these calculations can change at any time.

The gross prospectus expense shown is before fund management expense waivers or reimbursements. For more information about management expense waivers or reimbursements, please read the fund's prospectus.

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PROGRAM AGREEMENT

ARTICLE I - PURPOSE

The Plan shall operate according to an established Plan document and Trust. The Sponsor represents and warrants that the Plan complies with and intends to keep such Plan in compliance with the Employee Retirement Income Security Act of 1974 ("ERISA") and Section 401(a) of the Internal Revenue Code of 1986, as amended ("Code"). The Account is intended to qualify for treatment under Section 401(f) of the Code, to be tax-exempt under Section 501(a) of the Code, and to conform to all other applicable requirements of ERISA and the Code. The Sponsor acknowledges that Nationwide is not a named fiduciary within the meaning of Section 402(a) of ERISA with respect to the administration and management of the Plan.

ARTICLE II - DEFINITIONS

Account - The custodial account or trust fund, as applicable, established herein by which Nationwide will hold the assets of the Plan.

Asset Balance - The sum of any amounts held in Funding Vehicle(s) (excluding Uninvested Cash).

Authorized Signature Form - Any form, or other suitable written document acceptable to Nationwide.

Benefit Payment - A distribution that is permitted by the Plan on behalf of a Participant.

Business Day - A day on which Nationwide and New York Stock Exchange are both open for business.

Cash Account - The account maintained by Nationwide or with another financial services firm in which Nationwide will deposit cash contributions awaiting investment.

Cash Processing Fee - The fee charged by Nationwide as a percentage of the average Uninvested Cash balance, for performing services according to the terms of the Cash Processing Provision which includes, but is not limited to, the costs associated with processing incoming cash.

Designated Funds - Funds which are individually selected by the Plan Representative per Written Instruction(s) to Nationwide.

Effective Date - The date, which shall not be earlier than December 1, 2008, on which the Account is created by Nationwide's acceptance of cash or other assets on behalf of the Sponsor. Prior to the Effective Date, Nationwide shall have no responsibility hereunder

Employer(s) - The employer(s) of the Participants in the Plan.

Exchange(s) - Purchases and Redemptions from one Funding Vehicle to another Funding Vehicle available in the Account.

Fund(s) - Mutual funds or collective investment funds made available in accordance with this Agreement.

Fund Window - A collection of Funds, excluding collective investment funds and certain other mutual funds, that are not individually selected by the Plan Representative as Designated Funds but which may be made available for investment.

Funding Successor - The Plan's trustee or custodian, any successor plan's trustee or custodian or any financial institution providing a Funding Vehicle(s) to the Plan.

Funding Vehicle(s) - As permitted by applicable law, may include one or more (i) Group Annuity Contracts, (ii) mutual funds, collective investment funds or other securities made available under the Agreement, (iii) securities held in self-directed brokerage accounts made available by Nationwide, (iv) Uninvested Cash as described in the Cash Processing Provision, or (iv) any other investment vehicle(s) mutually acceptable to Nationwide and the Plan Representative via an amendment to this Agreement or separate schedule.

Group Annuity Contract - Any group annuity contract issued by Nationwide Life Insurance Company, if applicable.

Key Employee - Any individual considered a key employee for purposes of Section 416 of the Code. If an individual is considered to be a Key Employee at any time during the term of this Agreement, the individual will always be considered a Key Employee for purposes of this Agreement.

Money Market Fund - A fund that invests in short term debt instruments. The Money Market Fund may be sponsored by Nationwide or a Nationwide affiliate.

Officer - Any individual considered an officer for purposes of Section 416 of the Code. If an individual is considered to be an Officer at any time during the term of this Agreement, the individual will always be considered an Officer for purposes of this Agreement.

Original Signature - An authentic, hardcopy, non-reproduced signature of the Sponsor, Plan Representative or Authorized Representative.

Owner - Any party who (1) owns (or is considered as owning within the meaning of Section 318 of the Code) more than ten (10) percent of the outstanding stock of an employer which is a corporation or stock possessing more than ten (10) percent of the total combined voting power of all stock of such a corporation; or (2) owns more than ten (10) percent of the capital or profits interest in an employer which is not a corporation. For purposes of this definition, the constructive ownership rules of Section 416(i)(1(B)(iii) of the Code shall apply. If an individual is considered to be an Owner at any time during the term of this Agreement, the individual will always be considered an Owner for purposes of this Agreement.

Participant - A person for whom benefits are provided under this Agreement, in accordance with the Plan.

Plan Administrator - For plans subject to the fiduciary responsibility requirements of ERISA, the person designated by the Sponsor or in the Plan as the named fiduciary for purposes of ERISA. Any such person may execute this Agreement, and, by executing the Agreement, such person represents to Nationwide that it is a named fiduciary as that term is used in Section 402(a) of ERISA. For all other plans, the party, if any, designated by the Sponsor or in the Plan to serve as the Plan Administrator.

Plan Representative - The Sponsor unless this Agreement was also executed by the Plan Administrator, in which case, the Plan Administrator shall be the Plan Representative.

Purchase - The investment in a Funding Vehicle of a contribution, exchange, rollover, incoming transfer deposit, loan repayment, allocated earnings or other such transactions where permitted by the Plan.

Redemption - The sale of a Funding Vehicle for a cash Benefit Payment, exchange, payment of administrative expenses or fees, or other such transactions where permitted by the Plan.

Required Format - Acceptable format for submitting information to Nationwide as prescribed by Nationwide and on transaction forms prescribed by Nationwide.

Signature - Either the Original Signature or an Original Signature that has been replicated by photocopy, electronic means, or fax.

Successor - The trustee or custodian appointed by the Sponsor who succeeds Nationwide.

Transfer - The redemption of a Funding Vehicle to provide payment to a Funding Successor or any payment arising out of a Plan termination, a partial Plan termination, or an event which results in a fifteen (15) percent or greater reduction in the number of Participants in the Plan as a result of action taken by the Plan.

Trust - The trust, if any, established to hold the assets of the Plan.

Trustee - The named Trustee, if any, of the Trust.

Uninvested Cash - Cash received by Nationwide without Written Instructions in the Required Format, which is deposited in the Cash Account and invested in a money market mutual fund unrelated to Nationwide.

Written Instruction(s) - Any notices, instructions or other instruments required to be in writing with Signature (or Original Signature, where so indicated) from Nationwide, Sponsor, Plan Representative or the designated