

STO-ROX SCHOOL DISTRICT  
403(B) PLAN  
Case Number: 952-80002



**Nationwide<sup>®</sup>**  
*On Your Side*



# Features and Highlights.

## **WHAT IS STO-ROX SCHOOL DISTRICT'S PLAN YEAR?**

The Plan Year is the consecutive twelve-month period beginning on January 1st and ending on December 31st.

## **WHO CAN PARTICIPATE?**

All current employees are eligible to participate in the Plan.

## **WHEN MAY I JOIN?**

Eligible employees may join the Plan on the first day of any month.

## **HOW DO I CONTRIBUTE TO THE PLAN?**

Through payroll deduction, you can make elective deferrals up to the maximum allowed by law. The dollar limit is \$17,500 for 2013.

If you have an existing qualified retirement plan (pre-tax), 403(b) tax deferred arrangement or governmental 457 plan with a prior employer, or hold a taxable IRA account, you may transfer or roll over that account into the Plan anytime.

## **CAN I MAKE CATCH-UP CONTRIBUTIONS TO THE PLAN?**

If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional "catch-up contribution". The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their careers. The maximum catch-up contribution is \$5,500 for 2013. See your Benefits Administrator for more details.

## **HOW DO I BECOME "VESTED" IN MY PLAN ACCOUNT?**

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate.

## **WHEN CAN MONEY BE WITHDRAWN FROM MY PLAN ACCOUNT?**

Money may be withdrawn from your Plan account in these events:

- Retirement at the Plan's Normal Retirement Age of 65.
- Your attaining age 59½.
- Death.
- Disability.
- Termination of Employment.

See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

## **MAY I WITHDRAW MONEY IN CASE OF FINANCIAL HARDSHIP?**

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account. A hardship, as defined by the government, can include:

- buying a principal residence,
- paying for your or a dependent's college education,
- paying certain medical expenses, or
- preventing eviction from or foreclosure on your principal residence.

If you feel you are facing a financial hardship, you should see your Benefits Administrator for more details.

## **MAY I BORROW MONEY FROM MY ACCOUNT?**

The Plan is intended to help you put aside money for your retirement. However, STO-ROX SCHOOL DISTRICT has included a Plan feature that lets you borrow money from the Plan.

- The amount the Plan may loan to you is limited by rules under the tax law. In general, all loans will be limited to the lesser of: one-half of your vested account balance or \$50,000.
- The minimum loan amount is \$1000.
- All loans must generally be repaid within five years.
- You may have 1 loan outstanding at a time.
- You pay interest back to your account. The interest rate on your loan will be the Prime Rate plus 1%.
- A \$125 processing fee for all new loans is charged to your account.
- Loans are permitted from all accounts.

Other requirements and limits must be met, and certain fees may apply. Refer to the Summary Plan Description for more details about this participant loan feature.

## **HOW ARE PLAN CONTRIBUTIONS INVESTED?**

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by STO-ROX SCHOOL DISTRICT. You may change your investment choices anytime. More information about your Plan's investment choices can be found elsewhere in these materials.

## **SUMMARY PLAN DESCRIPTION**

The above highlights are only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description is available. Contact your Benefits Administrator if you have any further questions.

# Determine Your Investment Personality.

Circle one of the following:



## Help Me Do It

**I prefer to pick just one fund, based on the year I plan to retire.**

Target maturity funds are designed to provide a sophisticated strategy for your retirement investments with the simplicity of a single fund choice. Just select the fund closest to your planned retirement date, and let the professionals handle the complexities of managing your asset allocation and adjusting your strategy as you get closer to retirement.

✓ Complete the enrollment form provided and select the target maturity fund closest to your expected retirement date.

**I prefer to pick just one fund, based on my investor profile.**

Complete the questionnaire provided (or available from your employer), using your age and risk tolerance scores to determine your investor profile. Select the portfolio that matches your investment profile. Be sure to review this on a routine basis and when you have any life-changing events.

✓ Complete the enrollment form provided and select an asset allocation fund based on your results.



## I'll Do It Myself

**I want to research and select my investments.**

Complete the questionnaire provided (or available from your employer) to get your investor profile. Then, use the Morningstar® reports to research and choose investments that match your profile. Be sure to review this on a routine basis and when you have any life-changing events.

✓ Complete the enrollment form provided and select your funds based on your profile and preferences.

# The Best of America Retirement Resource Comparative Investment Chart

## STO-ROX SCHOOL DISTRICT 403(B) PLAN

Period Ending 06/28/2013 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)         | Risk Category* | INQUIRE Code | Gross Exp Ratio | Month  | YTD    | Annualized as of 06/28/2013 |        |        |         | Since Inception | Inception Date |
|------------------------------------|----------------|--------------|-----------------|--------|--------|-----------------------------|--------|--------|---------|-----------------|----------------|
|                                    |                |              |                 |        |        | 1-Year                      | 3-Year | 5-Year | 10-Year |                 |                |
| <b>International Stocks</b>        |                |              |                 |        |        |                             |        |        |         |                 |                |
| AmFds Cap Wld Gr Inc R3 (RWICX)    | V              | 388          | 1.10%           | -2.40% | 6.63%  | 17.66%                      | 11.67% | 1.46%  | 8.24%   | 9.24%           | 03/26/1993     |
| Thrnbrg Intl Val I (TGVIX)         | V              | 427          | 0.88%           | -4.40% | 0.44%  | 11.70%                      | 6.71%  | -0.56% | 8.78%   | 6.44%           | 03/30/2001     |
| <i>Index: EAFE</i>                 |                |              |                 | -2.41% | 7.94%  | 31.62%                      | 11.00% | -1.60% | 8.32%   |                 |                |
| <b>Small-cap Stocks</b>            |                |              |                 |        |        |                             |        |        |         |                 |                |
| Diamond Hill SmCap A (DHSCX)       | IV             | 1482         | 1.31%           | -0.21% | 19.95% | 29.14%                      | 14.40% | 7.32%  | 9.85%   | 10.17%          | 12/29/2000     |
| Eagle Series Tr SmCap Gr A (HRSCX) | VI             | 807          | 1.11%           | -2.00% | 11.33% | 21.11%                      | 18.34% | 8.49%  | 9.25%   | 8.92%           | 05/07/1993     |
| Opp Mn St SmMdCap A (OPMSX)        | V              | 377          | 1.24%           | -0.91% | 13.26% | 19.97%                      | 16.15% | 7.07%  | 8.40%   | 9.13%           | 08/02/1999     |
| <i>Index: Russell 2000</i>         |                |              |                 | 4.00%  | 16.45% | 31.07%                      | 15.72% | 7.15%  | 9.78%   |                 |                |
| <b>Mid-cap Stocks</b>              |                |              |                 |        |        |                             |        |        |         |                 |                |
| AmCent Hertg A (ATHAX)             | V              | 583          | 1.26%           | -1.28% | 10.34% | 13.18%                      | 16.22% | 3.29%  | 10.14%  | 9.97%           | 11/10/1987     |
| Col MdCap Val Oppr A (AMVAX)       | V              | 1975         | 1.31%           | -0.87% | 17.28% | 28.25%                      | 17.31% | 5.27%  | 9.97%   | 8.25%           | 02/14/2002     |
| JPM Mkt Expsn Indx Sel (PGMIX)     | V              | 2281         | 0.64%           | -1.58% | 15.17% | 24.37%                      | 17.70% | 7.04%  | 8.81%   | 7.54%           | 07/31/1998     |
| <i>Index: S&amp;P 400</i>          |                |              |                 | 2.26%  | 16.74% | 29.95%                      | 17.51% | 7.74%  | 11.09%  |                 |                |
| <b>Large-cap Stocks</b>            |                |              |                 |        |        |                             |        |        |         |                 |                |
| AmFds Fdmntl Inv R3 (RFNCX)        | IV             | 815          | 0.96%           | -1.76% | 11.73% | 20.85%                      | 15.23% | 3.57%  | 7.84%   | 10.75%          | 07/31/1978     |
| Col Divd Oppr A (INUTX)            | IV             | 2110         | 1.10%           | -0.67% | 12.00% | 17.96%                      | 18.25% | 7.65%  | 7.01%   | 7.63%           | 08/01/1988     |
| EV Divd Bldr A (EVTMX)             | IV             | 1572         | 1.07%           | -2.41% | 10.09% | 16.51%                      | 13.94% | -0.46% | 8.82%   | 10.16%          | 12/18/1981     |
| JnHnck US Glbl Ldrs Gr A (USGLX)   | IV             | 812          | 1.30%           | -1.83% | 6.47%  | 11.71%                      | 17.65% | 8.17%  | 4.87%   | 7.30%           | 09/29/1995     |
| <i>Index: S&amp;P 500</i>          |                |              |                 | 2.34%  | 15.37% | 27.28%                      | 16.87% | 5.43%  | 7.58%   |                 |                |
| <b>Balanced</b>                    |                |              |                 |        |        |                             |        |        |         |                 |                |
| FidAdv Free 2005 A (FFAVX)         | III            | 1291         | 0.78%           | -1.68% | 1.16%  | 4.72%                       | 6.30%  | 2.52%  | N/A     | 3.31%           | 11/06/2003     |
| FidAdv Free 2010 A (FACFX)         | III            | 1303         | 0.84%           | -1.93% | 2.09%  | 6.61%                       | 7.59%  | 3.15%  | N/A     | 3.94%           | 07/24/2003     |
| FidAdv Free 2015 A (FFVAX)         | IV             | 1292         | 0.85%           | -2.02% | 2.15%  | 6.81%                       | 7.80%  | 2.99%  | N/A     | 3.95%           | 11/03/2003     |
| FidAdv Free 2020 A (FDAFX)         | IV             | 1304         | 0.89%           | -2.09% | 2.65%  | 7.82%                       | 8.82%  | 2.62%  | N/A     | 4.43%           | 07/24/2003     |
| FidAdv Free 2025 A (FATWX)         | V              | 1293         | 0.94%           | -2.16% | 3.83%  | 9.92%                       | 9.89%  | 2.84%  | N/A     | 4.14%           | 11/06/2003     |
| FidAdv Free 2030 A (FAFFX)         | IV             | 1305         | 0.96%           | -2.20% | 4.22%  | 10.57%                      | 10.33% | 2.26%  | N/A     | 4.56%           | 07/24/2003     |
| FidAdv Free 2035 A (FATHX)         | IV             | 1294         | 1.00%           | -2.16% | 5.41%  | 12.47%                      | 11.05% | 2.38%  | N/A     | 4.08%           | 11/06/2003     |
| FidAdv Free 2040 A (FAFFX)         | IV             | 1306         | 1.01%           | -2.17% | 5.55%  | 12.60%                      | 11.23% | 2.25%  | N/A     | 4.77%           | 07/24/2003     |
| FidAdv Free 2045 A (FFFZX)         | IV             | 1893         | 1.02%           | -2.19% | 5.80%  | 13.15%                      | 11.47% | 2.23%  | N/A     | 2.11%           | 06/01/2006     |
| FidAdv Free 2050 A (FFFLX)         | IV             | 1894         | 1.03%           | -2.20% | 6.05%  | 13.52%                      | 11.72% | 2.05%  | N/A     | 1.96%           | 06/01/2006     |
| FidAdv Free Inc A (FAFAX)          | III            | 1307         | 0.71%           | -1.46% | -0.15% | 2.13%                       | 3.79%  | 2.79%  | N/A     | 2.75%           | 07/24/2003     |
| NW Inv Dest Aggr Inst (GAIDX)      | IV             | 1616         | 0.47%           | -1.85% | 9.10%  | 17.62%                      | 13.37% | 3.37%  | 6.13%   | 1.71%           | 03/30/2000     |
| NW Inv Dest Cnsvr Inst (GIMCX)     | II             | 1617         | 0.48%           | -1.27% | 0.20%  | 2.08%                       | 3.44%  | 2.38%  | 2.78%   | 2.37%           | 03/30/2000     |
| NW Inv Dest Mod Aggr Inst (GMIAIX) | IV             | 1619         | 0.46%           | -1.84% | 7.11%  | 14.30%                      | 11.49% | 3.49%  | 5.63%   | 2.10%           | 03/30/2000     |
| NW Inv Dest Mod Cnsvr Inst (GMIMX) | III            | 1620         | 0.47%           | -1.45% | 2.52%  | 5.99%                       | 6.43%  | 3.20%  | 3.93%   | 2.57%           | 03/30/2000     |
| NW Inv Dest Mod Inst (GMDIX)       | III            | 1618         | 0.46%           | -1.62% | 4.97%  | 10.24%                      | 9.02%  | 3.56%  | 4.76%   | 2.40%           | 03/30/2000     |
| <i>Index: Balanced Benchmark</i>   |                |              |                 | -0.46% | 6.11%  | 15.41%                      | 10.38% | 4.67%  | 7.95%   |                 |                |
| <b>Bonds</b>                       |                |              |                 |        |        |                             |        |        |         |                 |                |
| PIMCO Ttl Rtn Inst (PTTRX)         | II             | 1436         | 0.46%           | -2.73% | -3.74% | -0.31%                      | 3.10%  | 5.65%  | 4.38%   | 6.45%           | 05/11/1987     |
| Prncpl Hi Yld A (CPHYX)            | IV             | 1373         | 0.91%           | -2.58% | 0.84%  | 8.34%                       | 8.82%  | 7.92%  | 7.98%   | 6.80%           | 04/08/1998     |
| <i>Index: Lehman Bros Agg Bd</i>   |                |              |                 | -1.78% | -0.91% | 0.91%                       | 4.59%  | 5.50%  | 4.66%   |                 |                |
| <b>Cash</b>                        |                |              |                 |        |        |                             |        |        |         |                 |                |
| NW Mny Mkt Inst (GMIXX)            | I              | 688          | 0.48%           | -0.08% | -0.54% | -1.10%                      | -1.10% | -0.94% | 0.43%   | 3.86%           | 03/03/1980     |
| <i>Index: 3 Mos. T-Bill</i>        |                |              |                 | 0.01%  | 0.03%  | 0.08%                       | 0.09%  | 0.26%  | 1.64%   |                 |                |

## Fee and Expense Summary

| Investment Option (Ticker)                                       | Net AMC/<br>Asset Fee* | Net Exp<br>Ratio | Total Annual Operating<br>Expenses |             | Shareholder-type<br>expenses   |
|--|------------------------|------------------|------------------------------------|-------------|--|
|  |                        |                  | As a %                             | Per \$1,000 |  |
| <b>International Stocks</b>                                      |                        |                  |                                    |             |  |
| AmFds Cap Wld Gr Inc R3 (RWICX)                                  | 1.10%                  | 1.10%            | 2.20%                              | \$22.00     | The fund house limits the number of trades to 1 in 30 days. The maximum amount transferred in is \$5000. The maximum amount transferred out is \$5000.                       |
| Thrnbrg Intl Val I (TGVIX)<br><i>Index: EAFE</i>                 | 1.10%                  | 0.88%            | 1.98%                              | \$19.80     | N/A  |
| <b>Small-cap Stocks</b>  |                        |                  |                                    |             |  |
| Diamond Hill SmCap A (DHSCX)                                     | 1.10%                  | 1.31%            | 2.41%                              | \$24.10     | N/A  |
| Eagle Series Tr SmCap Gr A (HRSCX)                               | 1.10%                  | 1.11%            | 2.21%                              | \$22.10     | N/A  |
| Opp Mn St SmMdCap A (OPMSX)<br><i>Index: Russell 2000</i>        | 1.10%                  | 1.21%            | 2.31%                              | \$23.10     | N/A  |
| <b>Mid-cap Stocks</b>  |                        |                  |                                    |             |  |
| AmCent Hertg A (ATHAX)   | 1.10%                  | 1.26%            | 2.36%                              | \$23.60     | N/A  |
| Col MdCap Val Oppr A (AMVAX)                                     | 1.10%                  | 1.27%            | 2.37%                              | \$23.70     | N/A  |
| JPM Mkt Expnsn Indx Sel (PGMIX)<br><i>Index: S&amp;P 400</i>     | 1.50%                  | 0.44%            | 1.94%                              | \$19.40     | N/A  |
| <b>Large-cap Stocks</b>  |                        |                  |                                    |             |  |
| AmFds Fdmntl Inv R3 (RFNCX)                                      | 1.10%                  | 0.96%            | 2.06%                              | \$20.60     | The fund house limits the number of trades to 1 in 30 days. The maximum amount transferred in is \$5000. The maximum amount transferred out is \$5000.                       |
| Col Divd Oppr A (INUTX)  | 1.10%                  | 1.10%            | 2.20%                              | \$22.00     | N/A  |
| EV Divd Bldr A (EVTMX)   | 1.10%                  | 1.07%            | 2.17%                              | \$21.70     | N/A  |
| JnHnck US Glbl Ldrs Gr A (USGLX)<br><i>Index: S&amp;P 500</i>    | 1.10%                  | 1.30%            | 2.40%                              | \$24.00     | N/A  |
| <b>Balanced</b>  |                        |                  |                                    |             |  |
| FidAdv Free 2005 A (FFAVX)                                       | 1.10%                  | 0.78%            | 1.88%                              | \$18.80     | N/A  |
| FidAdv Free 2010 A (FACFX)                                       | 1.10%                  | 0.84%            | 1.94%                              | \$19.40     | N/A  |
| FidAdv Free 2015 A (FFVAX)                                       | 1.10%                  | 0.85%            | 1.95%                              | \$19.50     | N/A  |
| FidAdv Free 2020 A (FDAFX)                                       | 1.10%                  | 0.89%            | 1.99%                              | \$19.90     | N/A  |
| FidAdv Free 2025 A (FATWX)                                       | 1.10%                  | 0.94%            | 2.04%                              | \$20.40     | N/A  |
| FidAdv Free 2030 A (FAFEX)                                       | 1.10%                  | 0.96%            | 2.06%                              | \$20.60     | N/A  |
| FidAdv Free 2035 A (FATHX)                                       | 1.10%                  | 1.00%            | 2.10%                              | \$21.00     | N/A  |
| FidAdv Free 2040 A (FAFFX)                                       | 1.10%                  | 1.01%            | 2.11%                              | \$21.10     | N/A  |
| FidAdv Free 2045 A (FFFZX)                                       | 1.10%                  | 1.02%            | 2.12%                              | \$21.20     | N/A  |
| FidAdv Free 2050 A (FFFLX)                                       | 1.10%                  | 1.03%            | 2.13%                              | \$21.30     | N/A  |
| FidAdv Free Inc A (FAFAX)  | 1.10%                  | 0.71%            | 1.81%                              | \$18.10     | N/A  |
| NW Inv Dest Aggr Inst (GAIDX)                                    | 1.50%                  | 0.47%            | 1.97%                              | \$19.70     | N/A  |
| NW Inv Dest Cnsvr Inst (GIMCX)                                   | 1.50%                  | 0.48%            | 1.98%                              | \$19.80     | N/A  |
| NW Inv Dest Mod Aggr Inst (GMIAX)                                | 1.50%                  | 0.46%            | 1.96%                              | \$19.60     | N/A  |
| NW Inv Dest Mod Cnsvr Inst (GMIMX)                               | 1.50%                  | 0.47%            | 1.97%                              | \$19.70     | N/A  |
| NW Inv Dest Mod Inst (GMDIX)<br><i>Index: Balanced Benchmark</i> | 1.50%                  | 0.46%            | 1.96%                              | \$19.60     | N/A  |
| <b>Bonds</b>   |                        |                  |                                    |             |  |
| PIMCO Ttl Rtn Inst (PTTRX)                                       | 1.50%                  | 0.46%            | 1.96%                              | \$19.60     | N/A  |
| Prncpl Hi Yld A (CPHYX)<br><i>Index: Lehman Bros Agg Bd</i>      | 1.10%                  | 0.91%            | 2.01%                              | \$20.10     | N/A  |
| <b>Cash</b>  |                        |                  |                                    |             |  |
| NW Mny Mkt Inst (GMIXX)  | 1.10%                  | 0.48%            | 1.58%                              | \$15.80     | The fund house limits trades directly to competing funds. Transfers out of the fund must be held in an equity fund for at least 90 days before transfer to a competing fund. |

*Index: 3 Mos. T-Bill*

\*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.**

**Risk Category Legend: VI - Very High, V - High, IV - Moderate, III - Low, II - Very Low, I - Lowest**

**\* For more information on Risk Category, refer to the Risk Classification section on the investment profiles.**

Performance figures represent the total change in net assets with capital gains and income dividends reinvested, and reflect the deduction of Nationwide's asset fee of 0.00% for primary value (V), 1.10% for primary plus (S), 1.30% for primary (P) and 1.50% for optional (O) as indicated in the Net Asset Fee column above. 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 Best of America<sup>®</sup> Retirement Resource program is offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, Member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

The Best of America<sup>®</sup> is a federally registered service mark of Nationwide Life Insurance Company.

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.

### **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.

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





## Nationwide Investor Destinations Funds offer a simpler way to balance risk and return

How will you split up the money you're investing in your retirement plan? It's a simple question, but it may be the most important decision you make as an investor.

The Nationwide Investor Destinations Funds can help make that decision easier for you. With one choice, you can invest in a broad portfolio of funds across different asset classes, which can help smooth out the ups and downs that typically come with investing in the financial markets.

Plus, by investing primarily in index funds, the Investor Destinations Funds seek to lower your overall cost of investing, allowing you to keep more of what you earn.

### Choose your comfort zone

There are five Investor Destinations Funds, each managed to a specific risk profile. More conservative funds invest primarily in bond funds and short-term investments, for investors who have a low tolerance for risk and wide swings in investment value. More aggressive funds invest primarily in stock funds, for investors who seek long-term growth and are comfortable with frequent changes in investment value.

Once you select the Fund that best matches your profile, your assets will be managed to stay within this risk tolerance with quarterly rebalancing back to the targeted asset allocation levels.

Asset allocation is the process of spreading assets across several different investment styles and asset classes. The purpose is to potentially reduce long-term risk and capture potential profits across various asset classes. 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. Diversification does not guarantee returns or insulate an investor from potential losses, including the possible loss of principal.

### ONE FUND, MANY MANAGERS

Nationwide Fund Advisors provide oversight for the Investor Destinations Funds, but the actual investment decisions are made by outside money managers who are focused on achieving their designated objectives.

**BlackRock Investment Management**  
**Federated Investment Management**  
**Morley Capital Management**

### INVESTOR DESTINATIONS FUNDS OBJECTIVES

#### To help reduce the risk of investing

With one choice, you can invest in a broad range of funds across different asset classes, lowering your risk exposure through diversification.

#### To help keep cost in perspective

Using index funds as the underlying funds in the portfolio helps lower the overall cost of investing so you can keep more of what you earn.

#### Stay within your comfort zone

Direction from the asset allocation experts at Ibbotson Associates Advisors, LLC keeps each Investor Destinations Fund aligned with its designated risk profile.

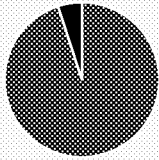
#### More confidence, less

**guesswork** Nationwide investment managers keep tabs on the underlying funds to ensure each manager adheres to the investment mandates.



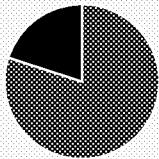
## Nationwide Investor Destinations Funds FUND PROFILES

### Aggressive Fund



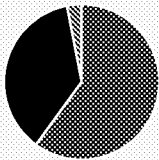
**Allocation: 95% stocks/5% bonds**  
May be a good choice if you're an investor with a long time horizon and are comfortable with risk

### Moderately Aggressive Fund



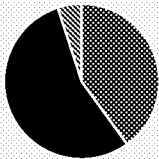
**Allocation: 80% stocks/20% bonds**  
May be a good choice if you're comfortable with higher risk but looking for slightly more asset class diversification

### Moderate Fund



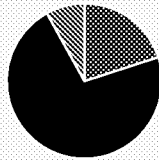
**Allocation: 60% stocks/37% bonds/3% short-term investments**  
May be a good choice if you have some tolerance for risk, and you are seeking both growth and income over the long term

### Moderately Conservative Fund



**Allocation: 40% stocks/55% bonds/5% short-term investments**  
May be a good choice if you have a relatively low tolerance for risk and your primary goal is income over an intermediate time horizon

### Conservative Fund



**Allocation: 20% stocks/72% bonds/8% short-term investments**  
May be a good choice if you have a low tolerance for risk and your primary goal is income over the short term

Stocks   Bonds   Short-term investments

**Investors should carefully consider a fund's investment objectives, risks, fees, charges and expenses before investing any money. To obtain this and other information on Nationwide funds, please call 1-800-848-0920 to request a summary prospectus and/or a prospectus, or download a summary prospectus and/or a prospectus at [nationwide.com/mutualfunds](http://nationwide.com/mutualfunds). Please read it carefully before investing any money.**

The Nationwide Investor Destinations Funds are designed to provide diversification across a variety of asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Nationwide Investor Destinations Funds, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Investing in mutual funds involves risk, including the possible loss of principal. Investors' shares, when redeemed, may be worth more or less than their original cost.

Each Nationwide Investor Destinations Fund is subject to different levels of risk, based on the types and sizes of its underlying asset class allocations. In addition, each Fund's underlying funds may be subject to specific investment risks such as those associated with: (i) bonds and short-term instruments, (ii) small companies, (iii) mid-sized companies, (iv) international securities, (v) real estate investment trusts (REITs), and (vi) initial public offerings (IPOs).

Ibbotson Associates, Inc. ("Ibbotson") is a registered investment adviser and wholly owned subsidiary of Morningstar, Inc. The Ibbotson name and logo are properties of Ibbotson. Ibbotson and its affiliates are not related to Nationwide and its affiliates.

Because each asset class has target allocation ranges based on research conducted by Ibbotson Associates for Nationwide Funds Group<sup>SM</sup>, these allocations will vary. Day-to-day market activity will likely cause a Fund's asset allocations to fluctuate from the stated target. Under ordinary circumstances, the Adviser will periodically rebalance the assets of each Fund in order to conform its actual allocations to those stated in the then-current prospectus. The asset class target allocations are subject to change at any time and without notice.

Based in King of Prussia, Pa., a suburb of Philadelphia, Nationwide's Investment Management Group (IMG) is the investment arm of Nationwide Financial Services, Inc. (NFS). IMG comprises Nationwide Funds Group (NFG) and Nationwide Investment Advisors, LLC (NIA). NFG comprises Nationwide Fund Advisors, Nationwide Fund Distributors LLC and Nationwide Fund Management LLC. Together they provide advisory, distribution and administration services, respectively, to the Nationwide Funds. Nationwide Fund Advisors (NFA) is the investment adviser to Nationwide Funds. NFA is a wholly owned subsidiary of Nationwide Financial Services, Inc. (NFS). NFS is a wholly owned subsidiary of Nationwide Corporation. All of the common stock of Nationwide Corporation is held by Nationwide Mutual Insurance Company (95.2%) and Nationwide Mutual Fire Insurance Company (4.8%), each of which is a mutual company owned by its policyholders.

Nationwide Funds distributed by **Nationwide Fund Distributors LLC (NFD)**, Member FINRA, 1000 Continental Drive, Suite 400, King of Prussia, Pa. 19406. NFA is an affiliate of NFD. NFD is not an affiliate of BlackRock Investment Management, Federated Investment Management or of Morley Capital Management.

Nationwide, the Nationwide framemark, Nationwide Funds, Nationwide Funds Group and On Your Side are service marks of Nationwide Mutual Insurance Company.

# American Funds Capital World G/I R3

**Category**  
World Stock

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

Out of 743 World Stock funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks long-term growth of capital while providing current income.

The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances, the fund invests a significant portion of its assets in securities of issuers domiciled outside the United States. The fund may also invest in issuers in developing countries.

Past name(s): American Funds Capital World G/I R3.

**Broad Asset Class: International Stocks**

Shares of ownership in corporations headquartered outside of the U.S.

**Notes**

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Income, Market/Market Volatility

**Morningstar Proprietary Statistics**

|                         | YTD   | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-------|--------|--------|--------|---------|
| Morningstar Rating      | —     | —      | ★★★    | ★★★    | ★★★★    |
| Fund Rank Percentile    | 63    | 23     | 60     | 63     | 32      |
| Out of # of Investments | 1,064 | 934    | 743    | 571    | 294     |

**Portfolio Analysis** as of 12-31-12

**Composition** as of 12-31-12

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 33.8     |
| Non-U.S. Stocks | 58.5     |
| Bonds           | 2.4      |
| Cash            | 3.7      |
| Other           | 1.6      |

**Morningstar Style Box™** as of 12-31-12

| Value | Blend  | Growth | % Mkt Cap |
|-------|--------|--------|-----------|
| Large | Micro  | Small  | 57.13     |
| Large | Medium | Small  | 38.06     |
| Large | Medium | Small  | 4.74      |
| Large | Medium | Small  | 0.07      |
| Large | Medium | Small  | 0.00      |

**Top 15 Holdings** as of 12-31-12

|                                   | % Assets  |
|-----------------------------------|-----------|
| Novartis AG                       | 3.22      |
| Philip Morris International, Inc. | 2.46      |
| BP PLC                            | 2.11      |
| Bayer AG                          | 1.97      |
| Atria Group Inc.                  | 1.77      |
| Amgen Inc                         | 1.70      |
| Microsoft Corporation             | 1.45      |
| Home Depot, Inc.                  | 1.37      |
| Samsung Electronics Co Ltd        | 1.19      |
| National Grid PLC                 | 1.14      |
| Assa Abloj AB                     | 1.11      |
| Anheuser-Busch Inbev SA           | 1.04      |
| AT&T Inc                          | 1.04      |
| Gilead Sciences Inc               | 1.04      |
| Verizon Communications Inc        | 0.98      |
| Total Number of Stock Holdings    | 270       |
| Total Number of Bond Holdings     | 59        |
| Annual Turnover Ratio %           | 23.00     |
| Total Fund Assets (\$mil)         | 73,173.99 |

**Operations**

|                     |                |
|---------------------|----------------|
| Fund Inception Date | 06-06-02       |
| Initial Share Class | 03-26-93       |
| Inception Date      |                |
| Issuer              | American Funds |
| Subadvisor          | —              |

**Fees and Expenses** as of 11-30-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.10% |
| Net Prosp Exp Ratio   | 1.10% |

**Waiver Data**

|   | Type | Exp. Date | % |
|---|------|-----------|---|
| — | —    | —         | — |

**Portfolio Manager(s)**  
Stephen E. Bepler, CFA, B.A., Fordham University, 1964. Columbia University, 1966. Since 1993.  
Mark E. Denning, B.S., London School of Economics. M.B.A., Columbia University. Since 1993.

**Statistics** as of 12-31-12

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 12.21        | 0.86        | 0.87    |
| P/B Ratio         | 1.81         | 0.89        | 0.97    |
| P/C Ratio         | 4.60         | 0.64        | 0.68    |
| GeoAvgCap (\$mil) | 44,399.03    | 0.76        | 1.71    |

**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 16.73    | 1.11        | 0.97    |
| 3 Yr Beta         | 0.85     | —           | 1.02    |
| 3 Yr Sharpe Ratio | 0.52     | 0.60        | 0.95    |
| 3 Yr Alpha        | 3.12     | —           | 0.88    |
| 3 Yr R-squared    | 95.61    | —           | 1.10    |

**Top 10 Countries** as of 12-31-12

|                | % Assets |
|----------------|----------|
| United States  | 37.25    |
| United Kingdom | 12.36    |
| Switzerland    | 6.84     |
| France         | 5.30     |
| Germany        | 5.22     |
| Sweden         | 3.88     |
| Hong Kong      | 3.49     |
| China          | 2.76     |
| Australia      | 2.50     |
| South Korea    | 2.22     |

**Volatility Analysis**



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Thornburg International Value I

**Category**  
Foreign Large Growth

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return Average**

**Morningstar Risk**  
Below Average

Out of 228 Foreign Large Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term capital appreciation; current income is the secondary objective.

The fund invests primarily in foreign securities or depository receipts of foreign securities. It may invest in developing countries, but under normal conditions those investments are expected to comprise a smaller proportion of the fund than investments in developed countries.

### Broad Asset Class: International Stocks

Shares of ownership in corporations headquartered outside of the U.S.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Active Management, Issuer, Interest Rate, Market/Market Volatility, Restricted/Illiquid Securities, Small Cap

## Morningstar Proprietary Statistics

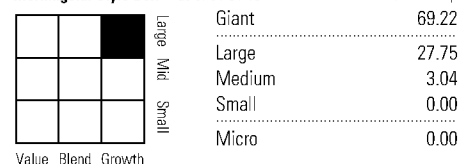
|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★★    | ★★★    | ★★★★★   |
| Fund Rank Percentile    | 69  | 70     | 72     | 55     | 18      |
| Out of # of Investments | 271 | 254    | 228    | 183    | 105     |

## Portfolio Analysis as of 01-31-13

### Composition as of 01-31-13



### Morningstar Style Box™ as of 01-31-13



### Top 15 Holdings as of 01-31-13

| Company                               | % Assets  |
|---------------------------------------|-----------|
| Novo Nordisk A/S                      | 2.73      |
| Mitsubishi UFJ Financial Group, Inc.  | 2.69      |
| LVMH Moët Hennessy Louis Vuitton SA   | 2.66      |
| Reckitt Benckiser Group PLC           | 2.54      |
| Toyota Motor Corp                     | 2.43      |
| Schlumberger NV                       | 2.42      |
| Standard Chartered PLC                | 2.15      |
| HSBC Holdings PLC                     | 2.14      |
| CNOOC, Ltd.                           | 2.11      |
| Volkswagen AG                         | 2.07      |
| Novartis AG                           | 2.03      |
| Air Liquide SA                        | 2.02      |
| Adidas AG                             | 2.01      |
| Sap AG                                | 2.01      |
| Hong Kong Exchanges and Clearing Ltd. | 1.99      |
| Total Number of Stock Holdings        | 68        |
| Total Number of Bond Holdings         | 0         |
| Annual Turnover Ratio %               | 17.86     |
| Total Fund Assets (\$mil)             | 28,373.37 |

### Operations

|                     |           |
|---------------------|-----------|
| Fund Inception Date | 03-30-01  |
| Initial Share Class | 05-28-98  |
| Inception Date      |           |
| Issuer              | Thornburg |
| Subadvisor          | —         |

### Fees and Expenses as of 02-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.88% |
| Net Prosp Exp Ratio   | 0.88% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

William V. Fries, CFA, M.B.A., Temple University, 1972. B.S., Pennsylvania State University, 1961. Since 1998.  
Lei Wang, CFA, M.B.A., New York University, 2001. M.A., East China Normal University. B.A., East China Normal University. Since 2006.

### Statistics as of 01-31-13

| Statistic         | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.04        | 0.98        | 1.00    |
| P/B Ratio         | 1.96         | 0.96        | 0.92    |
| P/C Ratio         | 6.44         | 0.90        | 0.87    |
| GeoAvgCap (\$mil) | 48,111.05    | 0.83        | 1.90    |

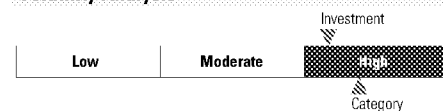
### Risk Measures as of 03-31-13

| Metric            | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 17.63    | 1.17        | 0.93    |
| 3 Yr Beta         | 0.89     | —           | 0.96    |
| 3 Yr Sharpe Ratio | 0.36     | 0.42        | 0.86    |
| 3 Yr Alpha        | 0.46     | —           | 0.31    |
| 3 Yr R-squared    | 94.50    | —           | 1.05    |

### Top 10 Countries as of 01-31-13

| Country        | % Assets |
|----------------|----------|
| United Kingdom | 22.82    |
| Germany        | 13.99    |
| Japan          | 9.33     |
| France         | 8.36     |
| China          | 8.17     |
| United States  | 7.20     |
| Switzerland    | 6.35     |
| Canada         | 5.17     |
| Hong Kong      | 3.63     |
| Brazil         | 3.41     |

### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

# Diamond Hill Small Cap A

**Category**  
Small Value

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return Average**

**Morningstar Risk**  
Low

Out of 286 Small Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks to provide long-term capital appreciation.

The fund normally invests at least 80% of its net assets in U.S. equity securities with small market capitalizations that the Adviser believes are undervalued. Small cap companies are defined as companies with market capitalizations at the time of purchase below \$2.5 billion or in the range of those market capitalizations of companies included in the Russell 2000 Index at the time of purchase. The Adviser focuses on estimating a company's value independent of its current stock price.

**Broad Asset Class: Small Cap Stocks**

Shares of ownership in small corporations.

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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**Principal Risks**

Lending, Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Management, Small Cap

**Morningstar Proprietary Statistics**

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★★    | ★★★    | ★★★★★   |
| Fund Rank Percentile    | 3   | 15     | 57     | 57     | 11      |
| Out of # of Investments | 379 | 358    | 286    | 249    | 143     |

**Portfolio Analysis** as of 02-28-13

**Composition** as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 86.1     |
| Non-U.S. Stocks | 1.3      |
| Bonds           | 0.0      |
| Cash            | 12.6     |
| Other           | 0.0      |

**Morningstar Style Box™** as of 02-28-13

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 0.00      |
| Large  | 0.00      |
| Medium | 45.47     |
| Small  | 32.93     |
| Micro  | 21.60     |

**Top 15 Holdings** as of 02-28-13

|                                     | % Assets |
|-------------------------------------|----------|
| JPMorgan Prime Money Market Capital | 12.63    |
| Energizer Holdings, Inc.            | 4.62     |
| Assurant Inc                        | 3.92     |
| Assured Guaranty Ltd                | 3.05     |
| Steiner Leisure Ltd                 | 2.98     |
| Berry Petroleum Co                  | 2.89     |
| HCC Insurance Holdings, Inc.        | 2.28     |
| iStar Financial, Inc.               | 2.26     |
| Whiting Petroleum Corporation       | 2.10     |
| Tenneco Inc                         | 1.96     |
| Saia, Inc.                          | 1.93     |
| Corrections Corporation of America  | 1.89     |
| Cimarex Energy Company              | 1.87     |
| Trinity Industries, Inc.            | 1.87     |
| Kennametal Inc.                     | 1.81     |
| Total Number of Stock Holdings      | 68       |
| Total Number of Bond Holdings       | 0        |
| Annual Turnover Ratio %             | 13.00    |
| Total Fund Assets (\$mil)           | 924.93   |

**Operations**

|                     |                    |
|---------------------|--------------------|
| Fund Inception Date | 12-29-00           |
| Initial Share Class | 12-29-00           |
| Inception Date      |                    |
| Issuer              | Diamond Hill Funds |
| Subadvisor          | —                  |

**Fees and Expenses** as of 02-28-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.31% |
| Net Prosp Exp Ratio   | 1.31% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

**Portfolio Manager(s)**

Tom Schindler, CFA (1999). B.S., Ohio State University, 1995. Since 2000.  
Christopher Welch, CFA (1998). B.A., Yale University, 1987. Since 2007.

**Statistics** as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 11.44        | 0.80        | 0.84    |
| P/B Ratio         | 1.34         | 0.66        | 1.06    |
| P/C Ratio         | 5.01         | 0.70        | 0.90    |
| GeoAvgCap (\$mil) | 2,052.04     | 0.04        | 1.58    |

**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 16.00    | 1.07        | 0.82    |
| 3 Yr Beta         | 0.99     | —           | 0.81    |
| 3 Yr Sharpe Ratio | 0.77     | 0.90        | 1.13    |
| 3 Yr Alpha        | -0.57    | —           | 0.21    |
| 3 Yr R-squared    | 86.63    | —           | 0.98    |

**Morningstar Sectors** as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 41.26  | 31.18     |
| Basic Materials        | 0.00   | 3.05      |
| Consumer Cyclical      | 10.52  | 11.39     |
| Financial Services     | 25.92  | 14.69     |
| Real Estate            | 4.82   | 2.05      |
| Sensitive              | 38.90  | 42.25     |
| Communication Services | 0.00   | 4.27      |
| Energy                 | 11.08  | 10.89     |
| Industrials            | 25.45  | 10.81     |
| Technology             | 2.37   | 16.28     |
| Defensive              | 19.84  | 26.56     |
| Consumer Defensive     | 9.07   | 10.74     |
| Healthcare             | 7.32   | 12.38     |
| Utilities              | 3.45   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

SPECIALTY INTERNATIONAL SMALL-CAP MID-CAP LARGE-CAP BALANCED BONDS SHORT-TERM BONDS CASH FIXED

# Eagle Small Cap Growth A

**Category**  
Small Growth

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term capital appreciation.

The fund normally invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in the stocks of small-capitalization companies. The fund's portfolio manager considers small-capitalization companies to be those companies that, at the time of initial purchase, have a market capitalization equal to or less than the largest company in the Russell 2000® Growth Index during the most recent 12-month period.

Past name(s): Heritage Small Cap Stock A.

### Broad Asset Class: Small Cap Stocks

Shares of ownership in small corporations.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Loss of Money, Not FDIC Insured, Growth Investing, Issuer, Market/Market Volatility, Equity Securities, Shareholder Activity, Small Cap, Mid-Cap

### Overall Morningstar Rating™

★★★★

Out of 645 Small Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

### Morningstar Return

Above Average

### Morningstar Risk

Average

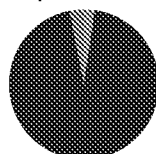
### Morningstar Proprietary Statistics

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★★    | ★★★    | ★★★★    |
| Fund Rank Percentile    | 82  | 73     | 22     | 24     | 16      |
| Out of # of Investments | 756 | 727    | 645    | 568    | 376     |

### Portfolio Analysis as of 12-31-12

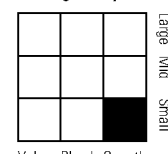
#### Composition as of 12-31-12

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 94.6     |
| Non-U.S. Stocks | 3.0      |
| Bonds           | 0.0      |
| Cash            | 2.4      |
| Other           | 0.0      |



#### Morningstar Style Box™ as of 12-31-12

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 0.00      |
| Large  | 1.14      |
| Medium | 35.94     |
| Small  | 56.55     |
| Micro  | 6.36      |



#### Top 15 Holdings as of 12-31-12

|                                 | % Assets |
|---------------------------------|----------|
| Vitamin Shoppe, Inc.            | 2.52     |
| Genesco, Inc.                   | 2.27     |
| Fortinet, Inc.                  | 2.09     |
| Sirona Dental Systems, Inc.     | 2.06     |
| Louisiana-Pacific Corp.         | 2.03     |
| Triumph Group, Inc.             | 1.97     |
| Geospace Technologies Corp      | 1.94     |
| Lufkin Industries, Inc.         | 1.92     |
| Colfax Corporation              | 1.80     |
| Medidata Solutions, Inc.        | 1.71     |
| United Therapeutics Corporation | 1.68     |
| Onyx Pharmaceuticals, Inc.      | 1.61     |
| Waste Connections, Inc.         | 1.59     |
| Huntsman Corporation            | 1.57     |
| Bally Technologies, Inc.        | 1.45     |
| Total Number of Stock Holdings  | 96       |
| Total Number of Bond Holdings   | 0        |
| Annual Turnover Ratio %         | 44.00    |
| Total Fund Assets (\$mil)       | 3,298.76 |

#### Operations

|                     |             |
|---------------------|-------------|
| Fund Inception Date | 05-07-93    |
| Initial Share Class | 05-07-93    |
| Inception Date      |             |
| Issuer              | Eagle Funds |
| Subadvisor          | —           |

#### Fees and Expenses as of 02-28-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.11% |
| Net Prosp Exp Ratio   | 1.11% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

#### Portfolio Manager(s)

Bert L. Boksen, CFA (1981). M.B.A., St. John's University, 1977. B.A., City College of New York, 1970. Since 1993.  
Eric Mintz, CFA. Since 2011.

#### Statistics as of 12-31-12

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 17.24        | 1.21        | 0.93    |
| P/B Ratio         | 2.48         | 1.22        | 1.05    |
| P/C Ratio         | 10.53        | 1.46        | 1.10    |
| GeoAvgCap (\$mil) | 2,017.10     | 0.03        | 1.21    |

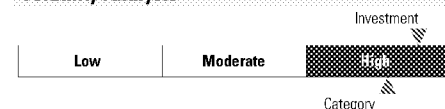
#### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 20.54    | 1.37        | 1.03    |
| 3 Yr Beta         | 1.28     | —           | 1.04    |
| 3 Yr Sharpe Ratio | 0.82     | 0.95        | 1.11    |
| 3 Yr Alpha        | 0.29     | —           | -0.18   |
| 3 Yr R-squared    | 87.33    | —           | 1.00    |

#### Morningstar Sectors as of 12-31-12

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 33.77  | 31.18     |
| Basic Materials        | 9.10   | 3.05      |
| Consumer Cyclical      | 18.07  | 11.39     |
| Financial Services     | 3.39   | 14.69     |
| Real Estate            | 3.21   | 2.05      |
| Sensitive              | 47.79  | 42.25     |
| Communication Services | 0.00   | 4.27      |
| Energy                 | 5.54   | 10.89     |
| Industrials            | 15.62  | 10.81     |
| Technology             | 26.63  | 16.28     |
| Defensive              | 18.43  | 26.56     |
| Consumer Defensive     | 3.83   | 10.74     |
| Healthcare             | 14.60  | 12.38     |
| Utilities              | 0.00   | 3.44      |

#### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

# Oppenheimer Main Street Sm- & Mid-Cap A

**Category**  
Small Blend

**Overall Morningstar Rating™**  
★★

**Morningstar Return**  
Average

**Morningstar Risk**  
Above Average

Out of 604 Small Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks capital appreciation.

The fund normally invests at least 80% of its net assets, including any borrowings for investment purposes, in securities of "small-cap" and "mid-cap" companies. It considers small-cap and mid-cap companies to be those having a market capitalization in the range of the Russell 2500™ Index and the Russell Midcap® Index, measures of small- to mid-cap issuers. The fund primarily invests in common stock but may also invest in other types of securities, such as units of master limited partnerships or other securities that are consistent with its investment objective.

Past name(s): Oppenheimer Main Street Sm & Mid Cap A.

**Broad Asset Class: Small Cap Stocks**

Shares of ownership in small corporations.

**Notes**

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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**Principal Risks**

Foreign Securities, Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Suitability, Management, Small Cap, Mid-Cap

**Morningstar Proprietary Statistics**

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★     | ★★     | ★★      |
| Fund Rank Percentile    | 80  | 73     | 58     | 40     | 35      |
| Out of # of Investments | 704 | 663    | 604    | 535    | 329     |

**Portfolio Analysis** as of 02-28-13

**Composition** as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 91.6     |
| Non-U.S. Stocks | 3.4      |
| Bonds           | 0.0      |
| Cash            | 4.9      |
| Other           | 0.0      |

**Morningstar Style Box™** as of 02-28-13

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 0.00      |
| Large  | 9.90      |
| Medium | 70.35     |
| Small  | 19.41     |
| Micro  | 0.34      |

**Top 15 Holdings** as of 02-28-13

|  | % Assets |
|--|----------|
| Oppenheimer Institutional Money Market E | 4.94     |
| Digital Realty Trust, Inc.               | 3.37     |
| Actavis Inc                              | 3.30     |
| Robert Half International Inc.           | 2.51     |
| Discover Financial Services              | 2.48     |
| Imax Corporation                         | 2.36     |
| National Oilwell Varco, Inc.             | 2.28     |
| PVH Corp                                 | 2.25     |
| Western Digital Corporation              | 2.09     |
| Waste Connections, Inc.                  | 2.05     |
| Cytec Industries                         | 2.02     |
| MSCI, Inc.                               | 1.93     |
| Ross Stores, Inc.                        | 1.82     |
| AGCO Corp                                | 1.79     |
| WellCare Health Plans, Inc.              | 1.79     |
| Total Number of Stock Holdings           | 91       |
| Total Number of Bond Holdings            | 0        |
| Annual Turnover Ratio %                  | 81.00    |
| Total Fund Assets (\$mil)                | 3,575.70 |

**Operations**

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 08-02-99             |
| Initial Share Class | 08-02-99             |
| Inception Date      |                      |
| Issuer              | OppenheimerFunds     |
| Subadvisor          | OppenheimerFunds Inc |

**Fees and Expenses** as of 10-26-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.24% |
| Net Prosp Exp Ratio   | 1.21% |

| Waiver Data  | Type      | Exp. Date | %    |
|--------------|-----------|-----------|------|
| ExpenseRatio | Voluntary | —         | 0.03 |

**Portfolio Manager(s)**

Matthew P. Ziehl, CFA (2001), B.A., Yale University, M.B.A., New York University. Since 2009.  
Raymond Anello, CFA, B.A., Iona College, M.B.A., Baruch College. Since 2011.

**Statistics** as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 15.20        | 1.06        | 1.03    |
| P/B Ratio         | 1.88         | 0.92        | 1.16    |
| P/C Ratio         | 7.20         | 1.00        | 1.07    |
| GeoAvgCap (\$mil) | 5,102.32     | 0.09        | 3.40    |

**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 19.19    | 1.28        | 0.96    |
| 3 Yr Beta         | 1.23     | —           | 0.98    |
| 3 Yr Sharpe Ratio | 0.72     | 0.84        | 0.99    |
| 3 Yr Alpha        | -2.11    | —           | 1.10    |
| 3 Yr R-squared    | 92.04    | —           | 1.03    |

**Morningstar Sectors** as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 46.84  | 31.18     |
| Basic Materials        | 4.10   | 3.05      |
| Consumer Cyclical      | 18.74  | 11.39     |
| Financial Services     | 14.75  | 14.69     |
| Real Estate            | 9.25   | 2.05      |
| Sensitive              | 36.79  | 42.25     |
| Communication Services | 0.00   | 4.27      |
| Energy                 | 7.09   | 10.89     |
| Industrials            | 17.05  | 10.81     |
| Technology             | 12.65  | 16.28     |
| Defensive              | 16.35  | 26.56     |
| Consumer Defensive     | 0.02   | 10.74     |
| Healthcare             | 15.06  | 12.38     |
| Utilities              | 1.27   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

# American Century Heritage A

**Category**  
Mid-Cap Growth

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term capital growth.

The fund normally invests in stocks of medium-sized and smaller companies that the adviser believes will increase in value over time, using an investment strategy developed by American Century Investments. In implementing this strategy, the portfolio managers make their investment decisions based primarily on their analysis of individual companies, rather than on broad economic forecasts. Management of the fund is based on the belief that, over the long term, stock price movements follow growth in earnings and revenues.

Past name(s): American Century Heritage Adv.

### Broad Asset Class: Mid Cap Stocks

Shares of ownership in mid-sized corporations.

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### Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Market/Market Volatility, Mid-Cap

### Overall Morningstar Rating™

★★★

### Morningstar Return Average

Out of 645 Mid-Cap Growth funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

### Morningstar Risk

Above Average

### Morningstar Proprietary Statistics

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★     | ★★     | ★★★     |
| Fund Rank Percentile    | 76  | 75     | 50     | 60     | 15      |
| Out of # of Investments | 733 | 714    | 645    | 564    | 417     |

### Portfolio Analysis as of 12-31-12

#### Composition as of 12-31-12

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 90.5     |
| Non-U.S. Stocks | 7.2      |
| Bonds           | 0.0      |
| Cash            | 2.4      |
| Other           | 0.0      |

#### Morningstar Style Box™ as of 12-31-12

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 1.29      |
| Large  | 25.58     |
| Medium | 68.40     |
| Small  | 4.51      |
| Micro  | 0.22      |

Value Blend Growth

#### Top 15 Holdings as of 12-31-12

|                                   | % Assets |
|-----------------------------------|----------|
| Catamaran Corp                    | 2.92     |
| Alliance Data Systems Corporation | 2.86     |
| Kansas City Southern, Inc.        | 2.45     |
| Whole Foods Market, Inc.          | 2.37     |
| SBA Communications Corp           | 1.95     |
| PetSmart Inc.                     | 1.93     |
| FMC Corporation                   | 1.70     |
| Alexion Pharmaceuticals, Inc.     | 1.64     |
| Costco Wholesale Corporation      | 1.62     |
| Discover Financial Services       | 1.48     |
| Harley-Davidson Inc               | 1.40     |
| Michael Kors Holdings Ltd         | 1.40     |
| Trimble Navigation Ltd.           | 1.40     |
| Perrigo Company                   | 1.39     |
| TransDigm Group Inc               | 1.38     |
| Total Number of Stock Holdings    | 108      |
| Total Number of Bond Holdings     | 0        |
| Annual Turnover Ratio %           | 72.00    |
| Total Fund Assets (\$mil)         | 4,151.14 |

#### Operations

|                     |                              |
|---------------------|------------------------------|
| Fund Inception Date | 07-11-97                     |
| Initial Share Class | 11-10-87                     |
| Inception Date      |                              |
| Issuer              | American Century Investments |
| Subadvisor          | —                            |

#### Fees and Expenses as of 03-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.26% |
| Net Prosp Exp Ratio   | 1.26% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

#### Portfolio Manager(s)

David Holland. M.B.A., University of Pennsylvania. M.A., University of Wisconsin. B.A., Grinnell College. Since 2007.  
Greg Walsh. Since 2008.

#### Statistics as of 12-31-12

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 18.89        | 1.32        | 1.05    |
| P/B Ratio         | 3.65         | 1.79        | 1.34    |
| P/C Ratio         | 13.36        | 1.86        | 1.28    |
| GeoAvgCap (\$mil) | 8,234.04     | 0.14        | 1.23    |

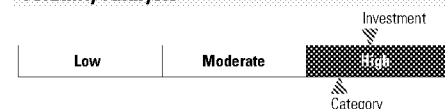
#### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 18.80    | 1.25        | 1.05    |
| 3 Yr Beta         | 1.16     | —           | 1.04    |
| 3 Yr Sharpe Ratio | 0.72     | 0.84        | 0.96    |
| 3 Yr Alpha        | -1.63    | —           | 1.28    |
| 3 Yr R-squared    | 86.32    | —           | 0.98    |

#### Morningstar Sectors as of 12-31-12

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 32.45  | 31.18     |
| Basic Materials        | 5.12   | 3.05      |
| Consumer Cyclical      | 21.46  | 11.39     |
| Financial Services     | 5.23   | 14.69     |
| Real Estate            | 0.64   | 2.05      |
| Sensitive              | 47.37  | 42.25     |
| Communication Services | 4.39   | 4.27      |
| Energy                 | 4.85   | 10.89     |
| Industrials            | 19.37  | 10.81     |
| Technology             | 18.76  | 16.28     |
| Defensive              | 20.18  | 26.56     |
| Consumer Defensive     | 10.07  | 10.74     |
| Healthcare             | 10.11  | 12.38     |
| Utilities              | 0.00   | 3.44      |

#### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.



# Columbia Mid Cap Value Opportunity A

**Category**  
Mid-Cap Value

**Overall Morningstar Rating™**  
★★★

**Morningstar Return**  
Average

**Morningstar Risk**  
Above Average

Out of 362 Mid-Cap Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks long-term growth of capital.

The fund normally invests at least 80% of assets in equity securities of medium-sized companies whose market capitalizations at the time of purchase fall within the range of the Russell Midcap® Value Index. It may invest up to 25% of assets in foreign investments. The fund may invest up to 20% of assets in stocks of smaller or larger companies. It can invest in any economic sector and, at times, the fund may emphasize one or more particular sectors.

Past name(s): RiverSource Mid Cap Value A.

**Broad Asset Class: Mid Cap Stocks**

Shares of ownership in mid-sized corporations.

**Notes**

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The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Active Management, Issuer, Market/Market Volatility, Industry and Sector Investing, Small Cap, Mid-Cap


**Morningstar Proprietary Statistics**

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★     | ★★     | ★★★★    |
| Fund Rank Percentile    | 41  | 42     | 65     | 75     | 7       |
| Out of # of Investments | 439 | 427    | 362    | 314    | 176     |

**Portfolio Analysis** as of 01-31-13

**Composition** as of 01-31-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 93.3     |
| Non-U.S. Stocks | 5.5      |
| Bonds           | 0.0      |
| Cash            | 0.2      |
| Other           | 1.0      |



**Morningstar Style Box™** as of 01-31-13

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 0.00      |
| Large  | 26.80     |
| Medium | 69.26     |
| Small  | 3.93      |
| Micro  | 0.00      |

Value Blend Growth

**Top 15 Holdings** as of 01-31-13

|                                    | % Assets |
|------------------------------------|----------|
| Eastman Chemical Company           | 3.21     |
| XL Group PLC                       | 2.26     |
| Kansas City Southern, Inc.         | 2.15     |
| PPG Industries, Inc.               | 2.05     |
| Fifth Third Bancorp                | 2.02     |
| CIT Group Inc                      | 1.95     |
| Cigna Corp                         | 1.91     |
| Invesco Ltd.                       | 1.87     |
| Comerica Inc                       | 1.86     |
| Actavis Inc                        | 1.78     |
| Ax's Capital Holdings Ltd          | 1.74     |
| A.O. Smith Corporation             | 1.72     |
| Noble Corporation                  | 1.58     |
| Lincoln National Corp (Radnor, PA) | 1.56     |
| Boston Scientific, Inc.            | 1.54     |
| Total Number of Stock Holdings     | 123      |
| Total Number of Bond Holdings      | 0        |
| Annual Turnover Ratio %            | 28.00    |
| Total Fund Assets (\$mil)          | 1,633.09 |

**Operations**

|                     |          |
|---------------------|----------|
| Fund Inception Date | 02-14-02 |
| Initial Share Class | 02-14-02 |
| Inception Date      |          |
| Issuer              | Columbia |
| Subadvisor          | —        |

**Fees and Expenses** as of 01-09-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.31% |
| Net Prosp Exp Ratio   | 1.27% |

**Waiver Data**

| Type         | Exp. Date   | %        |      |
|--------------|-------------|----------|------|
| ExpenseRatio | Contractual | 09-30-13 | 0.04 |

**Portfolio Manager(s)**

Steven R. Schroll. M.B.A., University of Minnesota, 1981. B.S., Drake University, 1979. Since 2003.  
Paul Stocking. B.B.A., University of Michigan (Ross), 1983. M.B.A., University of Chicago (Booth), 1987. Since 2006.

**Statistics** as of 01-31-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 12.98        | 0.91        | 1.00    |
| P/B Ratio         | 1.44         | 0.71        | 0.96    |
| P/C Ratio         | 7.36         | 1.02        | 1.15    |
| GeoAvgCap (\$mil) | 8,077.00     | 0.14        | 1.09    |

**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 18.34    | 1.22        | 1.04    |
| 3 Yr Beta         | 1.17     | —           | 1.04    |
| 3 Yr Sharpe Ratio | 0.69     | 0.80        | 0.92    |
| 3 Yr Alpha        | -2.45    | —           | 1.48    |
| 3 Yr R-squared    | 91.48    | —           | 0.99    |

**Morningstar Sectors** as of 01-31-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 42.27  | 31.18     |
| Basic Materials        | 8.37   | 3.05      |
| Consumer Cyclical      | 9.11   | 11.39     |
| Financial Services     | 23.77  | 14.69     |
| Real Estate            | 1.02   | 2.05      |
| Sensitive              | 36.26  | 42.25     |
| Communication Services | 1.92   | 4.27      |
| Energy                 | 9.52   | 10.89     |
| Industrials            | 15.84  | 10.81     |
| Technology             | 8.98   | 16.28     |
| Defensive              | 21.46  | 26.56     |
| Consumer Defensive     | 3.82   | 10.74     |
| Healthcare             | 10.50  | 12.38     |
| Utilities              | 7.14   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

# JPMorgan Market Expansion Index Select

**Category**  
Mid-Cap Blend

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

Out of 348 Mid-Cap Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to provide a return which substantially duplicates the price and yield performance of domestically traded common stocks in the small- and mid-capitalization equity markets, as represented by a market capitalization weighted combination of the Standard & Poor's SmallCap 600 Index (S&P SmallCap 600) and the Standard & Poor's MidCap 400 Index (S&P MidCap 400).

The fund invests in stocks of medium-sized and small U.S. companies that are included in the S&P SmallCap 600 and S&P MidCap 400 and which trade on the New York and American Stock Exchanges as well as over-the-counter stocks that are part of the National Market System.

Past name(s): One Group Market Expansion Index I.

### Broad Asset Class: Mid Cap Stocks

Shares of ownership in mid-sized corporations.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Loss of Money, Not FDIC Insured, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities,

Derivatives, Suitability, Shareholder Activity, Small Cap, Mid-Cap, Real Estate/REIT Sector

## Morningstar Proprietary Statistics

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★★    | ★★★★   | ★★★★    |
| Fund Rank Percentile    | 24  | 28     | 26     | 18     | 19      |
| Out of # of Investments | 427 | 410    | 348    | 312    | 199     |

## Portfolio Analysis as of 02-28-13

### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 96.9     |
| Non-U.S. Stocks | 0.0      |
| Bonds           | 0.0      |
| Cash            | 3.1      |
| Other           | 0.0      |

### Top 15 Holdings as of 02-28-13

|   | % Assets |
|---|----------|
| Jpmorgan Liquid Assets Money Market Fu 12-31-49 | 2.94     |
| HollyFrontier Corp                              | 0.95     |
| Regeneron Pharmaceuticals, Inc.                 | 0.63     |
| Everest Re Group, Ltd.                          | 0.62     |
| Vertex Pharmaceuticals                          | 0.61     |
| Community Health Systems Inc                    | 0.58     |
| ResMed Inc.                                     | 0.58     |
| Cree, Inc.                                      | 0.54     |
| Equinix, Inc.                                   | 0.54     |
| Foot Locker Inc                                 | 0.52     |
| Alaska Air Group, Inc.                          | 0.51     |
| Carlisle Companies, Inc.                        | 0.51     |
| Affiliated Managers Group Inc                   | 0.50     |
| AGCO Corp                                       | 0.50     |
| NV Energy Inc                                   | 0.50     |
| Total Number of Stock Holdings                  | 875      |
| Total Number of Bond Holdings                   | 0        |
| Annual Turnover Ratio %                         | 77.00    |
| Total Fund Assets (\$mil)                       | 1,444.01 |

### Operations

|                     |          |
|---------------------|----------|
| Fund Inception Date | 07-31-98 |
| Initial Share Class | 07-31-98 |
| Inception Date      |          |
| Issuer              | JPMorgan |
| Subadvisor          | —        |

### Fees and Expenses as of 12-31-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.64% |
| Net Prosp Exp Ratio   | 0.44% |

| Waiver Data  | Type        | Exp. Date | %    |
|--------------|-------------|-----------|------|
| ExpenseRatio | Contractual | 11-01-13  | 0.20 |

### Portfolio Manager(s)

Phillip D. Hart, CFA. Since 2013.  
Dennis S. Ruhl, CFA, B.S., Massachusetts Institute of Technology. M.S., Massachusetts Institute of Technology. Since 2013.

### Morningstar Style Box™ as of 02-28-13

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 0.00      |
| Large  | 0.66      |
| Medium | 50.60     |
| Small  | 40.85     |
| Micro  | 7.89      |

### Statistics as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 16.03        | 1.12        | 1.12    |
| P/B Ratio         | 1.76         | 0.86        | 0.97    |
| P/C Ratio         | 5.63         | 0.78        | 0.78    |
| GeoAvgCap (\$mil) | 2,697.46     | 0.05        | 0.45    |

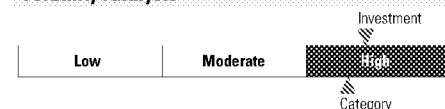
### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 18.60    | 1.24        | 1.00    |
| 3 Yr Beta         | 1.20     | —           | 1.03    |
| 3 Yr Sharpe Ratio | 0.81     | 0.94        | 1.13    |
| 3 Yr Alpha        | -0.47    | —           | 0.23    |
| 3 Yr R-squared    | 92.91    | —           | 1.03    |

### Morningstar Sectors as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 41.33  | 31.18     |
| Basic Materials        | 5.77   | 3.05      |
| Consumer Cyclical      | 14.36  | 11.39     |
| Financial Services     | 12.24  | 14.69     |
| Real Estate            | 8.96   | 2.05      |
| Sensitive              | 40.44  | 42.25     |
| Communication Services | 1.08   | 4.27      |
| Energy                 | 4.64   | 10.89     |
| Industrials            | 20.51  | 10.81     |
| Technology             | 14.21  | 16.28     |
| Defensive              | 18.23  | 26.56     |
| Consumer Defensive     | 4.12   | 10.74     |
| Healthcare             | 9.78   | 12.38     |
| Utilities              | 4.33   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

# American Funds Fundamental Invs R3

**Category**  
Large Blend

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

Out of 1474 Large Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks long-term growth of capital and income.

The fund invests primarily in common stocks of companies that appear to offer superior opportunities for capital growth and most of which have a history of paying dividends. It may invest significantly in securities of issuers domiciled outside the United States.

Past name(s): American Funds Fundamental Invs R3.

**Broad Asset Class: Large Cap Stocks**

Shares of ownership in large corporations.

**Notes**

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Income, Market/Market Volatility

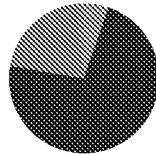
**Morningstar Proprietary Statistics**

|                         | YTD   | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-------|--------|--------|--------|---------|
| Morningstar Rating      | —     | —      | ★★★    | ★★     | ★★★★★   |
| Fund Rank Percentile    | 87    | 35     | 57     | 68     | 7       |
| Out of # of Investments | 1,753 | 1,663  | 1,474  | 1,325  | 820     |

**Portfolio Analysis** as of 12-31-12

**Composition** as of 12-31-12

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 72.3     |
| Non-U.S. Stocks | 20.5     |
| Bonds           | 0.0      |
| Cash            | 5.4      |
| Other           | 1.7      |



**Morningstar Style Box™** as of 12-31-12

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 48.96     |
| Large  | 37.39     |
| Medium | 13.02     |
| Small  | 0.62      |
| Micro  | 0.00      |

Value Blend Growth

**Top 15 Holdings** as of 12-31-12

|                                | % Assets  |
|--------------------------------|-----------|
| Home Depot, Inc.               | 3.55      |
| Merck & Co Inc                 | 3.23      |
| Amazon.com Inc                 | 2.36      |
| Citigroup Inc                  | 2.09      |
| Google, Inc. Class A           | 1.74      |
| Microsoft Corporation          | 1.57      |
| Baxter International Inc.      | 1.51      |
| Wells Fargo & Co               | 1.51      |
| Time Warner Inc                | 1.40      |
| Texas Instruments, Inc.        | 1.39      |
| Roche Holding AG               | 1.31      |
| Suncor Energy Inc              | 1.31      |
| Union Pacific Corp             | 1.30      |
| Parker Hannifin Corporation    | 1.26      |
| General Electric Co            | 1.25      |
| Total Number of Stock Holdings | 188       |
| Total Number of Bond Holdings  | 1         |
| Annual Turnover Ratio %        | 28.00     |
| Total Fund Assets (\$mil)      | 55,071.70 |

**Operations**

|                     |                |
|---------------------|----------------|
| Fund Inception Date | 06-04-02       |
| Initial Share Class | 08-01-78       |
| Inception Date      |                |
| Issuer              | American Funds |
| Subadvisor          | —              |

**Fees and Expenses** as of 03-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.96% |
| Net Prosp Exp Ratio   | 0.96% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

**Portfolio Manager(s)**

James E. Drasdo. Since 1984.  
Dina N. Perry. M.A., Queens College in New York City. B.A., Queens College in New York City. Since 1993.

**Statistics** as of 12-31-12

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 13.96        | 0.98        | 1.04    |
| P/B Ratio         | 2.25         | 1.10        | 1.15    |
| P/C Ratio         | 7.47         | 1.04        | 0.12    |
| GeoAvgCap (\$mil) | 43,145.29    | 0.74        | 1.03    |

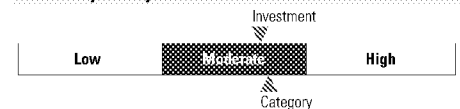
**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 15.64    | 1.04        | 0.99    |
| 3 Yr Beta         | 1.03     | —           | 0.99    |
| 3 Yr Sharpe Ratio | 0.72     | 0.84        | 0.99    |
| 3 Yr Alpha        | -2.18    | —           | 1.08    |
| 3 Yr R-squared    | 97.82    | —           | 1.01    |

**Morningstar Sectors** as of 12-31-12

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 34.69  | 31.18     |
| Basic Materials        | 6.72   | 3.05      |
| Consumer Cyclical      | 13.60  | 11.39     |
| Financial Services     | 13.59  | 14.69     |
| Real Estate            | 0.78   | 2.05      |
| Sensitive              | 45.69  | 42.25     |
| Communication Services | 4.54   | 4.27      |
| Energy                 | 12.78  | 10.89     |
| Industrials            | 14.09  | 10.81     |
| Technology             | 14.28  | 16.28     |
| Defensive              | 19.62  | 26.56     |
| Consumer Defensive     | 4.78   | 10.74     |
| Healthcare             | 12.84  | 12.38     |
| Utilities              | 2.00   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Columbia Dividend Opportunity A

**Category**  
Large Value

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Below Average

Out of 1045 Large Value funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks a high level of current income with a secondary objective of growth of income and capital.

Under normal market conditions, the fund will invest at least 80% of its net assets (including the amount of any borrowings for investment purposes) in dividend-paying common and preferred stocks. It can invest in companies of any size. The fund can invest in any economic sector and, at times, it may emphasize one or more particular sectors. It may invest up to 25% of its net assets in foreign investments.

Past name(s): AXP Dividend Opportunity A.

### Broad Asset Class: Large Cap Stocks

Shares of ownership in large corporations.

### Notes

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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### Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Quantitative Investing, Active Management, Issuer, Market/Market Volatility, Industry and Sector Investing, Structured Products, Small Cap, Mid-Cap

## Morningstar Proprietary Statistics

|                         | YTD   | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-------|--------|--------|--------|---------|
| Morningstar Rating      | —     | —      | ★★★★   | ★★★★   | ★★★★    |
| Fund Rank Percentile    | 65    | 43     | 4      | 5      | 19      |
| Out of # of Investments | 1,286 | 1,203  | 1,045  | 927    | 589     |

## Portfolio Analysis as of 01-31-13

### Composition as of 01-31-13



### Top 15 Holdings as of 01-31-13

| Company                           | % Assets |
|-----------------------------------|----------|
| General Electric Co               | 2.91     |
| Pfizer Inc                        | 2.85     |
| Columbia Short-Term Cash 12-31-14 | 2.62     |
| JPMorgan Chase & Co               | 2.33     |
| Royal Dutch Shell PLC ADR Class A | 2.30     |
| Enbridge, Inc.                    | 2.13     |
| Johnson & Johnson                 | 2.05     |
| Wells Fargo & Co                  | 1.76     |
| Verizon Communications Inc        | 1.72     |
| Merck & Co Inc                    | 1.71     |
| Chevron Corp                      | 1.60     |
| McDonald's Corporation            | 1.52     |
| CenturyLink Inc                   | 1.49     |
| Lorillard, Inc.                   | 1.49     |
| Eaton Corporation PLC             | 1.46     |
| Total Number of Stock Holdings    | 140      |
| Total Number of Bond Holdings     | 0        |
| Annual Turnover Ratio %           | 28.00    |
| Total Fund Assets (\$mil)         | 5,574.74 |

### Operations

|                     |          |
|---------------------|----------|
| Fund Inception Date | 08-01-88 |
| Initial Share Class | 08-01-88 |
| Inception Date      |          |
| Issuer              | Columbia |
| Subadvisor          | —        |

### Fees and Expenses as of 11-30-12

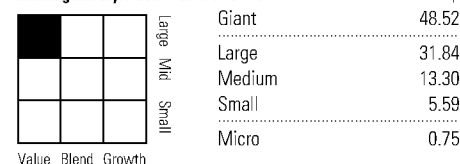
|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.10% |
| Net Prosp Exp Ratio   | 1.10% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

Steven R. Schroll. M.B.A., University of Minnesota, 1981. B.S., Drake University, 1979. Since 2004.  
Paul Stocking. B.B.A., University of Michigan (Ross), 1983. M.B.A., University of Chicago (Booth), 1987. Since 2006.

### Morningstar Style Box™ as of 01-31-13



### Statistics as of 01-31-13

| Statistic         | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 13.30        | 0.93        | 1.09    |
| P/B Ratio         | 1.90         | 0.93        | 1.17    |
| P/C Ratio         | 5.93         | 0.82        | 1.01    |
| GeoAvgCap (\$mil) | 36,094.52    | 0.62        | 0.84    |

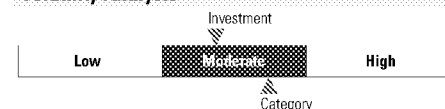
### Risk Measures as of 03-31-13

| Metric            | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 13.73    | 0.91        | 0.88    |
| 3 Yr Beta         | 0.88     | —           | 0.86    |
| 3 Yr Sharpe Ratio | 1.05     | 1.22        | 1.38    |
| 3 Yr Alpha        | 2.94     | —           | -1.76   |
| 3 Yr R-squared    | 93.61    | —           | 0.98    |

### Morningstar Sectors as of 01-31-13

| Sector                 | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 30.32  | 31.18     |
| Basic Materials        | 3.12   | 3.05      |
| Consumer Cyclical      | 12.63  | 11.39     |
| Financial Services     | 14.26  | 14.69     |
| Real Estate            | 0.31   | 2.05      |
| Sensitive              | 38.87  | 42.25     |
| Communication Services | 7.59   | 4.27      |
| Energy                 | 12.62  | 10.89     |
| Industrials            | 11.69  | 10.81     |
| Technology             | 6.97   | 16.28     |
| Defensive              | 30.82  | 26.56     |
| Consumer Defensive     | 11.49  | 10.74     |
| Healthcare             | 13.20  | 12.38     |
| Utilities              | 6.13   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Eaton Vance Dividend Builder A

**Category**  
Large Blend

**Overall Morningstar Rating™**  
★

**Morningstar Return**  
Low

**Morningstar Risk**  
Below Average

Out of 1474 Large Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks total return.

The fund normally invests at least 80% of its net assets in dividend-paying common stocks and dividend-paying or interest-bearing securities that are convertible into common stock (the "80% Policy"). It may invest up to 20% of its net assets in fixed-income securities, including (with respect to up to 10% of its net assets) securities rated BBB by Standard & Poor's Ratings Group ("S&P") or Baa by Moody's Investors Service, Inc. ("Moody's") or below and unrated securities determined by the investment adviser to be of comparable quality.

Past name(s): Eaton Vance Utilities A.

**Broad Asset Class: Specialty**

Securities from narrow sub-sectors of the broader market or uncommon asset classes.

**Notes**

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The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Lending, Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Income, Convertible Securities, Equity Securities, Derivatives, Fixed-Income Securities, Regulation/Government Intervention, Increase in Expenses, Shareholder Activity, Real Estate/REIT Sector

**Morningstar Proprietary Statistics**

|                         | YTD   | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-------|--------|--------|--------|---------|
| Morningstar Rating      | —     | —      | ★★     | ★      | —       |
| Fund Rank Percentile    | 83    | 75     | 71     | 95     | —       |
| Out of # of Investments | 1,753 | 1,663  | 1,474  | 1,325  | —       |

**Portfolio Analysis** as of 01-31-13

| Composition as of 01-31-13 |                 | % Assets | Morningstar Style Box™ as of 01-31-13 |       | % Mkt Cap   |
|----------------------------|-----------------|----------|---------------------------------------|-------|-------------|
|                            | U.S. Stocks     | 80.7     | Value                                 | Blend | Giant 53.38 |
|                            | Non-U.S. Stocks | 18.0     |                                       |       | Large 37.83 |
|                            | Bonds           | 0.0      |                                       |       | Medium 8.79 |
|                            | Cash            | 0.8      |                                       |       | Small 0.00  |
|                            | Other           | 0.5      |                                       |       | Micro 0.00  |

**Top 15 Holdings** as of 01-31-13

|                                      | % Assets |
|--------------------------------------|----------|
| Apple Inc                            | 3.34     |
| Accenture PLC                        | 3.13     |
| Sanofi                               | 2.91     |
| Qualcomm, Inc.                       | 2.81     |
| International Business Machines Corp | 2.69     |
| Microsoft Corporation                | 2.65     |
| McDonald's Corporation               | 2.56     |
| PNC Financial Services Group Inc     | 2.53     |
| Wells Fargo & Co                     | 2.51     |
| Pfizer Inc                           | 2.41     |
| Honeywell International, Inc.        | 2.26     |
| General Electric Co                  | 2.11     |
| JPMorgan Chase & Co                  | 2.09     |
| Telstra Corp Ltd                     | 2.04     |
| Chevron Corp                         | 2.02     |
| Total Number of Stock Holdings       | 66       |
| Total Number of Bond Holdings        | 0        |
| Annual Turnover Ratio %              | 63.00    |
| Total Fund Assets (\$mil)            | 1,076.89 |

**Operations**

|                     |             |
|---------------------|-------------|
| Fund Inception Date | 12-18-81    |
| Initial Share Class | 12-18-81    |
| Inception Date      |             |
| Issuer              | Eaton Vance |
| Subadvisor          | —           |

**Fees and Expenses** as of 05-01-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.09% |
| Net Prosp Exp Ratio   | 1.09% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

**Portfolio Manager(s)**

Judith A. Saryan, CFA, B.A., Wellesley College. Since 1999.  
Charles Gaffney, M.B.A., Fordham University, 2002. B.A., Bowdoin College, 1995. Since 2007.

**Statistics** as of 01-31-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 12.86        | 0.90        | 0.96    |
| P/B Ratio         | 2.00         | 0.98        | 1.03    |
| P/C Ratio         | 7.81         | 1.09        | 0.12    |
| GeoAvgCap (\$mil) | 63,369.55    | 1.09        | 1.51    |

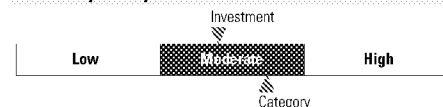
**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 14.19    | 0.95        | 0.90    |
| 3 Yr Beta         | 0.93     | —           | 0.89    |
| 3 Yr Sharpe Ratio | 0.72     | 0.84        | 0.99    |
| 3 Yr Alpha        | -1.88    | —           | 0.93    |
| 3 Yr R-squared    | 96.51    | —           | 1.00    |

**Morningstar Sectors** as of 01-31-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 31.67  | 31.18     |
| Basic Materials        | 5.75   | 3.05      |
| Consumer Cyclical      | 7.52   | 11.39     |
| Financial Services     | 17.83  | 14.69     |
| Real Estate            | 0.57   | 2.05      |
| Sensitive              | 45.04  | 42.25     |
| Communication Services | 3.26   | 4.27      |
| Energy                 | 13.08  | 10.89     |
| Industrials            | 10.96  | 10.81     |
| Technology             | 17.74  | 16.28     |
| Defensive              | 23.29  | 26.56     |
| Consumer Defensive     | 9.42   | 10.74     |
| Healthcare             | 11.79  | 12.38     |
| Utilities              | 2.08   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

SPECIALTY  
INTERNATIONAL  
SMALL-CAP  
MID-CAP  
LARGE-CAP  
BALANCED  
BONDS  
SHORT-TERM BONDS  
CASH  
FIXED

# JHancock US Global Leaders Gr A

**Category**  
Large Growth

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return Average**

**Morningstar Risk**  
Below Average

Out of 1482 Large Growth funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks long-term growth of capital.

The fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in common stocks of companies the subadviser regards as "U.S. Global Leaders." It typically invests in large-capitalization companies. The fund may invest in other types of equity securities. It may invest up to 20% of its net assets in foreign companies and in large-capitalization, well-established foreign issuers, the securities of which are traded in the U.S. The fund is non-diversified.

### Broad Asset Class: Large Cap Stocks

Shares of ownership in large corporations.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Nondiversification, Active Management, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Regulation/Government Intervention, Large Cap

## Morningstar Proprietary Statistics

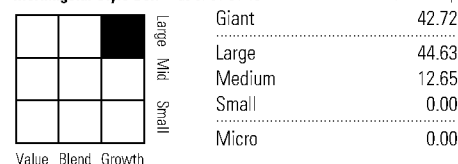
|                         | YTD   | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-------|--------|--------|--------|---------|
| Morningstar Rating      | —     | —      | ★★★★   | ★★★★   | ★★      |
| Fund Rank Percentile    | 83    | 23     | 10     | 10     | 76      |
| Out of # of Investments | 1,744 | 1,669  | 1,482  | 1,278  | 856     |

## Portfolio Analysis as of 01-31-13

### Composition as of 01-31-13



### Morningstar Style Box™ as of 01-31-13



### Top 10 Holdings as of 01-31-13

| Company                         | % Assets |
|---------------------------------|----------|
| Monsanto Company                | 4.88     |
| Colgate-Palmolive Company       | 4.25     |
| Coca-Cola Co                    | 3.99     |
| eBay Inc                        | 3.96     |
| National Oilwell Varco, Inc.    | 3.96     |
| Automatic Data Processing       | 3.94     |
| Ecolab, Inc.                    | 3.93     |
| Visa, Inc.                      | 3.93     |
| Apple Inc                       | 3.85     |
| Google, Inc. Class A            | 3.80     |
| Ssc Government Mm Gvxx 09-19-34 | 3.46     |
| Red Hat, Inc.                   | 3.40     |
| Cerner Corporation              | 3.37     |
| Starbucks Corporation           | 3.29     |
| State Street Corp               | 3.27     |
| Total Number of Stock Holdings  | 30       |
| Total Number of Bond Holdings   | 1        |
| Annual Turnover Ratio %         | 30.00    |
| Total Fund Assets (\$mil)       | 908.01   |

### Operations

|                     |                                 |
|---------------------|---------------------------------|
| Fund Inception Date | 09-29-95                        |
| Initial Share Class | 09-29-95                        |
| Inception Date      |                                 |
| Issuer              | John Hancock                    |
| Subadviser          | Sustainable Growth Advisers, LP |

### Fees and Expenses as of 03-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.30% |
| Net Prosp Exp Ratio   | 1.30% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

George P. Fraise, B.A., Trinity College. M.B.A., New York University, 1990. Since 2000.  
Gordon M. Marchand, CFA. Since 1995.

### Statistics as of 01-31-13

| Statistic         | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 18.86        | 1.32        | 1.15    |
| P/B Ratio         | 3.58         | 1.75        | 1.26    |
| P/C Ratio         | 12.67        | 1.76        | 1.31    |
| GeoAvgCap (\$mil) | 48,348.70    | 0.83        | 1.28    |

### Risk Measures as of 03-31-13

| Metric            | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 15.85    | 1.06        | 0.94    |
| 3 Yr Beta         | 1.02     | —           | 0.94    |
| 3 Yr Sharpe Ratio | 0.88     | 1.02        | 1.28    |
| 3 Yr Alpha        | 0.62     | —           | -0.26   |
| 3 Yr R-squared    | 93.99    | —           | 1.01    |

### Morningstar Sectors as of 01-31-13

| Sector                 | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 34.34  | 31.18     |
| Basic Materials        | 9.12   | 3.05      |
| Consumer Cyclical      | 14.70  | 11.39     |
| Financial Services     | 10.52  | 14.69     |
| Real Estate            | 0.00   | 2.05      |
| Sensitive              | 39.72  | 42.25     |
| Communication Services | 0.00   | 4.27      |
| Energy                 | 7.27   | 10.89     |
| Industrials            | 11.27  | 10.81     |
| Technology             | 21.18  | 16.28     |
| Defensive              | 25.93  | 26.56     |
| Consumer Defensive     | 13.51  | 10.74     |
| Healthcare             | 12.42  | 12.38     |
| Utilities              | 0.00   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Fidelity Advisor Freedom 2005 A

**Category**  
Target Date 2000-2010

**Overall Morningstar Rating™**  
★★

**Morningstar Return**  
Low

**Morningstar Risk**  
Average

Out of 139 Target Date 2000-2010 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expected to have retired around the year 2005. It uses an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 40% in bond funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2005).

Past name(s): FA Freedom 2005 A.

**Broad Asset Class: Asset Allocation**

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

**Notes**

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

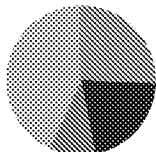
**Morningstar Proprietary Statistics**

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★★     | —       |
| Fund Rank Percentile    | 63  | 78     | 71     | 63     | —       |
| Out of # of Investments | 153 | 146    | 139    | 122    | —       |

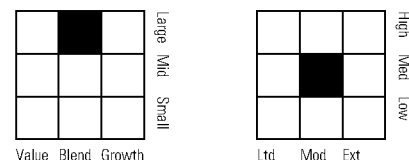
**Portfolio Analysis** as of 02-28-13

**Composition** as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 21.2     |
| Non-U.S. Stocks | 10.0     |
| Bonds           | 42.7     |
| Cash            | 25.7     |
| Other           | 0.4      |



**Morningstar Style Box™** as of 02-28-13 (EO); 01-31-13 (F-I)



**Top 15 Holdings** as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Series Investment Grade Bond    | 17.98    |
| Fidelity Instl MM Fds Money Market Instl | 16.67    |
| Fidelity Advisor Short Fxd-Inc I         | 13.65    |
| Fidelity Series Inflation-Prtot Bd Idx   | 9.24     |
| Fidelity Series High Income              | 4.82     |
| Fidelity Series All-Sector Equity        | 3.99     |
| Fidelity Series Commodity Strategy       | 3.69     |
| Fidelity Series International Growth     | 3.34     |
| Fidelity Series International Value      | 3.30     |
| Fidelity Advisor Equity Growth I         | 2.99     |
| Fidelity Series Large Cap Value          | 2.36     |
| Fidelity Advisor Ser Stk Selec Lg Cp Val | 2.16     |
| Fidelity Advisor Ser Equity-Income       | 2.15     |
| Fidelity Series Emerging Markets         | 2.14     |
| Fidelity Advisor Growth & Income I       | 1.60     |

|                           |        |
|---------------------------|--------|
| Total Number of Holdings  | 26     |
| Annual Turnover Ratio %   | 28.00  |
| Total Fund Assets (\$mil) | 310.03 |

**Operations**

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 11-06-03             |
| Initial Share Class | 11-06-03             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

**Fees and Expenses** as of 05-30-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.81% |
| Net Prosp Exp Ratio   | 0.81% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
|             |      |           |   |

**Portfolio Manager(s)**

Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

**Statistics** as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.07        | 0.99        | 1.02    |
| P/B Ratio         | 1.81         | 0.89        | 1.01    |
| P/C Ratio         | 6.62         | 0.92        | 1.01    |
| GeoAvgCap (\$mil) | —            | —           | —       |

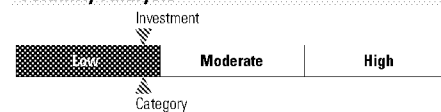
**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 7.42     | 0.49        | 0.96    |
| 3 Yr Beta         | 0.76     | —           | 0.97    |
| 3 Yr Sharpe Ratio | 0.85     | 0.99        | 0.90    |
| 3 Yr Alpha        | -0.41    | —           | -3.42   |
| 3 Yr R-squared    | 98.06    | —           | 1.02    |

**Morningstar Sectors** as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.55  | 31.18     |
| Basic Materials        | 5.19   | 3.05      |
| Consumer Cyclical      | 10.07  | 11.39     |
| Financial Services     | 17.73  | 14.69     |
| Real Estate            | 3.56   | 2.05      |
| Sensitive              | 38.02  | 42.25     |
| Communication Services | 3.82   | 4.27      |
| Energy                 | 9.85   | 10.89     |
| Industrials            | 12.02  | 10.81     |
| Technology             | 12.33  | 16.28     |
| Defensive              | 25.45  | 26.56     |
| Consumer Defensive     | 11.33  | 10.74     |
| Healthcare             | 11.36  | 12.38     |
| Utilities              | 2.76   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

SPECIALTY  
INTERNATIONAL  
SMALL-CAP  
MID-CAP  
LARGE-CAP  
BALANCED  
BONDS  
SHORT-TERM BONDS  
CASH  
FIXED

# Fidelity Advisor Freedom 2010 A

**Category**  
Target Date 2000-2010

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expected to have retired around the year 2010. It uses an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 40% in bond funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2010).

### Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Inflation-Protected Securities, Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

### Overall Morningstar Rating™

★★

Out of 139 Target Date 2000-2010 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

### Morningstar Return

Below Average

### Morningstar Risk

Above Average

### Morningstar Proprietary Statistics

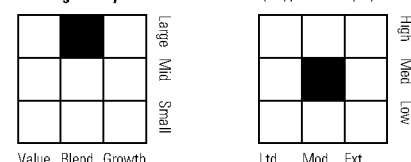
|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★★     | —       |
| Fund Rank Percentile    | 32  | 48     | 49     | 45     | —       |
| Out of # of Investments | 153 | 146    | 139    | 122    | —       |

### Portfolio Analysis as of 02-28-13

#### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 29.2     |
| Non-U.S. Stocks | 13.7     |
| Bonds           | 39.6     |
| Cash            | 17.1     |
| Other           | 0.4      |

#### Morningstar Style Box™ as of 02-28-13 (EQ); 01-31-13 (F-I)



#### Top 15 Holdings as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Series Investment Grade Bond    | 21.60    |
| Fidelity Series Inflation-Prctd Bd Idx   | 10.15    |
| Fidelity Instl MM Fds Money Market Instl | 6.89     |
| Fidelity Advisor Short Fxd-Inc I         | 5.66     |
| Fidelity Series All-Sector Equity        | 5.43     |
| Fidelity Series Commodity Strategy       | 4.92     |
| Fidelity Series High Income              | 4.76     |
| Fidelity Series International Growth     | 4.61     |
| Fidelity Series International Value      | 4.56     |
| Fidelity Advisor Equity Growth I         | 4.07     |
| Fidelity Series Large Cap Value          | 3.12     |
| Fidelity Advisor Ser Stk Selec Lg Cp Val | 3.07     |
| Fidelity Advisor Ser Equity-Income       | 3.06     |
| Fidelity Series Emerging Markets         | 2.90     |
| Fidelity Advisor Large Cap I             | 2.20     |

|                           |        |
|---------------------------|--------|
| Total Number of Holdings  | 26     |
| Annual Turnover Ratio %   | 25.00  |
| Total Fund Assets (\$mil) | 911.04 |

#### Operations

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 07-24-03             |
| Initial Share Class | 07-24-03             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

#### Fees and Expenses as of 05-30-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.86% |
| Net Prosp Exp Ratio   | 0.86% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
|             |      |           |   |

#### Portfolio Manager(s)

Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

#### Statistics as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.06        | 0.98        | 1.02    |
| P/B Ratio         | 1.81         | 0.89        | 1.01    |
| P/C Ratio         | 6.62         | 0.92        | 1.01    |
| GeoAvgCap (\$mil) | —            | —           | —       |

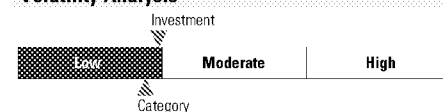
#### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 8.80     | 0.59        | 1.14    |
| 3 Yr Beta         | 0.90     | —           | 1.15    |
| 3 Yr Sharpe Ratio | 0.84     | 0.98        | 0.89    |
| 3 Yr Alpha        | -0.61    | —           | -5.08   |
| 3 Yr R-squared    | 98.91    | —           | 1.02    |

#### Morningstar Sectors as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.44  | 31.18     |
| Basic Materials        | 5.16   | 3.05      |
| Consumer Cyclical      | 10.07  | 11.39     |
| Financial Services     | 17.76  | 14.69     |
| Real Estate            | 3.45   | 2.05      |
| Sensitive              | 38.07  | 42.25     |
| Communication Services | 3.83   | 4.27      |
| Energy                 | 9.86   | 10.89     |
| Industrials            | 12.04  | 10.81     |
| Technology             | 12.34  | 16.28     |
| Defensive              | 25.49  | 26.56     |
| Consumer Defensive     | 11.33  | 10.74     |
| Healthcare             | 11.39  | 12.38     |
| Utilities              | 2.77   | 3.44      |

#### Volatility Analysis



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.



# Fidelity Advisor Freedom 2015 A

**Category**  
Target Date 2011-2015

**Overall Morningstar Rating™**  
★★  
Out of 135 Target Date 2011-2015 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Average

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2015. It uses an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 40% in bond funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2015).

Past name(s): FA Freedom 2015 A.

**Broad Asset Class: Asset Allocation**

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

**Notes**

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement and a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional or your plan's website and should be read carefully before investing or sending money.

Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Inflation-Protected Securities, Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

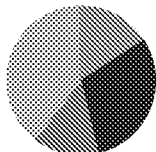
**Morningstar Proprietary Statistics**

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★★     | —       |
| Fund Rank Percentile    | 43  | 65     | 56     | 44     | —       |
| Out of # of Investments | 178 | 153    | 135    | 96     | —       |

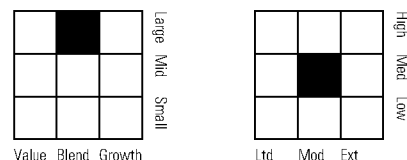
**Portfolio Analysis** as of 02-28-13

**Composition** as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 30.4     |
| Non-U.S. Stocks | 14.2     |
| Bonds           | 39.1     |
| Cash            | 15.8     |
| Other           | 0.4      |



**Morningstar Style Box™** as of 02-28-13 (EO); 01-31-13 (F-I)



**Top 15 Holdings** as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Series Investment Grade Bond    | 22.59    |
| Fidelity Series Inflation-Prctd Bd Idx   | 9.98     |
| Fidelity Series All-Sector Equity        | 5.71     |
| Fidelity Instl MM Fds Money Market Instl | 5.33     |
| Fidelity Series Commodity Strategy       | 5.19     |
| Fidelity Series International Growth     | 4.79     |
| Fidelity Series International Value      | 4.75     |
| Fidelity Series High Income              | 4.72     |
| Fidelity Advisor Short Fxd-Inc I         | 4.40     |
| Fidelity Advisor Equity Growth I         | 4.30     |
| Fidelity Series Large Cap Value          | 3.24     |
| Fidelity Advisor Ser Stk Selec Lg Cp Val | 3.13     |
| Fidelity Advisor Ser Equity-Income       | 3.12     |
| Fidelity Series Emerging Markets         | 3.03     |
| Fidelity Advisor Large Cap I             | 2.31     |

|                           |          |
|---------------------------|----------|
| Total Number of Holdings  | 26       |
| Annual Turnover Ratio %   | 19.00    |
| Total Fund Assets (\$mil) | 1,967.36 |

**Operations**

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 11-06-03             |
| Initial Share Class | 11-06-03             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

**Fees and Expenses** as of 05-30-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.87% |
| Net Prosp Exp Ratio   | 0.87% |

**Waiver Data**

| Type | Exp. Date | % |
|------|-----------|---|
| —    | —         | — |

**Portfolio Manager(s)**  
Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

**Statistics** as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.07        | 0.99        | 1.03    |
| P/B Ratio         | 1.81         | 0.89        | 1.02    |
| P/C Ratio         | 6.62         | 0.92        | 1.05    |
| GeoAvgCap (\$mil) | —            | —           | —       |

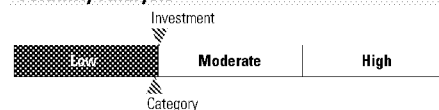
**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 9.02     | 0.60        | 1.01    |
| 3 Yr Beta         | 0.92     | —           | 1.02    |
| 3 Yr Sharpe Ratio | 0.83     | 0.97        | 0.97    |
| 3 Yr Alpha        | -0.70    | —           | 1.40    |
| 3 Yr R-squared    | 99.02    | —           | 1.03    |

**Morningstar Sectors** as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.46  | 31.18     |
| Basic Materials        | 5.17   | 3.05      |
| Consumer Cyclical      | 10.09  | 11.39     |
| Financial Services     | 17.73  | 14.69     |
| Real Estate            | 3.47   | 2.05      |
| Sensitive              | 38.06  | 42.25     |
| Communication Services | 3.82   | 4.27      |
| Energy                 | 9.84   | 10.89     |
| Industrials            | 12.04  | 10.81     |
| Technology             | 12.36  | 16.28     |
| Defensive              | 25.48  | 26.56     |
| Consumer Defensive     | 11.34  | 10.74     |
| Healthcare             | 11.38  | 12.38     |
| Utilities              | 2.76   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

SPECIALTY INTERNATIONAL SMALL-CAP MID-CAP LARGE-CAP BALANCED BONDS SHORT-TERM BONDS CASH FIXED

# Fidelity Advisor Freedom 2020 A

**Category**  
Target Date 2016-2020

**Overall Morningstar Rating™**



Out of 180 Target Date 2016-2020 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

**Morningstar Return**

Low

**Morningstar Risk**

Above Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2020. It uses an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 40% in bond funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2020).

### Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

## Morningstar Proprietary Statistics

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★      | —       |
| Fund Rank Percentile    | 49  | 60     | 60     | 71     | —       |
| Out of # of Investments | 222 | 209    | 180    | 141    | —       |

## Portfolio Analysis as of 02-28-13

### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 33.3     |
| Non-U.S. Stocks | 15.6     |
| Bonds           | 36.1     |
| Cash            | 14.5     |
| Other           | 0.5      |

### Top 15 Holdings as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Series Investment Grade Bond    | 21.73    |
| Fidelity Series Inflation-Prctd Bd Idx   | 8.22     |
| Fidelity Series All-Sector Equity        | 6.27     |
| Fidelity Series Commodity Strategy       | 5.75     |
| Fidelity Series High Income              | 5.40     |
| Fidelity Series International Growth     | 5.25     |
| Fidelity Series International Value      | 5.18     |
| Fidelity Advisor Equity Growth I         | 4.69     |
| Fidelity Instl MM Fds Money Market Instl | 3.66     |
| Fidelity Series Large Cap Value          | 3.60     |
| Fidelity Advisor Ser Stk Selec Lg Cp Val | 3.41     |
| Fidelity Advisor Ser Equity-Income       | 3.40     |
| Fidelity Series Emerging Markets         | 3.32     |
| Fidelity Advisor Short Fxd-Inc I         | 3.00     |
| Fidelity Advisor Large Cap I             | 2.53     |
| Total Number of Holdings                 | 26       |
| Annual Turnover Ratio %                  | 18.00    |
| Total Fund Assets (\$mil)                | 3,290.29 |

### Operations

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 07-24-03             |
| Initial Share Class | 07-24-03             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

### Fees and Expenses as of 05-30-12

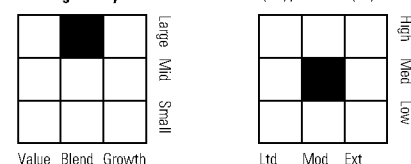
|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.91% |
| Net Prosp Exp Ratio   | 0.91% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

### Morningstar Style Box™ as of 02-28-13 (EQ); 01-31-13 (F-I)



### Statistics as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.07        | 0.99        | 1.03    |
| P/B Ratio         | 1.81         | 0.89        | 1.03    |
| P/C Ratio         | 6.62         | 0.92        | 1.05    |
| GeoAvgCap (\$mil) | —            | —           | —       |

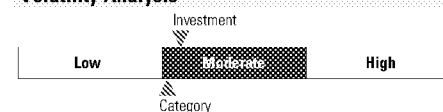
### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 10.60    | 0.71        | 1.07    |
| 3 Yr Beta         | 1.08     | —           | 1.08    |
| 3 Yr Sharpe Ratio | 0.76     | 0.88        | 0.88    |
| 3 Yr Alpha        | -1.57    | —           | 2.45    |
| 3 Yr R-squared    | 98.70    | —           | 1.04    |

### Morningstar Sectors as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.46  | 31.18     |
| Basic Materials        | 5.17   | 3.05      |
| Consumer Cyclical      | 10.07  | 11.39     |
| Financial Services     | 17.74  | 14.69     |
| Real Estate            | 3.48   | 2.05      |
| Sensitive              | 38.06  | 42.25     |
| Communication Services | 3.82   | 4.27      |
| Energy                 | 9.85   | 10.89     |
| Industrials            | 12.03  | 10.81     |
| Technology             | 12.36  | 16.28     |
| Defensive              | 25.48  | 26.56     |
| Consumer Defensive     | 11.34  | 10.74     |
| Healthcare             | 11.38  | 12.38     |
| Utilities              | 2.76   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Fidelity Advisor Freedom 2025 A

**Category**  
Target Date 2021-2025

**Overall Morningstar Rating™**  
★  
Out of 122 Target Date 2021-2025 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

**Morningstar Return**  
Low

**Morningstar Risk**  
Average

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2025. It uses an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 40% in bond funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2025).

Past name(s): FA Freedom 2025 A.

**Broad Asset Class: Asset Allocation**

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

**Notes**

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

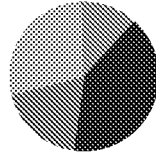
**Morningstar Proprietary Statistics**

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★      | —       |
| Fund Rank Percentile    | 52  | 59     | 58     | 54     | —       |
| Out of # of Investments | 181 | 155    | 122    | 91     | —       |

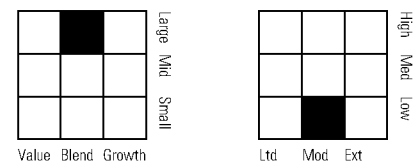
**Portfolio Analysis** as of 02-28-13

**Composition** as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 40.4     |
| Non-U.S. Stocks | 18.9     |
| Bonds           | 28.4     |
| Cash            | 11.8     |
| Other           | 0.5      |



**Morningstar Style Box™** as of 02-28-13 (EO); 01-31-13 (F-I)



**Top 15 Holdings** as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Series Investment Grade Bond    | 17.22    |
| Fidelity Series All-Sector Equity        | 7.65     |
| Fidelity Series Commodity Strategy       | 7.04     |
| Fidelity Series High Income              | 6.98     |
| Fidelity Series International Growth     | 6.35     |
| Fidelity Series International Value      | 6.29     |
| Fidelity Advisor Equity Growth I         | 5.77     |
| Fidelity Series Inflation-Prctc Bd Idx   | 5.40     |
| Fidelity Series Large Cap Value          | 4.36     |
| Fidelity Advisor Ser Stk Selec Lg Cp Val | 4.07     |
| Fidelity Advisor Ser Equity-Income       | 4.05     |
| Fidelity Series Emerging Markets         | 4.02     |
| Fidelity Advisor Large Cap I             | 3.10     |
| Fidelity Advisor Growth & Income I       | 3.07     |
| Fidelity Advisor Ser Opprtnstc Insights  | 2.86     |

|                           |          |
|---------------------------|----------|
| Total Number of Holdings  | 26       |
| Annual Turnover Ratio %   | 14.00    |
| Total Fund Assets (\$mil) | 2,914.70 |

**Operations**

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 11-06-03             |
| Initial Share Class | 11-06-03             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

**Fees and Expenses** as of 05-30-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.96% |
| Net Prosp Exp Ratio   | 0.96% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

**Portfolio Manager(s)**

Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

**Statistics** as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.07        | 0.99        | 1.03    |
| P/B Ratio         | 1.81         | 0.89        | 1.02    |
| P/C Ratio         | 6.62         | 0.92        | 1.04    |
| GeoAvgCap (\$mil) | —            | —           | —       |

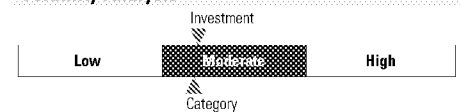
**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 12.26    | 0.82        | 1.02    |
| 3 Yr Beta         | 1.26     | —           | 1.02    |
| 3 Yr Sharpe Ratio | 0.71     | 0.83        | 0.96    |
| 3 Yr Alpha        | -2.41    | —           | 1.13    |
| 3 Yr R-squared    | 99.05    | —           | 1.01    |

**Morningstar Sectors** as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.44  | 31.18     |
| Basic Materials        | 5.17   | 3.05      |
| Consumer Cyclical      | 10.11  | 11.39     |
| Financial Services     | 17.72  | 14.69     |
| Real Estate            | 3.44   | 2.05      |
| Sensitive              | 38.09  | 42.25     |
| Communication Services | 3.82   | 4.27      |
| Energy                 | 9.84   | 10.89     |
| Industrials            | 12.05  | 10.81     |
| Technology             | 12.38  | 16.28     |
| Defensive              | 25.47  | 26.56     |
| Consumer Defensive     | 11.34  | 10.74     |
| Healthcare             | 11.38  | 12.38     |
| Utilities              | 2.75   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Fidelity Advisor Freedom 2030 A

**Category**  
Target Date 2026-2030

**Overall Morningstar Rating™**



Out of 180 Target Date 2026-2030 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

**Morningstar Return**

Low

**Morningstar Risk**

Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2030. It uses an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 40% in bond funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2030).

### Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

## Morningstar Proprietary Statistics

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★      | —       |
| Fund Rank Percentile    | 57  | 58     | 61     | 79     | —       |
| Out of # of Investments | 222 | 209    | 180    | 141    | —       |

## Portfolio Analysis as of 02-28-13

### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 42.6     |
| Non-U.S. Stocks | 19.9     |
| Bonds           | 25.4     |
| Cash            | 11.6     |
| Other           | 0.5      |

### Top 15 Holdings as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Series Investment Grade Bond    | 17.37    |
| Fidelity Series All-Sector Equity        | 8.07     |
| Fidelity Series Commodity Strategy       | 7.33     |
| Fidelity Series High Income              | 7.03     |
| Fidelity Series International Growth     | 6.70     |
| Fidelity Series International Value      | 6.62     |
| Fidelity Advisor Equity Growth I         | 6.10     |
| Fidelity Series Large Cap Value          | 4.58     |
| Fidelity Advisor Ser Stk Selec Lg Cp Val | 4.29     |
| Fidelity Advisor Ser Equity-Income       | 4.26     |
| Fidelity Series Emerging Markets         | 4.24     |
| Fidelity Advisor Large Cap I             | 3.27     |
| Fidelity Advisor Growth & Income I       | 3.24     |
| Fidelity Advisor Ser Opprtntnc Insights  | 3.01     |
| Fidelity Series Small Cap Opps           | 2.89     |
| Total Number of Holdings                 | 24       |
| Annual Turnover Ratio %                  | 16.00    |
| Total Fund Assets (\$mil)                | 2,954.67 |

### Operations

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 07-24-03             |
| Initial Share Class | 07-24-03             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

### Fees and Expenses as of 05-30-12

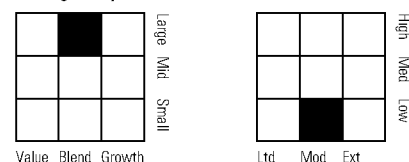
|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.98% |
| Net Prosp Exp Ratio   | 0.98% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

### Morningstar Style Box™ as of 02-28-13 (EQ); 01-31-13 (F-I)



### Statistics as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.07        | 0.99        | 1.03    |
| P/B Ratio         | 1.81         | 0.89        | 1.03    |
| P/C Ratio         | 6.62         | 0.92        | 1.06    |
| GeoAvgCap (\$mil) | —            | —           | —       |

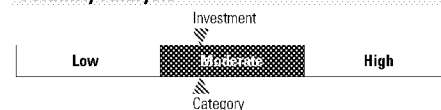
### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 12.92    | 0.86        | 1.02    |
| 3 Yr Beta         | 1.32     | —           | 1.03    |
| 3 Yr Sharpe Ratio | 0.68     | 0.79        | 0.91    |
| 3 Yr Alpha        | -2.87    | —           | 1.26    |
| 3 Yr R-squared    | 98.88    | —           | 1.03    |

### Morningstar Sectors as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.42  | 31.18     |
| Basic Materials        | 5.17   | 3.05      |
| Consumer Cyclical      | 10.11  | 11.39     |
| Financial Services     | 17.72  | 14.69     |
| Real Estate            | 3.42   | 2.05      |
| Sensitive              | 38.11  | 42.25     |
| Communication Services | 3.82   | 4.27      |
| Energy                 | 9.84   | 10.89     |
| Industrials            | 12.06  | 10.81     |
| Technology             | 12.39  | 16.28     |
| Defensive              | 25.48  | 26.56     |
| Consumer Defensive     | 11.35  | 10.74     |
| Healthcare             | 11.38  | 12.38     |
| Utilities              | 2.75   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Fidelity Advisor Freedom 2035 A

**Category**  
Target Date 2031-2035

**Overall Morningstar Rating™**  
★  
Out of 122 Target Date 2031-2035 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

**Morningstar Return**  
Low

**Morningstar Risk**  
Average

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2035. It uses an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 40% in bond funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2035).

**Broad Asset Class: Asset Allocation**

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

**Notes**

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

**Morningstar Proprietary Statistics**

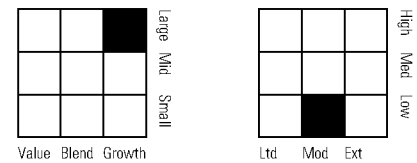
|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★      | —       |
| Fund Rank Percentile    | 63  | 68     | 69     | 76     | —       |
| Out of # of Investments | 181 | 155    | 122    | 91     | —       |

**Portfolio Analysis** as of 02-28-13

**Composition** as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 48.8     |
| Non-U.S. Stocks | 22.8     |
| Bonds           | 16.1     |
| Cash            | 11.7     |
| Other           | 0.6      |

**Morningstar Style Box™** as of 02-28-13 (EO); 01-31-13 (F-I)



**Top 15 Holdings** as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Series Investment Grade Bond    | 9.55     |
| Fidelity Series All-Sector Equity        | 9.29     |
| Fidelity Series Commodity Strategy       | 8.42     |
| Fidelity Series International Growth     | 7.67     |
| Fidelity Series International Value      | 7.57     |
| Fidelity Advisor Equity Growth I         | 7.03     |
| Fidelity Series High Income              | 6.96     |
| Fidelity Series Large Cap Value          | 5.30     |
| Fidelity Advisor Ser Stk Seleç Lg Cp Val | 4.87     |
| Fidelity Series Emerging Markets         | 4.87     |
| Fidelity Advisor Ser Equity-Income       | 4.84     |
| Fidelity Advisor Large Cap I             | 3.77     |
| Fidelity Advisor Growth & Income I       | 3.74     |
| Fidelity Advisor Ser Opprtnstc Insights  | 3.42     |
| Fidelity Series Small Cap Opps           | 3.33     |
| Total Number of Holdings                 | 23       |
| Annual Turnover Ratio %                  | 13.00    |
| Total Fund Assets (\$mil)                | 2,083.53 |

**Operations**

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 11-06-03             |
| Initial Share Class | 11-06-03             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

**Fees and Expenses** as of 05-30-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.02% |
| Net Prosp Exp Ratio   | 1.02% |

**Waiver Data**

| Type | Exp. Date | % |
|------|-----------|---|
| —    | —         | — |

**Portfolio Manager(s)**

Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

**Statistics** as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.07        | 0.99        | 1.03    |
| P/B Ratio         | 1.81         | 0.89        | 1.02    |
| P/C Ratio         | 6.62         | 0.92        | 1.05    |
| GeoAvgCap (\$mil) | —            | —           | —       |

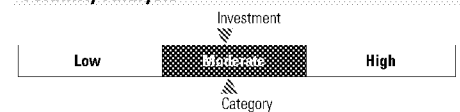
**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 14.42    | 0.96        | 1.00    |
| 3 Yr Beta         | 1.48     | —           | 1.01    |
| 3 Yr Sharpe Ratio | 0.64     | 0.74        | 0.97    |
| 3 Yr Alpha        | -3.85    | —           | 1.10    |
| 3 Yr R-squared    | 98.94    | —           | 1.01    |

**Morningstar Sectors** as of 02-28-13

| % Cyclical             | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Basic Materials        | 5.17   | 3.05      |
| Consumer Cyclical      | 10.11  | 11.39     |
| Financial Services     | 17.71  | 14.69     |
| Real Estate            | 3.40   | 2.05      |
| Sensitive              | 38.12  | 42.25     |
| Communication Services | 3.81   | 4.27      |
| Energy                 | 9.84   | 10.89     |
| Industrials            | 12.06  | 10.81     |
| Technology             | 12.41  | 16.28     |
| Defensive              | 25.48  | 26.56     |
| Consumer Defensive     | 11.35  | 10.74     |
| Healthcare             | 11.38  | 12.38     |
| Utilities              | 2.75   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Fidelity Advisor Freedom 2040 A

**Category**  
Target Date 2036-2040

**Overall Morningstar Rating™**



Out of 176 Target Date 2036-2040 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

**Morningstar Return**

Low

**Morningstar Risk**

Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2040. It uses an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 40% in bond funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2040).

### Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

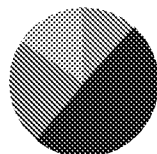
## Morningstar Proprietary Statistics

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★      | —       |
| Fund Rank Percentile    | 64  | 62     | 61     | 74     | —       |
| Out of # of Investments | 218 | 205    | 176    | 134    | —       |

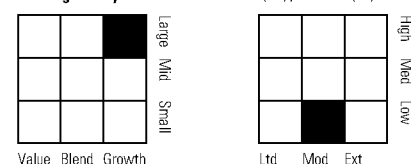
## Portfolio Analysis as of 02-28-13

### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 49.5     |
| Non-U.S. Stocks | 23.1     |
| Bonds           | 15.1     |
| Cash            | 11.7     |
| Other           | 0.6      |



### Morningstar Style Box™ as of 02-28-13 (EQ); 01-31-13 (F-I)



### Top 15 Holdings as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Series All-Sector Equity        | 9.37     |
| Fidelity Series Commodity Strategy       | 8.60     |
| Fidelity Series Investment Grade Bond    | 8.34     |
| Fidelity Series International Growth     | 7.78     |
| Fidelity Series International Value      | 7.68     |
| Fidelity Advisor Equity Growth I         | 7.12     |
| Fidelity Series High Income              | 7.09     |
| Fidelity Series Large Cap Value          | 5.28     |
| Fidelity Advisor Ser Stk Seleç Lg Cp Val | 4.99     |
| Fidelity Advisor Ser Equity-Income       | 4.96     |
| Fidelity Series Emerging Markets         | 4.94     |
| Fidelity Advisor Large Cap I             | 3.81     |
| Fidelity Advisor Growth & Income I       | 3.77     |
| Fidelity Advisor Ser Opprtntnc Insights  | 3.50     |
| Fidelity Series Small Cap Opps           | 3.38     |
| Total Number of Holdings                 | 23       |
| Annual Turnover Ratio %                  | 14.00    |
| Total Fund Assets (\$mil)                | 2,018.56 |

### Operations

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 07-24-03             |
| Initial Share Class | 07-24-03             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

### Fees and Expenses as of 05-30-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.02% |
| Net Prosp Exp Ratio   | 1.02% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

### Statistics as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.07        | 0.99        | 1.03    |
| P/B Ratio         | 1.81         | 0.89        | 1.03    |
| P/C Ratio         | 6.62         | 0.92        | 1.06    |
| GeoAvgCap (\$mil) | —            | —           | —       |

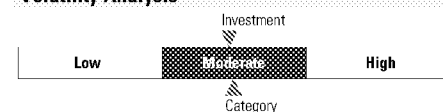
### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 14.62    | 0.97        | 1.02    |
| 3 Yr Beta         | 1.50     | —           | 1.03    |
| 3 Yr Sharpe Ratio | 0.64     | 0.74        | 0.91    |
| 3 Yr Alpha        | -3.95    | —           | 1.22    |
| 3 Yr R-squared    | 98.90    | —           | 1.03    |

### Morningstar Sectors as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.39  | 31.18     |
| Basic Materials        | 5.17   | 3.05      |
| Consumer Cyclical      | 10.12  | 11.39     |
| Financial Services     | 17.71  | 14.69     |
| Real Estate            | 3.39   | 2.05      |
| Sensitive              | 38.12  | 42.25     |
| Communication Services | 3.81   | 4.27      |
| Energy                 | 9.84   | 10.89     |
| Industrials            | 12.06  | 10.81     |
| Technology             | 12.41  | 16.28     |
| Defensive              | 25.49  | 26.56     |
| Consumer Defensive     | 11.35  | 10.74     |
| Healthcare             | 11.39  | 12.38     |
| Utilities              | 2.75   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Fidelity Advisor Freedom 2045 A

**Category**  
Target Date 2041-2045

**Overall Morningstar Rating™**  
★  
Out of 121 Target Date 2041-2045 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

**Morningstar Return**  
Low

**Morningstar Risk**  
Average

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2045. It uses an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 40% in bond funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2045).

**Broad Asset Class: Asset Allocation**

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Quantitative Investing, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

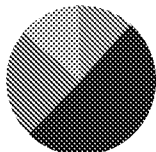
**Morningstar Proprietary Statistics**

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★      | —       |
| Fund Rank Percentile    | 71  | 68     | 71     | 77     | —       |
| Out of # of Investments | 180 | 154    | 121    | 89     | —       |

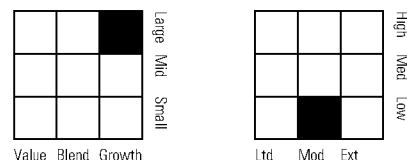
**Portfolio Analysis** as of 02-28-13

**Composition** as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 50.7     |
| Non-U.S. Stocks | 23.8     |
| Bonds           | 13.4     |
| Cash            | 11.6     |
| Other           | 0.6      |



**Morningstar Style Box™** as of 02-28-13 (EQ); 01-31-13 (F-I)



**Top 15 Holdings** as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Series All-Sector Equity        | 9.72     |
| Fidelity Series High Income              | 9.13     |
| Fidelity Series Commodity Strategy       | 8.87     |
| Fidelity Series International Growth     | 7.99     |
| Fidelity Series International Value      | 7.89     |
| Fidelity Advisor Equity Growth I         | 7.36     |
| Fidelity Series Large Cap Value          | 5.54     |
| Fidelity Series Emerging Markets         | 5.07     |
| Fidelity Advisor Ser Stk Selec Lg Cp Val | 4.94     |
| Fidelity Advisor Ser Equity-Income       | 4.91     |
| Fidelity Series Investment Grade Bond    | 4.58     |
| Fidelity Advisor Large Cap I             | 3.96     |
| Fidelity Advisor Growth & Income I       | 3.92     |
| Fidelity Series Small Cap Opps           | 3.49     |
| Fidelity Advisor Ser Opprtnstc Insights  | 3.47     |
| Total Number of Holdings                 | 23       |
| Annual Turnover Ratio %                  | 11.00    |
| Total Fund Assets (\$mil)                | 906.44   |

**Operations**

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 06-01-06             |
| Initial Share Class | 06-01-06             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

**Fees and Expenses** as of 05-30-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.03% |
| Net Prosp Exp Ratio   | 1.03% |

**Waiver Data**

| Type | Exp. Date | % |
|------|-----------|---|
| —    | —         | — |

**Portfolio Manager(s)**  
Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

**Statistics** as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.08        | 0.99        | 1.02    |
| P/B Ratio         | 1.81         | 0.89        | 1.02    |
| P/C Ratio         | 6.62         | 0.92        | 1.05    |
| GeoAvgCap (\$mil) | —            | —           | —       |

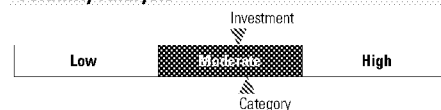
**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 15.09    | 1.01        | 0.99    |
| 3 Yr Beta         | 1.54     | —           | 0.99    |
| 3 Yr Sharpe Ratio | 0.63     | 0.73        | 0.97    |
| 3 Yr Alpha        | -4.22    | —           | 1.07    |
| 3 Yr R-squared    | 98.87    | —           | 1.01    |

**Morningstar Sectors** as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.41  | 31.18     |
| Basic Materials        | 5.18   | 3.05      |
| Consumer Cyclical      | 10.14  | 11.39     |
| Financial Services     | 17.70  | 14.69     |
| Real Estate            | 3.39   | 2.05      |
| Sensitive              | 38.13  | 42.25     |
| Communication Services | 3.81   | 4.27      |
| Energy                 | 9.83   | 10.89     |
| Industrials            | 12.07  | 10.81     |
| Technology             | 12.42  | 16.28     |
| Defensive              | 25.48  | 26.56     |
| Consumer Defensive     | 11.36  | 10.74     |
| Healthcare             | 11.38  | 12.38     |
| Utilities              | 2.74   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

SPECIALTY INTERNATIONAL SMALL-CAP MID-CAP LARGE-CAP BALANCED BONDS SHORT-TERM BONDS CASH FIXED

# Fidelity Advisor Freedom 2050 A

**Category**  
Target Date 2046-2050

**Overall Morningstar Rating™**



Out of 140 Target Date 2046-2050 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

**Morningstar Return**

Low

**Morningstar Risk**

Above Average

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2050. It uses an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 40% in bond funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2050).

### Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

### Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement and a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional or your plan's website and should be read carefully before investing or sending money.

Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Quantitative Investing, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

## Morningstar Proprietary Statistics

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★      | —       |
| Fund Rank Percentile    | 63  | 65     | 66     | 85     | —       |
| Out of # of Investments | 202 | 185    | 140    | 91     | —       |

## Portfolio Analysis as of 02-28-13

### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 51.6     |
| Non-U.S. Stocks | 24.1     |
| Bonds           | 12.2     |
| Cash            | 11.6     |
| Other           | 0.6      |

### Top 15 Holdings as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Series All-Sector Equity        | 9.83     |
| Fidelity Series High Income              | 9.28     |
| Fidelity Series Commodity Strategy       | 8.99     |
| Fidelity Series International Growth     | 8.11     |
| Fidelity Series International Value      | 8.02     |
| Fidelity Advisor Equity Growth I         | 7.42     |
| Fidelity Series Large Cap Value          | 5.63     |
| Fidelity Series Emerging Markets         | 5.14     |
| Fidelity Advisor Ser Stk Seleç Lg Cp Val | 5.11     |
| Fidelity Advisor Ser Equity-Income       | 5.07     |
| Fidelity Advisor Large Cap I             | 4.00     |
| Fidelity Advisor Growth & Income I       | 3.96     |
| Fidelity Advisor Ser Opprtntnc Insights  | 3.59     |
| Fidelity Series Small Cap Opps           | 3.52     |
| Fidelity Series Investment Grade Bond    | 3.34     |
| Total Number of Holdings                 | 23       |
| Annual Turnover Ratio %                  | 12.00    |
| Total Fund Assets (\$mil)                | 665.41   |

### Operations

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 06-01-06             |
| Initial Share Class | 06-01-06             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

### Fees and Expenses as of 05-30-12

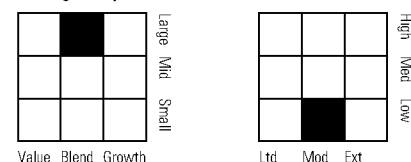
|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 1.04% |
| Net Prosp Exp Ratio   | 1.04% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

### Morningstar Style Box™ as of 02-28-13 (EQ); 01-31-13 (F-I)



### Statistics as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.07        | 0.99        | 1.03    |
| P/B Ratio         | 1.81         | 0.89        | 1.02    |
| P/C Ratio         | 6.62         | 0.92        | 1.05    |
| GeoAvgCap (\$mil) | —            | —           | —       |

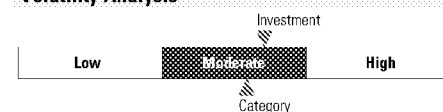
### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 15.67    | 1.04        | 1.06    |
| 3 Yr Beta         | 1.60     | —           | 1.07    |
| 3 Yr Sharpe Ratio | 0.61     | 0.71        | 0.87    |
| 3 Yr Alpha        | -4.68    | —           | 1.37    |
| 3 Yr R-squared    | 98.80    | —           | 1.04    |

### Morningstar Sectors as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.39  | 31.18     |
| Basic Materials        | 5.17   | 3.05      |
| Consumer Cyclical      | 10.12  | 11.39     |
| Financial Services     | 17.72  | 14.69     |
| Real Estate            | 3.38   | 2.05      |
| Sensitive              | 38.12  | 42.25     |
| Communication Services | 3.81   | 4.27      |
| Energy                 | 9.84   | 10.89     |
| Industrials            | 12.06  | 10.81     |
| Technology             | 12.41  | 16.28     |
| Defensive              | 25.49  | 26.56     |
| Consumer Defensive     | 11.36  | 10.74     |
| Healthcare             | 11.38  | 12.38     |
| Utilities              | 2.75   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.



# Fidelity Advisor Freedom Inc A

**Category**  
Retirement Income

**Overall Morningstar Rating™**  
★★

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Below Average

Out of 259 Retirement Income funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks high total return with a secondary objective of principal preservation.

The fund normally invests in a combination of underlying Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors already in retirement.

**Broad Asset Class: Asset Allocation**

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

**Notes**

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Inflation-Protected Securities, Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Issuer, Interest Rate, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

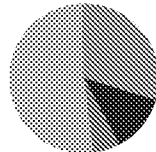
**Morningstar Proprietary Statistics**

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★      | ★★     | —       |
| Fund Rank Percentile    | 77  | 87     | 87     | 65     | —       |
| Out of # of Investments | 288 | 281    | 259    | 205    | —       |

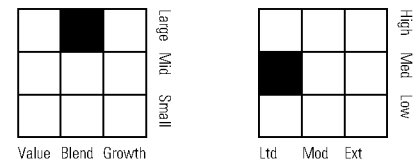
**Portfolio Analysis** as of 02-28-13

**Composition** as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 12.5     |
| Non-U.S. Stocks | 5.9      |
| Bonds           | 51.6     |
| Cash            | 29.7     |
| Other           | 0.3      |



**Morningstar Style Box™** as of 02-28-13 (EQ); 01-31-13 (F-I)



**Top 15 Holdings** as of 02-28-13

|  | % Assets |
|--|----------|
| Fidelity Instl MM Fds Money Market Instl | 21.74    |
| Fidelity Series Investment Grade Bond    | 21.44    |
| Fidelity Advisor Short Fxd-Inc I         | 17.90    |
| Fidelity Series Inflation-Prctd Bd Idx   | 11.51    |
| Fidelity Series High Income              | 4.90     |
| Fidelity Series All-Sector Equity        | 2.33     |
| Fidelity Series International Growth     | 1.98     |
| Fidelity Series International Value      | 1.97     |
| Fidelity Series Commodity Strategy       | 1.88     |
| Fidelity Advisor Equity Growth I         | 1.74     |
| Fidelity Series Large Cap Value          | 1.35     |
| Fidelity Advisor Ser Stk Selec Lg Cp Val | 1.30     |
| Fidelity Advisor Ser Equity-Income       | 1.29     |
| Fidelity Series Emerging Markets         | 1.25     |
| Fidelity Series Floating Rate High Inc   | 1.09     |
| Total Number of Holdings                 | 26       |
| Annual Turnover Ratio %                  | 24.00    |
| Total Fund Assets (\$mil)                | 328.01   |

**Operations**

|                     |                      |
|---------------------|----------------------|
| Fund Inception Date | 07-24-03             |
| Initial Share Class | 07-24-03             |
| Inception Date      |                      |
| Issuer              | Fidelity Investments |
| Subadvisor          | —                    |

**Fees and Expenses** as of 05-30-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.72% |
| Net Prosp Exp Ratio   | 0.72% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

**Portfolio Manager(s)**

Chris Sharpe, B.S., Brown University, 1990. Since 2007.  
Andrew Dierdorf, B.S., University of Delaware. Since 2011.

**Statistics** as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.06        | 0.98        | 1.01    |
| P/B Ratio         | 1.81         | 0.89        | 0.99    |
| P/C Ratio         | 6.62         | 0.92        | 1.01    |
| GeoAvgCap (\$mil) | —            | —           | —       |

**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 3.92     | 0.26        | 0.59    |
| 3 Yr Beta         | 0.39     | —           | 0.61    |
| 3 Yr Sharpe Ratio | 1.24     | 1.44        | 1.12    |
| 3 Yr Alpha        | 1.35     | —           | 1.25    |
| 3 Yr R-squared    | 95.94    | —           | 1.11    |

**Morningstar Sectors** as of 02-28-13

| %                      | Cyclical | % Fund | S&P 500 % |
|------------------------|----------|--------|-----------|
| Basic Materials        | 5.22     | 3.05   |           |
| Consumer Cyclical      | 10.09    | 11.39  |           |
| Financial Services     | 17.74    | 14.69  |           |
| Real Estate            | 3.56     | 2.05   |           |
| Sensitive              | 37.95    | 42.25  |           |
| Communication Services | 3.82     | 4.27   |           |
| Energy                 | 9.83     | 10.89  |           |
| Industrials            | 12.02    | 10.81  |           |
| Technology             | 12.28    | 16.28  |           |
| Defensive              | 25.43    | 26.56  |           |
| Consumer Defensive     | 11.31    | 10.74  |           |
| Healthcare             | 11.36    | 12.38  |           |
| Utilities              | 2.76     | 3.44   |           |

**Volatility Analysis**



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

# Nationwide Inv Destinations Agrsv I

**Category**  
Large Blend

**Overall Morningstar Rating™**  
★★★

**Morningstar Return Average**

**Morningstar Risk**  
Above Average

Out of 1474 Large Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to maximize total investment return for an aggressive level of risk.

The fund is a "fund of funds" that invests primarily in affiliated index mutual funds representing a variety of asset classes. It also invests in certain underlying funds that are not index funds. The fund allocates approximately 65% of its net assets in U.S. stocks and approximately 30% in international stocks. It is non-diversified.

Past name(s): Gartmore Inv Destinations Aggr I.

### Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Nondiversification, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Underlying Fund/Fund of Funds, Small Cap

## Morningstar Proprietary Statistics

|                         | YTD   | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-------|--------|--------|--------|---------|
| Morningstar Rating      | —     | —      | ★★★    | ★★★    | —       |
| Fund Rank Percentile    | 87    | 45     | 64     | 61     | —       |
| Out of # of Investments | 1,753 | 1,663  | 1,474  | 1,325  | —       |

## Portfolio Analysis as of 02-28-13

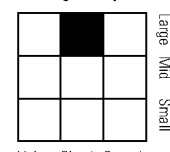
### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 63.4     |
| Non-U.S. Stocks | 30.0     |
| Bonds           | 5.0      |
| Cash            | 1.2      |
| Other           | 0.3      |



### Morningstar Style Box™ as of 02-28-13

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 39.88     |
| Large  | 25.67     |
| Medium | 20.88     |
| Small  | 10.32     |
| Micro  | 3.24      |



### Top 15 Holdings as of 02-28-13

|                                       | % Assets |
|---------------------------------------|----------|
| Nationwide S&P 500 Index Instl        | 39.99    |
| Nationwide International Index Instl  | 29.98    |
| Nationwide Mid Cap Market Index Instl | 15.00    |
| Nationwide Small Cap Index Instl      | 10.02    |
| Nationwide Bond Index Instl           | 5.01     |

|                           |          |
|---------------------------|----------|
| Total Number of Holdings  | 5        |
| Annual Turnover Ratio %   | 11.55    |
| Total Fund Assets (\$mil) | 1,135.61 |

### Operations

|                     |            |
|---------------------|------------|
| Fund Inception Date | 12-29-04   |
| Initial Share Class | 03-30-00   |
| Inception Date      |            |
| Issuer              | Nationwide |
| Subadvisor          | —          |

### Fees and Expenses as of 03-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.47% |
| Net Prosp Exp Ratio   | 0.47% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

Thomas R. Hickey, Jr. Since 2007.

### Statistics as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.13        | 0.99        | 1.06    |
| P/B Ratio         | 1.70         | 0.83        | 0.87    |
| P/C Ratio         | 6.43         | 0.89        | 0.10    |
| GeoAvgCap (\$mil) | 20,983.36    | 0.36        | 0.50    |

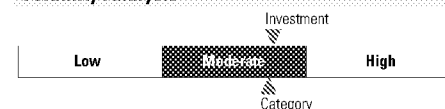
### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 16.00    | 1.07        | 1.01    |
| 3 Yr Beta         | 1.05     | —           | 1.01    |
| 3 Yr Sharpe Ratio | 0.68     | 0.79        | 0.93    |
| 3 Yr Alpha        | -2.75    | —           | 1.36    |
| 3 Yr R-squared    | 97.52    | —           | 1.01    |

### Morningstar Sectors as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 37.77  | 31.18     |
| Basic Materials        | 5.84   | 3.05      |
| Consumer Cyclical      | 11.41  | 11.39     |
| Financial Services     | 16.20  | 14.69     |
| Real Estate            | 4.32   | 2.05      |
| Sensitive              | 38.24  | 42.25     |
| Communication Services | 3.81   | 4.27      |
| Energy                 | 8.62   | 10.89     |
| Industrials            | 14.03  | 10.81     |
| Technology             | 11.78  | 16.28     |
| Defensive              | 23.98  | 26.56     |
| Consumer Defensive     | 9.44   | 10.74     |
| Healthcare             | 10.89  | 12.38     |
| Utilities              | 3.65   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Nationwide Inv Dest Cnsrv I

**Category**  
Conservative Allocation

**Overall Morningstar Rating™**  
★★★

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Low

Out of 582 Conservative Allocation funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to maximize total investment return for a conservative level of risk.

The fund is a "fund of funds" that invests primarily in affiliated index mutual funds representing a variety of asset classes. It also invests in certain underlying funds that are not index funds. The fund allocates approximately 75% of its net assets in bonds and approximately 20% in stocks. It is non-diversified.

Past name(s): Gartmore Inv Destinations Cons I.

### Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

### Notes

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

### Principal Risks

Extension, Loss of Money, Not FDIC Insured, Nondiversification, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Mortgage-Backed and Asset-Backed Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities

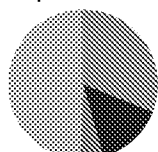
## Morningstar Proprietary Statistics

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★     | ★★★    | —       |
| Fund Rank Percentile    | 83  | 86     | 87     | 74     | —       |
| Out of # of Investments | 788 | 700    | 582    | 498    | —       |

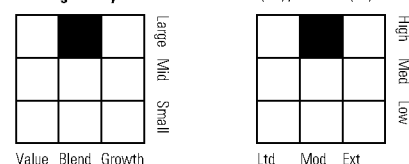
## Portfolio Analysis as of 02-28-13

### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 14.6     |
| Non-U.S. Stocks | 5.0      |
| Bonds           | 49.2     |
| Cash            | 31.1     |
| Other           | 0.2      |



### Morningstar Style Box™ as of 02-28-13 (EQ); 12-31-12 (F-I)



### Top 15 Holdings as of 02-28-13

|   | % Assets |
|---|----------|
| Nationwide Bond Index Instl               | 32.02    |
| Nationwide Enhanced Income Instl          | 14.00    |
| Nationwide S&P 500 Index Instl            | 11.99    |
| Nationwide Inflation-Protected Secs Instl | 8.01     |
| Nationwide Money Market Instl             | 5.00     |
| Nationwide International Index Instl      | 4.99     |
| Nationwide Mid Cap Market Index Instl     | 3.00     |
| Total Number of Holdings                  | 8        |
| Annual Turnover Ratio %                   | 15.75    |
| Total Fund Assets (\$mil)                 | 432.28   |

### Operations

|                     |            |
|---------------------|------------|
| Fund Inception Date | 12-29-04   |
| Initial Share Class | 03-31-00   |
| Inception Date      |            |
| Issuer              | Nationwide |
| Subadvisor          | —          |

### Fees and Expenses as of 03-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.48% |
| Net Prosp Exp Ratio   | 0.48% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

Thomas R. Hickey, Jr. Since 2007.

### Statistics as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.02        | 0.98        | 0.99    |
| P/B Ratio         | 1.77         | 0.87        | 0.99    |
| P/C Ratio         | 6.69         | 0.93        | 0.01    |
| GeoAvgCap (\$mil) | 33,261.50    | 0.57        | 1.25    |

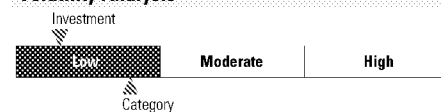
### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 2.92     | 0.19        | 0.43    |
| 3 Yr Beta         | 0.29     | —           | 0.44    |
| 3 Yr Sharpe Ratio | 1.67     | 1.94        | 1.55    |
| 3 Yr Alpha        | 2.27     | —           | 1.97    |
| 3 Yr R-squared    | 95.19    | —           | 1.06    |

### Morningstar Sectors as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 35.48  | 31.18     |
| Basic Materials        | 5.13   | 3.05      |
| Consumer Cyclical      | 10.98  | 11.39     |
| Financial Services     | 15.86  | 14.69     |
| Real Estate            | 3.51   | 2.05      |
| Sensitive              | 39.49  | 42.25     |
| Communication Services | 4.10   | 4.27      |
| Energy                 | 9.55   | 10.89     |
| Industrials            | 13.10  | 10.81     |
| Technology             | 12.74  | 16.28     |
| Defensive              | 25.03  | 26.56     |
| Consumer Defensive     | 10.24  | 10.74     |
| Healthcare             | 11.19  | 12.38     |
| Utilities              | 3.60   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

# Nationwide Inv Destinations Mod Agrsv I

**Category**  
Aggressive Allocation

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

Out of 332 Aggressive Allocation funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to maximize total investment return for a moderately aggressive level of risk.

The fund is a "fund of funds" that invests primarily in affiliated index mutual funds representing a variety of asset classes. Through investments in the underlying funds, the fund invests considerably in equity securities, such as common stocks of U.S. and international companies, including smaller companies. It allocates approximately 55% of its net assets in U.S. stocks, approximately 25% in international stocks and approximately 20% in bonds. The fund is non-diversified.

Past name(s): Nationwide Inv Destinations Mod Agg I.

### Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

### Notes

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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### Principal Risks

Extension, Foreign Securities, Loss of Money, Not FDIC Insured, Nondiversification, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Mortgage-Backed and Asset-Backed Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Small Cap

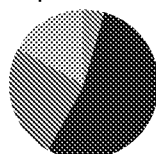
## Morningstar Proprietary Statistics

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★★★   | ★★★★   | —       |
| Fund Rank Percentile    | 34  | 25     | 28     | 29     | —       |
| Out of # of Investments | 452 | 406    | 332    | 303    | —       |

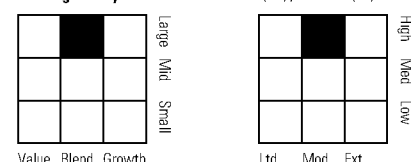
## Portfolio Analysis as of 02-28-13

### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 53.6     |
| Non-U.S. Stocks | 25.0     |
| Bonds           | 16.7     |
| Cash            | 4.5      |
| Other           | 0.3      |



### Morningstar Style Box™ as of 02-28-13 (EO); 12-31-12 (F-I)



### Top 15 Holdings as of 02-28-13

|  | % Assets |
|--|----------|
| Nationwide S&P 500 Index Instl           | 34.99    |
| Nationwide International Index Instl     | 24.98    |
| Nationwide Bond Index Instl              | 13.02    |
| Nationwide Mid Cap Market Index Instl    | 12.00    |
| Nationwide Small Cap Index Instl         | 8.02     |
| Nationwide Enhanced Income Instl         | 2.50     |
| Nationwide Inflation-Protected Secs Inst | 2.00     |
| Total Number of Holdings                 | 8        |
| Annual Turnover Ratio %                  | 13.11    |
| Total Fund Assets (\$mil)                | 1,885.18 |

### Operations

|                     |            |
|---------------------|------------|
| Fund Inception Date | 12-29-04   |
| Initial Share Class | 03-31-00   |
| Inception Date      |            |
| Issuer              | Nationwide |
| Subadvisor          | —          |

### Fees and Expenses as of 03-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.46% |
| Net Prosp Exp Ratio   | 0.46% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

Thomas R. Hickey, Jr. Since 2007.

### Statistics as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.10        | 0.99        | 1.02    |
| P/B Ratio         | 1.70         | 0.83        | 0.93    |
| P/C Ratio         | 6.44         | 0.90        | 1.00    |
| GeoAvgCap (\$mil) | 21,908.48    | 0.38        | 0.91    |

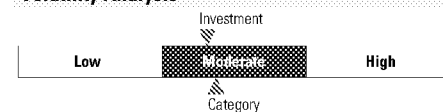
### Risk Measures as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 13.26    | 0.88        | 0.97    |
| 3 Yr Beta         | 1.35     | —           | 0.99    |
| 3 Yr Sharpe Ratio | 0.74     | 0.86        | 1.10    |
| 3 Yr Alpha        | -2.22    | —           | 0.69    |
| 3 Yr R-squared    | 98.25    | —           | 1.02    |

### Morningstar Sectors as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 37.58  | 31.18     |
| Basic Materials        | 5.79   | 3.05      |
| Consumer Cyclical      | 11.36  | 11.39     |
| Financial Services     | 16.21  | 14.69     |
| Real Estate            | 4.22   | 2.05      |
| Sensitive              | 38.32  | 42.25     |
| Communication Services | 3.84   | 4.27      |
| Energy                 | 8.71   | 10.89     |
| Industrials            | 13.91  | 10.81     |
| Technology             | 11.86  | 16.28     |
| Defensive              | 24.10  | 26.56     |
| Consumer Defensive     | 9.53   | 10.74     |
| Healthcare             | 10.93  | 12.38     |
| Utilities              | 3.64   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# Nationwide Inv Dest Mod Cnsvr Instl

**Category**  
Conservative Allocation

**Overall Morningstar Rating™**  
★★★

**Morningstar Return Average**

**Morningstar Risk**  
Below Average

Out of 582 Conservative Allocation funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks to maximize total investment return for a moderately conservative level of risk.

The fund is a "fund of funds" that invests primarily in affiliated index mutual funds representing a variety of asset classes. It also invests in certain underlying funds that are not index funds. The fund allocates approximately 57% of its net assets in bonds, approximately 30% in U.S. stocks and approximately 10% in international stocks. It is non-diversified.

Past name(s): Gartmore Inv Destinations Mod Con Instl.

**Broad Asset Class: Asset Allocation**

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**Principal Risks**

Extension, Foreign Securities, Loss of Money, Not FDIC Insured, Nondiversification, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Mortgage-Backed and Asset-Backed Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities

**Morningstar Proprietary Statistics**

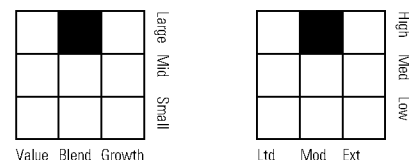
|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★★    | ★★★    | —       |
| Fund Rank Percentile    | 34  | 55     | 55     | 58     | —       |
| Out of # of Investments | 788 | 700    | 582    | 498    | —       |

**Portfolio Analysis** as of 02-28-13

**Composition** as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 29.2     |
| Non-U.S. Stocks | 10.0     |
| Bonds           | 39.6     |
| Cash            | 21.0     |
| Other           | 0.2      |

**Morningstar Style Box™** as of 02-28-13 (EQ); 12-31-12 (F-I)



**Top 15 Holdings** as of 02-28-13

|  | % Assets |
|--|----------|
| Nationwide Bond Index Instl              | 27.02    |
| Nationwide S&P 500 Index Instl           | 21.98    |
| Nationwide Enhanced Income Instl         | 10.00    |
| Nationwide International Index Instl     | 9.99     |
| Nationwide Inflation-Protected Secs Inst | 6.01     |
| Nationwide Mid Cap Market Index Instl    | 6.00     |
| Nationwide Money Market Instl            | 3.00     |
| Nationwide Small Cap Index Instl         | 2.00     |
| Total Number of Holdings                 | 9        |
| Annual Turnover Ratio %                  | 20.61    |
| Total Fund Assets (\$mil)                | 572.07   |

**Operations**

|                     |            |
|---------------------|------------|
| Fund Inception Date | 12-29-04   |
| Initial Share Class | 03-31-00   |
| Inception Date      |            |
| Issuer              | Nationwide |
| Subadvisor          | —          |

**Fees and Expenses** as of 03-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.47% |
| Net Prosp Exp Ratio   | 0.47% |

**Waiver Data**

| Type | Exp. Date | % |
|------|-----------|---|
| —    | —         | — |

**Portfolio Manager(s)**  
Thomas R. Hickey, Jr. Since 2007.

**Statistics** as of 02-28-13

|                   | Stk Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|--------------|-------------|---------|
| P/E Ratio         | 14.10        | 0.99        | 0.99    |
| P/B Ratio         | 1.75         | 0.86        | 0.98    |
| P/C Ratio         | 6.65         | 0.92        | 0.01    |
| GeoAvgCap (\$mil) | 27,434.44    | 0.47        | 1.03    |

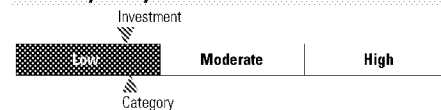
**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel S&P 500 | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 6.22     | 0.41        | 0.92    |
| 3 Yr Beta         | 0.64     | —           | 0.97    |
| 3 Yr Sharpe Ratio | 1.09     | 1.27        | 1.01    |
| 3 Yr Alpha        | 1.15     | —           | 1.00    |
| 3 Yr R-squared    | 98.78    | —           | 1.10    |

**Morningstar Sectors** as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.08  | 31.18     |
| Basic Materials        | 5.27   | 3.05      |
| Consumer Cyclical      | 11.17  | 11.39     |
| Financial Services     | 15.82  | 14.69     |
| Real Estate            | 3.82   | 2.05      |
| Sensitive              | 39.31  | 42.25     |
| Communication Services | 3.94   | 4.27      |
| Energy                 | 9.24   | 10.89     |
| Industrials            | 13.43  | 10.81     |
| Technology             | 12.70  | 16.28     |
| Defensive              | 24.61  | 26.56     |
| Consumer Defensive     | 9.88   | 10.74     |
| Healthcare             | 11.12  | 12.38     |
| Utilities              | 3.61   | 3.44      |

**Volatility Analysis**



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

# Nationwide Inv Dest Mod I

**Category**  
Moderate Allocation

**Overall Morningstar Rating™**  
★★★

**Morningstar Return**  
Average

**Morningstar Risk**  
Below Average

Out of 802 Moderate Allocation funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to maximize total investment return for a moderate level of risk.

The fund is a "fund of funds" that invests primarily in affiliated index mutual funds representing a variety of asset classes. It also invests in certain underlying funds that are not index funds. The fund allocates approximately 44% of its net assets in U.S. stocks, approximately 16% in international stocks and approximately 38% in bonds. It is non-diversified.

Past name(s): Gartmore Inv Destinations Mod I.

### Broad Asset Class: Asset Allocation

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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### Principal Risks

Extension, Foreign Securities, Loss of Money, Not FDIC Insured, Nondiversification, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Mortgage-Backed and Asset-Backed Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Small Cap

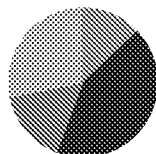
## Morningstar Proprietary Statistics

|                         | YTD   | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-------|--------|--------|--------|---------|
| Morningstar Rating      | —     | —      | ★★★    | ★★★    | —       |
| Fund Rank Percentile    | 51    | 46     | 54     | 51     | —       |
| Out of # of Investments | 1,019 | 920    | 802    | 697    | —       |

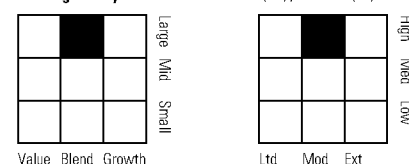
## Portfolio Analysis as of 02-28-13

### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 42.8     |
| Non-U.S. Stocks | 16.0     |
| Bonds           | 28.0     |
| Cash            | 13.0     |
| Other           | 0.2      |



### Morningstar Style Box™ as of 02-28-13 (EO); 12-31-12 (F-I)



### Top 15 Holdings as of 02-28-13

|  | % Assets |
|--|----------|
| Nationwide S&P 500 Index Instl           | 28.98    |
| Nationwide Bond Index Instl              | 20.02    |
| Nationwide International Index Instl     | 15.98    |
| Nationwide Mid Cap Market Index Instl    | 10.00    |
| Nationwide Enhanced Income Instl         | 6.00     |
| Nationwide Small Cap Index Instl         | 5.01     |
| Nationwide Inflation-Protected Secs Inst | 4.00     |
| Nationwide Money Market Instl            | 2.00     |
| Total Number of Holdings                 | 9        |
| Annual Turnover Ratio %                  | 16.02    |
| Total Fund Assets (\$mil)                | 1,686.56 |

### Operations

|                     |            |
|---------------------|------------|
| Fund Inception Date | 12-29-04   |
| Initial Share Class | 03-31-00   |
| Inception Date      |            |
| Issuer              | Nationwide |
| Subadvisor          | —          |

### Fees and Expenses as of 03-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.46% |
| Net Prosp Exp Ratio   | 0.46% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

Thomas R. Hickey, Jr. Since 2007.

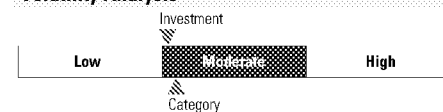
| Statistics as of 02-28-13 | Stk Port Avg | Rel S&P 500 | Rel Cat |
|---------------------------|--------------|-------------|---------|
| P/E Ratio                 | 14.18        | 0.99        | 1.04    |
| P/B Ratio                 | 1.74         | 0.85        | 0.94    |
| P/C Ratio                 | 6.59         | 0.92        | 0.99    |
| GeoAvgCap (\$mil)         | 22,877.54    | 0.39        | 0.69    |

| Risk Measures as of 03-31-13 | Port Avg | Rel S&P 500 | Rel Cat |
|------------------------------|----------|-------------|---------|
| 3 Yr Std Dev                 | 9.71     | 0.65        | 0.92    |
| 3 Yr Beta                    | 0.99     | —           | 0.94    |
| 3 Yr Sharpe Ratio            | 0.85     | 0.99        | 1.04    |
| 3 Yr Alpha                   | -0.51    | —           | 0.63    |
| 3 Yr R-squared               | 98.56    | —           | 1.04    |

### Morningstar Sectors as of 02-28-13

|                        | % Fund | S&P 500 % |
|------------------------|--------|-----------|
| Cyclical               | 36.91  | 31.18     |
| Basic Materials        | 5.50   | 3.05      |
| Consumer Cyclical      | 11.37  | 11.39     |
| Financial Services     | 15.86  | 14.69     |
| Real Estate            | 4.18   | 2.05      |
| Sensitive              | 38.92  | 42.25     |
| Communication Services | 3.81   | 4.27      |
| Energy                 | 8.89   | 10.89     |
| Industrials            | 13.84  | 10.81     |
| Technology             | 12.38  | 16.28     |
| Defensive              | 24.15  | 26.56     |
| Consumer Defensive     | 9.52   | 10.74     |
| Healthcare             | 10.99  | 12.38     |
| Utilities              | 3.64   | 3.44      |

### Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

# PIMCO Total Return Instl

**Category**  
Intermediate-Term Bond

**Overall Morningstar Rating™**  
★★★★★

**Morningstar Return**  
High

**Morningstar Risk**  
Average

Out of 1004 Intermediate-Term Bond funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management.

The fund normally invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.

**Broad Asset Class: Bonds**

IOUs issued by governments or corporations.

**Notes**

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Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

**Principal Risks**

Short Sale, Credit and Counterparty, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, Equity Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Derivatives, Leverage, Management

**Morningstar Proprietary Statistics**

|                         | YTD   | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-------|--------|--------|--------|---------|
| Morningstar Rating      | —     | —      | ★★★★   | ★★★★★  | ★★★★★   |
| Fund Rank Percentile    | 20    | 15     | 26     | 12     | 6       |
| Out of # of Investments | 1,256 | 1,157  | 1,004  | 877    | 605     |

**Portfolio Analysis** as of 12-31-12

**Composition** as of 12-31-12

|                 | % Net        |
|-----------------|--------------|
| U.S. Stocks     | 0.0          |
| Non-U.S. Stocks | 0.0          |
| Bonds           | 145.6        |
| Cash            | -51.5        |
| Other           | 5.9          |
| <b>Total</b>    | <b>100.0</b> |

**Top 15 Holdings** as of 12-31-12

|   | % Assets |
|---|----------|
| Irs Usd 3m/1.50000s 03/18/15-16 Cme 03-18-16    | 12.62    |
| Fin Fut Euro\$ Cme 06/15/15 06-16-15            | 12.37    |
| Fin Fut Euro\$ Cme 12/14/15 12-15-15            | 8.65     |
| Fannie Mae Single Family TBA 3.5% 2042 01-01-42 | 3.85     |
| Fannie Mae Single Family TBA 4% 2042-0 01-01-42 | 3.31     |
| Pimco Fds 09-01-13                              | 2.73     |
| US Treasury Note 1.625% 11-15-22                | 2.57     |
| Fin Fut Euro\$ Cme 03/14/16 03-15-16            | 2.52     |
| Cdx Bp Ig19 5y Cme 12-20-17                     | 2.45     |
| Fin Fut Euro\$ Cme 09/14/15 09-15-15            | 2.37     |
| Fin Fut Us 10yr Cbt 03/19/13 03-20-13           | 2.06     |
| Fannie Mae Single Family TBA 3% 2042-0 01-01-42 | 1.97     |
| US Treasury Note 07-15-21                       | 1.91     |
| Irs Usd 3m/4.25000s 06/15/11-41 Cme 06-15-41    | 1.90     |
| Brazil(Fed Rep Of) 10% 01-01-17                 | 1.89     |

|                                |            |
|--------------------------------|------------|
| Total Number of Stock Holdings | 0          |
| Total Number of Bond Holdings  | 19294      |
| Annual Turnover Ratio %        | 584.00     |
| Total Fund Assets (\$mil)      | 289,085.81 |

**Operations**

|                     |          |
|---------------------|----------|
| Fund Inception Date | 05-11-87 |
| Initial Share Class | 05-11-87 |
| Inception Date      |          |
| Issuer              | PIMCO    |
| Subadvisor          | —        |

**Fees and Expenses** as of 11-21-12

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.46% |
| Net Prosp Exp Ratio   | 0.46% |

**Waiver Data**

| Type | Exp. Date | % |
|------|-----------|---|
| —    | —         | — |

**Portfolio Manager(s)**  
William H. Gross. B.A., Duke University, 1966. M.B.A., University of California, Los Angeles (Anderson). Since 1987.

**Morningstar Fixed Income Style Box™** as of 12-31-12

|                  |      |
|------------------|------|
| Avg Eff Duration | 4.77 |
| Avg Eff Maturity | 6.09 |

Not Available

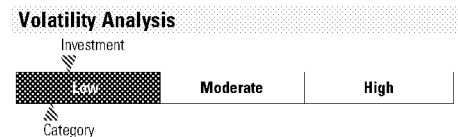
**Risk Measures** as of 03-31-13

|                   | Port Avg | Rel BC | Aggr | Rel Cat |
|-------------------|----------|--------|------|---------|
| 3 Yr Std Dev      | 3.22     | 1.33   | 1.19 | 1.19    |
| 3 Yr Beta         | 0.76     | —      | 0.95 | 0.95    |
| 3 Yr Sharpe Ratio | 2.07     | 0.94   | 0.92 | 0.92    |
| 3 Yr Alpha        | 2.64     | —      | 1.56 | 1.56    |
| 3 Yr R-squared    | 32.45    | —      | 0.53 | 0.53    |

**Morningstar Sectors** as of 12-31-12

|                    | % Fund | % Category |
|--------------------|--------|------------|
| Government         | 28.66  | 20.35      |
| Corporate          | 10.37  | 32.95      |
| Securitized        | 26.22  | 28.25      |
| Municipal          | 3.05   | 1.75       |
| Cash & Equivalents | 31.71  | 8.68       |
| Other              | 0.00   | 8.02       |

**Credit Analysis**  
Not Available



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

SPECIALTY  
INTERNATIONAL  
SMALL-CAP  
MID-CAP  
LARGE-CAP  
BALANCED  
BONDS  
SHORT-TERM BONDS  
CASH  
FIXED

# Principal High Yield A

**Category**  
High Yield Bond

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Below Average

Out of 518 High Yield Bond funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

## Investment Information from investment's prospectus

### Investment Objective & Strategy

The investment seeks to provide a relatively high level of current income.

The fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in below investment grade bonds (sometimes called "high yield bonds" or "junk bonds") which are rated at the time of purchase Ba1 or lower by Moody's and BB+ or lower by S&P. It also invests in bank loans (also known as senior floating rate interests) and securities of foreign issuers, including those located in developing or emerging countries. The fund maintains an average portfolio duration that is within ±20% of the duration of the Barclays US High Yield 2% Issuer Capped Index.

Past name(s): Principal Inv High Yield II A.

### Broad Asset Class: High Yield Bonds

Higher risk IOUs issued by corporations.

### Notes

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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### Principal Risks

Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Bank Loans, High-Yield Securities, Fixed-Income Securities, Maturity/Duration, Suitability, Shareholder Activity

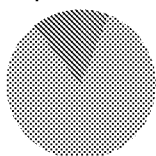
## Morningstar Proprietary Statistics

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | ★★     | ★★★    | ★★★★★   |
| Fund Rank Percentile    | 37  | 26     | 41     | 39     | 3       |
| Out of # of Investments | 682 | 612    | 518    | 462    | 324     |

## Portfolio Analysis as of 02-28-13

### Composition as of 02-28-13

|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 0.0      |
| Non-U.S. Stocks | 0.2      |
| Bonds           | 83.3     |
| Cash            | 5.7      |
| Other           | 10.7     |



### Morningstar Fixed Income Style Box™ as of 02-28-13

|     | High | Med | Low |
|-----|------|-----|-----|
| Ltd |      |     |     |
| Mod |      |     |     |
| Ext |      |     |     |

Avg Eff Duration 3.58  
Avg Eff Maturity 7.04

### Top 15 Holdings as of 02-28-13

|  | % Assets |
|--|----------|
| Seagate Hdd Cayman 6.875% 05-01-20     | 1.84     |
| Dish Dbs 6.75% 06-01-21                | 1.16     |
| Entpr Prods Oper FRN 08-01-66          | 1.07     |
| Taminc Global Chem 144A 9.75% 03-31-20 | 1.06     |
| Multipan 144A 9.875% 09-01-18          | 1.05     |

|   |      |
|---|------|
| Dish Dbs 5.875% 07-15-22                        | 0.97 |
| Intelsat Luxembourg 11.25% 02-04-17             | 0.95 |
| Swift Svcs Hldgs 10% 11-15-18                   | 0.94 |
| Sprint Nextel 7% 08-15-20                       | 0.91 |
| Lyondellbasell Inds Nv 6% 11-15-21              | 0.90 |
| Mirant Mid-Atlantic Lse 2001 10.06% 12-30-28    | 0.89 |
| Reynolds Grp Issuer 9.875% 08-15-19             | 0.88 |
| Dish Dbs 7.875% 09-01-19                        | 0.85 |
| Hca 7.25% 09-15-20                              | 0.85 |
| Caesars Entertainment Operating Co Inc 01-28-18 | 0.84 |

|                                |          |
|--------------------------------|----------|
| Total Number of Stock Holdings | 2        |
| Total Number of Bond Holdings  | 229      |
| Annual Turnover Ratio %        | 82.60    |
| Total Fund Assets (\$mil)      | 3,965.05 |

### Operations

|                     |                                 |
|---------------------|---------------------------------|
| Fund Inception Date | 04-08-98                        |
| Initial Share Class | 04-08-98                        |
| Inception Date      |                                 |
| Issuer              | Principal Funds                 |
| Subadvisor          | Principal Global Investors, LLC |

### Fees and Expenses as of 03-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.91% |
| Net Prosp Exp Ratio   | 0.91% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

### Portfolio Manager(s)

Darrin E. Smith, CFA. B.A., Iowa State University. M.B.A., Drake University. Since 2009.  
Mark P. Denking, CFA (1994). B.A., University of Iowa, 1988. M.B.A., University of Iowa, 1990. Since 2009.

### Risk Measures as of 03-31-13

|                   | Port Avg | Rel BC Aggr | Rel Cat |
|-------------------|----------|-------------|---------|
| 3 Yr Std Dev      | 6.95     | 2.87        | 0.98    |
| 3 Yr Beta         | -0.29    | —           | 0.83    |
| 3 Yr Sharpe Ratio | 1.43     | 0.65        | 1.02    |
| 3 Yr Alpha        | 11.49    | —           | 1.00    |
| 3 Yr R-squared    | 1.02     | —           | 0.61    |

### Morningstar Sectors as of 02-28-13

|                    | % Fund | % Category |
|--------------------|--------|------------|
| Government         | 0.00   | 3.28       |
| Corporate          | 91.77  | 86.89      |
| Securitized        | 1.85   | 1.56       |
| Municipal          | 0.00   | 0.25       |
| Cash & Equivalents | 6.37   | 6.30       |
| Other              | 0.00   | 1.73       |

### Credit Analysis as of 02-28-13

|           | % Bonds |
|-----------|---------|
| AAA       | 5       |
| AA        | 0       |
| A         | 0       |
| BBB       | 3       |
| BB        | 28      |
| B         | 40      |
| Below B   | 19      |
| Not Rated | 5       |

### Volatility Analysis

| Investment | Low | Moderate | High |
|------------|-----|----------|------|
| Category   |     |          |      |

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.



# Nationwide Money Market Instl

**Category**  
Money Market-Taxable

**Overall Morningstar Rating™**

**Morningstar Return**

**Morningstar Risk**

**Investment Information** from investment's prospectus

**Investment Objective & Strategy**

The investment seeks as high a level of current income as is consistent with preserving capital and maintaining liquidity.

The fund invests primarily in a portfolio of high-quality, fixed-income securities that mature in 397 days or less. It may purchase foreign money market securities, although all obligations held by the fund must be denominated in U.S. dollars. The fund may invest in floating-and variable-rate obligations and may enter into repurchase agreements. It maintains a dollar-weighted average maturity of no more than 60 days and a weighted average life of no more than 120 days.

Past name(s): Gartmore Money Market Instl.

**Broad Asset Class: Cash**

Short-term IOUs issued by governments, corporations or financial institutions.

**Notes**

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To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

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**Principal Risks**

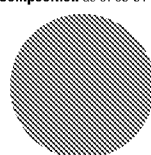
Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Income, Interest Rate, Mortgage-Backed and Asset-Backed Securities, Repurchase Agreements, Restricted/Illiquid Securities, Management, Money Market Fund

**Morningstar Proprietary Statistics**

|                         | YTD | 1-Year | 3-Year | 5-Year | 10-Year |
|-------------------------|-----|--------|--------|--------|---------|
| Morningstar Rating      | —   | —      | —      | —      | —       |
| Fund Rank Percentile    | —   | —      | —      | —      | —       |
| Out of # of Investments | —   | —      | —      | —      | —       |

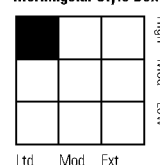
**Portfolio Analysis** as of 03-31-13

**Composition** as of 03-31-13



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 0.0      |
| Non-U.S. Stocks | 0.0      |
| Bonds           | 0.0      |
| Cash            | 100.0    |
| Other           | 0.0      |

**Morningstar Style Box™** as of 03-31-13



Ltd Mod Ext

**Operations**

|                     |   |
|---------------------|---|
| Fund Inception Date | 12-13-01                                |
| Initial Share Class | 03-03-80                                |
| Inception Date      |   |
| Issuer              | Nationwide                              |
| Subadvisor          | Federated Investment Management Company |

**Fees and Expenses** as of 03-01-13

|                       |       |
|-----------------------|-------|
| Gross Prosp Exp Ratio | 0.48% |
| Net Prosp Exp Ratio   | 0.48% |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| —           | —    | —         | — |

**Portfolio Manager(s)**

Management Team. Since 2009.

**Volatility Analysis**



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.



# SUPPLEMENT TO MORNINGSTAR INVESTMENT PROFILE PAGE USER'S GUIDE

## Morningstar Style Box

The style box reveals a fund's investment strategy. For equity funds, the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend or growth). The horizontal axis shows interest rate sensitivity as measured by a bond's duration (short, intermediate or long).

## Morningstar Rating™

For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loans, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variation in the distribution percentages). The Morningstar Rating™ shown is for the share class displayed in the fund name. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three, five and ten-year (if applicable) Morningstar Rating metrics.

## Morningstar Percentile Ranking

This is the fund's total return percentile rank relative to funds that have the same Morningstar Category in Morningstar's Mutual Fund universe. The highest (or most favorable) percentile rank is 1 and the lowest or least favorable percentile rank is 100. The top-performing fund in a category will always receive a rank of 1.

## Morningstar Return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable loads and sales charges. In each Morningstar Category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three, five and ten years). These separate measures are then weighted and not averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

## Morningstar Risk

This statistic evaluates the variations in a fund's monthly return, with an emphasis on downside variations. In each Morningstar Category, the 10% of the funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average and the top 10% High. Morningstar Risk is measured for up to three time periods (three, five and ten years). These separate measures are

then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

## Broad Asset Class Definitions:

**Asset Allocation:** Asset allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income, and Cash Equivalent.

**Balanced:** A combination of stocks, bonds and cash.

**Bonds:** IOU's issued by governments or corporations.

**Cash:** Short-term IOU's issued by governments, corporations or financial institutions.

**International Stocks:** Shares of ownership in corporations headquartered outside of the U.S.

**Large-cap Stocks:** Shares of ownership in large corporations.

**Mid-cap Stocks:** Shares of ownership in mid-sized corporations.

**Short-term Bonds:** Investment-grade IOU's with an average duration of more than 1 but less than 3.5 years or an average effective maturity of more than 1 but less than 4 years.

**Small-cap Stocks:** Shares of ownership in small corporations.

**Specialty:** Securities from narrow sub-sectors of the broader market or uncommon asset classes.

## Portfolio Analysis and Operations

- **Expense Ratio:** represents the percentage of fund assets paid for by operating expenses and management fees, including 12b-1 fees, administrative fees and all other asset-based costs incurred by the fund, except brokerage costs. Sales charges and other product fees are not included in the expense ratio.
- **Gross Prospectus Expense Ratio:** Morningstar pulls the gross prospectus expense ratio from the fund's most recent prospectus. Prospectus expense ratios reflect material changes to the expense structure for the current period. The gross expense ratio does not reflect fee waivers in effect during the time period.
- **Net Prospectus Expense Ratio:** Morningstar pulls the net prospectus expense ratio from the fund's most recent prospectus. Prospectus expense ratios reflect material changes to the expense structure for the current period. The net expense ratio includes fee waivers in effect during the time period as indicated in the 'Waiver Data' chart.
- **Annual Turnover Ratio:** a measure of the trading activity in a fund's investment portfolio; in essence, how often securities are bought and sold by a fund. A turnover ratio of 100% means that, on average, all of a fund's portfolio holdings are bought and sold once a year.

- **Sectors:** As another tool for evaluating risk, Morningstar tracks the holdings of funds based on a standard set of sector categories. This chart lists the percentage of assets in key sectors as of a stated date.
- **Price/Earnings Ratio:** The price of a share of stock divided by earnings per share.
- **Price/Book Ratio:** The price of a share of stock divided by book value per share.
- **Price/Cash-Flow Ratio:** The price of a share of stock divided by cash flow per share.
- **Average Effective Maturity:** A weighted average of all the maturities of the bonds in the portfolio, computed by weighting each maturity date by the market value of the security.
- **Average Effective Duration:** A measure of the fund's interest rate sensitivity. The longer a fund's duration, the more sensitive the fund is to shifts in interest rates.
- **Average Weighted Coupon:** A weighted average of the coupon rates of all bonds in a portfolio, calculated by weighting each bond's coupon by its relative size in the portfolio.
- **Average Weighted Price:** A weighted average of the prices of all bonds in a portfolio, calculated by weighting the price of each bond by its relative size in the portfolio. This statistic is expressed as a percentage of par (face) value.
- **Geometric Average Cap:** Indicates the overall "size" of a stock fund's portfolio by averaging the geometric mean of the market capitalization for all of the stocks it owns. Calculated by raising the market capitalization of each stock to a power equal to that stock's stake in the portfolio. The resulting numbers are multiplied together to produce the geometric mean of the market caps of the stocks in the portfolio, which is reported as average market capitalization.
- **Three-year Standard Deviation:** A statistical measure of the volatility of the fund's returns.
- **Beta:** A measure of the fund's sensitivity to market movements. A portfolio with a beta greater than one is more volatile than the market, and a portfolio with a beta less than one is less volatile than the market.
- **Sharpe Ratio:** Uses standard deviation and excess return to determine reward per unit of risk.
- **Alpha:** A measure of the difference between a fund's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the fund has performed better than its beta would predict, and a negative alpha indicates the fund's underperformance, given the expectations established by the fund's beta.
- **R-squared:** A measure that indicates the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index, and a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index.

## Investment Risk

**Government Bond Funds:** While these funds invest primarily in securities of the U.S. Government and its agencies, the fund's value is not guaranteed by these entities.

**High-yield Bond Funds:** Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher quality securities.

**International/Emerging Markets Funds:** Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political instability, foreign regulations, differences in accounting, and the limited availability of information.

**Money Market Funds:** An investment in a money market fund is not insured or guaranteed by the FDIC or any other federal government agency. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

**Non-Diversified Funds:** Funds that concentrate in a specific sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

**Real Estate Funds:** Investing in real estate funds entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.

**Small/Mid-cap funds:** Funds investing in stocks of small-cap, mid-cap, 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.

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

# On the Web

## It's easy to get account information

Once your enrollment has been processed, you can get information about your account on the Web, 24 hours a day, seven days a week. Please submit your enrollment form so that we can establish your account and start the ball rolling.

Follow these easy steps after you have enrolled:

- 1** Go to [nationwide.com/login](http://nationwide.com/login).
- 2** Select the "Sign up" link on the login page.
- 3** Verify identity and enter account number. You'll want to register as an "individual" and provide your name, birth date, zip code, and Social Security number. Next, enter your "Account/policy number." Your account number is 952-80002. Then click "Continue."
- 4** Create a User Name and Password. Then click "Continue."
- 5** You'll be asked to enter three security questions. Then click "Continue."
- 6** You'll be asked to enter your e-mail address and preferences. Then click "Send."
- 7** You'll receive a confirmation that your registration was complete. To see your account, click on "View my account." For technical or navigational support only, please call 888-867-5175, option 1. Please have your Social Security number and account number ready when you 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.

# On the Phone

## It's easy to access your account

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.

# Fund Window

## It's easy to access additional fund choices

In addition to the funds selected by your plan sponsor, your plan sponsor has chosen to make Nationwide Financial's Fund Window available to you. This Fund Window allows you access to hundreds of mutual funds with no additional trading fees.

*Please note that the investment options offered through Nationwide's Fund Window have not been individually selected and are not monitored by your Plan Representative. These investment options may require investment expertise and/or professional management advice to prudently manage. In addition, some of these investment options may have higher Nationwide asset fees than the investment options selected by your Plan Representative. Nationwide does not make recommendations or give investment advice. Nationwide does not monitor the funds offered through Fund Window.*

Convenient and easy to use, Fund Window gives you:

- One comprehensive statement that includes funds selected through Fund Window
- A user-friendly Web site to access and direct investments
- No additional paperwork
- No trading fees

Fund Window opens a universe of investment choices that you can use to personalize your employer-sponsored retirement plan to fit your investment needs.

After you have enrolled in the plan and your account has been established, you can access the Fund Window via the Internet at [nationwide.com/login](http://nationwide.com/login).

Simply log in to your account with your User Name and Password and select "Manage Account" next to your retirement plan. Under the "Explore Funds" section at the bottom of the page, select "Fund Evaluator." The Fund Evaluator tool enables you to return a list of funds based on your specific search criteria. Funds you wish to add to your personalized investment options should be selected by checking the box under "Select Favorite Fund." Be sure to click the "Save" button to save your election(s).

For further details on the Fund Evaluator tool and search criteria, select the "Instructions" link at the top of the page under "Need more Information?"

To change your existing account balance or your allocation for future funds, return to the "Manage Account" page and select "Change Funds on My Own" under the "Move Money" section at the bottom of the page. You will be able to choose from funds selected by your plan sponsor and funds you have designated as Favorite Funds. For assistance with the Web site or transactions, please contact our Call Center at 1-888-867-5175. You will need your Social Security number and Case Number for identification purposes.





# Enrollment Form

Case Number: 952-80002  
STO-ROX SCHOOL DISTRICT 403(B) PLAN

CAPITAL RETIREMENT PLAN SVCS

## Yes, sign me up.

Follow these four easy steps:

.....

Please clearly print current and accurate information below. Please note that this enrollment form is for your initial enrollment only. For future changes, refer to the account access card on the back cover. All employees who have met the plan's eligibility requirements, regardless of whether you choose to participate, must complete all applicable sections of the form.

.....

### STEP ONE: COMPLETE YOUR PERSONAL INFORMATION

Social Security

Number:

Name:

Last

First

MI

Address:

Street & Apt#/PO Box

City

State

ZIP Code

/ /

/ /

Date of Birth

Date of Hire

Gender (M or F)

Marital Status

### STEP TWO: COMPLETE YOUR CONTRIBUTION ELECTION(S)

#### ELECTIVE DEFERRALS

- I elect to participate and contribute \_\_\_\_% or \$ \_\_\_\_ of compensation per pay period on a **pre-tax** basis. (Maximum plan limit for pre-tax contributions: \$17,500 for 2013).
- I elect not to make *elective deferrals* until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date. If I elect to roll over money into the plan I authorize my rollover to be invested as indicated below.

#### CATCH-UP CONTRIBUTIONS

- I will be at least 50 years of age or older by the end of the calendar year and elect to make catch-up contributions to the plan. (The maximum catch-up contribution is \$5,500 for 2013.) I elect to contribute \_\_\_\_% or \$ \_\_\_\_ of compensation per pay period as catch-up contributions once my maximum allowable deferral limits are met.



Case Number: 952-80002  
 STO-ROX SCHOOL DISTRICT 403(B) PLAN

CAPITAL RETIREMENT PLAN SVCS

**STEP THREE: CHOOSE YOUR INVESTMENT OPTION BY CHECKING A BOX BELOW**

The following investment allocation will apply to all new money deposited into an existing group annuity or trust contract unless otherwise directed. Monies previously deposited to this contract will not be changed to reflect the selections below. If you do not select a fund on this form or if the form is not completed by the time the first deposit to your account is received, and your plan has a default fund, then deposits will be made to the plan's default fund.

Please complete one of the "Help Me Do It" or "I'll Do It Myself" sections based on your investment style and goals.



**HELP ME DO IT**

I prefer to pick just one fund, based on the year I plan to retire.

✓ Check one box below that aligns closest to your expected retirement date, then go to the next step and sign your name.

| Fund Name:                                  | Inquire Code: | Allocation Percentage: |
|---|---------------|------------------------|
| <input type="checkbox"/> FidAdv Free 2005 A | 1291          | 100%                   |
| <input type="checkbox"/> FidAdv Free 2010 A | 1303          | 100%                   |
| <input type="checkbox"/> FidAdv Free 2015 A | 1292          | 100%                   |
| <input type="checkbox"/> FidAdv Free 2020 A | 1304          | 100%                   |
| <input type="checkbox"/> FidAdv Free 2025 A | 1293          | 100%                   |
| <input type="checkbox"/> FidAdv Free 2030 A | 1305          | 100%                   |
| <input type="checkbox"/> FidAdv Free 2035 A | 1294          | 100%                   |
| <input type="checkbox"/> FidAdv Free 2040 A | 1306          | 100%                   |
| <input type="checkbox"/> FidAdv Free 2045 A | 1893          | 100%                   |
| <input type="checkbox"/> FidAdv Free 2050 A | 1894          | 100%                   |
| <input type="checkbox"/> FidAdv Free Inc A  | 1307          | 100%                   |

I prefer to pick just one fund, based on my investor profile.

✓ Select the fund below that matches your profile, then go to the next step and sign your name.

| Fund Name:  | Inquire Code: | Allocation Percentage: |
|---|---------------|------------------------|
| <input type="checkbox"/> NW Inv Dest Aggr Inst      | 1616          | 100%                   |
| <input type="checkbox"/> NW Inv Dest Cnsrv Inst     | 1617          | 100%                   |
| <input type="checkbox"/> NW Inv Dest Mod Inst       | 1618          | 100%                   |
| <input type="checkbox"/> NW Inv Dest Mod Aggr Inst  | 1619          | 100%                   |
| <input type="checkbox"/> NW Inv Dest Mod Cnsrv Inst | 1620          | 100%                   |



Social Security

Number:

Name:

Last

First

MI

Case Number: 952- 80002  
STO-ROX SCHOOL DISTRICT 403(B) PLAN

CAPITAL RETIREMENT PLAN SVCS



I'LL DO IT MYSELF

I elect to invest as follows:

Select investments below based on your profile, then go to the next step and sign your name. All allocations must be made in whole percentages, and the total must equal 100%.

| Asset Class | Fund Name                  | Percentage | Inquire Code | Asset Class | Fund Name                  | Percentage | Inquire Code |
|-------------|----------------------------|------------|--------------|-------------|----------------------------|------------|--------------|
| IS          | AmFds Cap Wld Gr Inc R3    | ____%      | 388          | BA          | FidAdv Free 2025 A         | ____%      | 1293         |
| IS          | Thrnbrg Intl Val I         | ____%      | 427          | BA          | FidAdv Free 2030 A         | ____%      | 1305         |
| SC          | Diamond Hill SmCap A       | ____%      | 1482         | BA          | FidAdv Free 2035 A         | ____%      | 1294         |
| SC          | Eagle Series Tr SmCap Gr A | ____%      | 807          | BA          | FidAdv Free 2040 A         | ____%      | 1306         |
| SC          | Opp Mn St SmMdCap A        | ____%      | 377          | BA          | FidAdv Free 2045 A         | ____%      | 1893         |
| MC          | AmCent Hertg A             | ____%      | 583          | BA          | FidAdv Free 2050 A         | ____%      | 1894         |
| MC          | Col MdCap Val Oppr A       | ____%      | 1975         | BA          | FidAdv Free Inc A          | ____%      | 1307         |
| MC          | JPM Mkt Expsn Indx Sel     | ____%      | 2281         | BA          | NW Inv Dest Aggr Inst      | ____%      | 1616         |
| LC          | AmFds Fdmntl Inv R3        | ____%      | 815          | BA          | NW Inv Dest Cnsvr Inst     | ____%      | 1617         |
| LC          | Col Divd Oppr A            | ____%      | 2110         | BA          | NW Inv Dest Mod Aggr Inst  | ____%      | 1619         |
| LC          | EV Divd Bldr A             | ____%      | 1572         | BA          | NW Inv Dest Mod Cnsvr Inst | ____%      | 1620         |
| LC          | JnHnck US Glbl Ldrs Gr A   | ____%      | 812          | BA          | NW Inv Dest Mod Inst       | ____%      | 1618         |
| BA          | FidAdv Free 2005 A         | ____%      | 1291         | BD          | PIMCO Ttl Rtn Inst         | ____%      | 1436         |
| BA          | FidAdv Free 2010 A         | ____%      | 1303         | BD          | Prncpl Hi Yld A            | ____%      | 1373         |
| BA          | FidAdv Free 2015 A         | ____%      | 1292         | CA          | NW Mny Mkt Inst            | ____%      | 688          |
| BA          | FidAdv Free 2020 A         | ____%      | 1304         |             |                            |            |              |

**Total Percentage 100%**

Double-check that your selections equal 100%

**Asset Class Legend:** IS - International Stocks, SC - Small-Cap Stocks, MC - Mid-Cap Stocks, LC - Large-Cap Stocks, BA - Balanced, BD - US Bonds  
SB - Short-Term Bonds, CA - Cash, SP - Specialty, AA - Asset Allocation

Additional funds are available to you after this enrollment process is completed by visiting nationwide.com.

**STEP FOUR: SIGN AND DATE**

Please return this completed form to STO-ROX SCHOOL DISTRICT.

Signature: **X**

Date:

**Welcome to your plan!**

Don't forget to set up your online access at nationwide.com.



# Beneficiary Designation Form

Case Number: 952-80002  
STO-ROX SCHOOL DISTRICT 403(B) PLAN

CAPITAL RETIREMENT PLAN SVCS

This form is used to designate the payment of your account balance upon your death. Follow these easy steps.

Social Security Number: \_\_\_\_\_ Name: \_\_\_\_\_  
Last First MI

## STEP ONE: Enter Primary Beneficiary Information.

Percentages must total 100%.

If you are married, your spouse must be the sole primary beneficiary unless your spouse approves otherwise and signs the waiver below.

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Percentage \_\_\_\_\_%

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Phone Number \_\_\_\_\_

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Percentage \_\_\_\_\_%

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Phone Number \_\_\_\_\_

## STEP TWO: Enter Contingent Beneficiary Information.

Percentages must total 100%.

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 Name \_\_\_\_\_ First Name \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Percentage \_\_\_\_\_%

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Phone Number \_\_\_\_\_

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Percentage \_\_\_\_\_%

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Phone Number \_\_\_\_\_

## STEP THREE: Complete and Sign.

I certify that I am:  Married  Not Married  Legally Separated

Participant Signature \_\_\_\_\_ Date \_\_\_\_\_

## STEP FOUR: 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 or Notary Public

Date

Notary Public Commission expires: \_\_\_\_\_

(Notary Seal)

Return form to: STO-ROX SCHOOL DISTRICT.





# Rollover Request Form

**Case Number:** 952-80002  
STO-ROX SCHOOL DISTRICT 403(B) PLAN

CAPITAL RETIREMENT PLAN SVCS

## Yes, I have a rollover.

Instructions for rolling money from your IRA or a Prior Employer's Qualified Plan:

### To rollover a distribution from your prior employer's qualified plan:

1. Request distribution paperwork from your prior employer.
2. When the paperwork is received, elect a direct rollover distribution into a qualified plan.
3. The check should be made payable to Nationwide Trust Company, FBO (your name).
4. In the memo section of the check, reference case #952-80002.
5. Send the check to:

STO-ROX SCHOOL DISTRICT  
600 RUSSELLWOOD AVENUE  
McKees Rocks, PA 151363055

6. If you prefer, you may have the rollover wired/ACHed directly to Nationwide using the following instructions:

**Wire instructions:**

JP Morgan Chase, NA  
Columbus, Ohio 43215  
ABA#: 021000021  
Nationwide Trust Company  
Account #: 615843653  
OBI field 952-80002

**ACH instructions:**

JP Morgan Chase, NA  
Columbus, Ohio 43215  
ABA#: 044000037  
Nationwide Trust Company  
Account #: 615843653  
OBI field 952-80002

7. Complete the bottom section of the form on the reverse side and send as directed.

### To rollover a distribution from your IRA:

1. Call the financial institution where your IRA is held and ask if they have their own paperwork for IRA rollover distributions (the phone number will generally be on your most recent account statement).
  - a. If so, request a copy and complete it using the instructions above.
  - b. If not, get the address that a distribution request letter should be sent and go to step 2 of this section.
2. Fill in all areas in the sample letter on the back of this form including the date, the financial institution's address, your account number, name, address and phone number.
3. Sign the letter and send to the address provided to you. Keep a copy for your records.
4. Complete the bottom section of the form on the reverse side and send as directed.

Date \_\_\_\_\_

Address of Financial Institution where assets are held:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Re: Account # \_\_\_\_\_

FBO \_\_\_\_\_

To Whom It May Concern:

You are hereby instructed to completely liquidate the above referenced accounts as soon as possible and remit the proceeds as follows, with checks payable to Nationwide:

**Check instructions:**

STO-ROX SCHOOL DISTRICT  
600 RUSSELLWOOD AVENUE  
McKees Rocks, PA 151363055

**Wire instructions:**

JP Morgan Chase, NA  
Columbus, Ohio 43215  
ABA#: 021000021  
Nationwide Trust Company  
Account #: 615843653  
OBI field 952-80002

**ACH instructions:**

JP Morgan Chase, NA  
Columbus, Ohio 43215  
ABA#: 044000037  
Nationwide Trust Company  
Account #: 615843653  
OBI field 952-80002

Include case #952-80002 , FBO (participant name)

Mail check to address above.

These funds are being transferred into a qualified plan for my benefit. Since this is a Qualified Rollover Distribution there should be no taxes withheld. Copies of the final account statement should be mailed to me as soon as possible.

If you have questions, please contact me directly. Thank you for your past service and your timely attention to this matter.

Sincerely,

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Participant Address

\_\_\_\_\_  
Participant Phone Number

\_\_\_\_\_  
Participant City/State/Zip



**Please complete this section of the form and send to** STO-ROX SCHOOL DISTRICT.

Participant's Name \_\_\_\_\_ SSN \_\_\_\_\_ Phone # \_\_\_\_\_

Assets being transferred from \_\_\_\_\_ Approximate dollar amount \_\_\_\_\_

In the event that the trustees consent to my request, I direct that the rollover contribution be invested into my account according to my investment mix on the date of deposit. I understand that the rollover contribution will become part of my account balance under the plan and may be withdrawn only in accordance with the terms of the plan.

Participant Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature of Plan Representative \_\_\_\_\_ Date \_\_\_\_\_



# Retirement Matters Now. Get Ready. Be Ready.

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**STO-ROX SCHOOL DISTRICT  
403(B) PLAN  
Case Number: 952-80002**